

Market Competition in the NH Homeowners Insurance Marketplace (2008)

Homeowners insurance is offered by many insurers in New Hampshire. This report will look at the NH Homeowners market here in the state and confirm whether we believe it to be a competitive or non-competitive one, as well as discuss any issues of particular interest to our consumers.

General Information:

Homeowners insurance is a package policy that includes property and liability coverages. The contract provides insurance against any of the property or liability perils to which a homeowner (including condo/coop owners) or renter is exposed. For property (and from a high level view), structures and contents are covered on owners forms; only contents are covered on renters forms.

There aren't really any characteristics of the NH Homeowners insurance market that differentiate it in any significant way from most other states. Please note that, like other states, flood is not covered on a Homeowners policy in NH. It is possible to get flood coverage through the National Flood Program. The state has been hit with some significant flooding over the last several years, which makes it important that the consumers in the state understand the nature and availability of flood insurance.

The Homeowners Insurance Market in NH

There are approximately one-hundred ten individual companies with some level of premiums written in either 2006 or 2007 here in the state. We know that many individual insurance companies are parts of groups of affiliated insurers, and many of these groups have multiple companies that write Homeowners insurance in NH. In fact, there are over sixty of these affiliated groups (many with multiple Homeowners companies) representing approximately 93% of the total Homeowners premium in 2007. In total, the premiums written statewide were approximately \$282MM in 2006 and \$271MM in 2007.⁽¹⁾

There were actually more rate decreases filed in 2007 than there were rate increases, but the weighted average rate level effect was a very small rate increase of less than a 0.5%. You will note that the total premium increase was about 4%. There are several factors that may help us reconcile these figures. The overall insured market exposure could have grown, or consumers could be purchasing additional (enhancement) coverages. However, more likely in our view is that many companies automatically increase the amount of property coverage on Homeowners policies for inflation, and this tends to run in the 3-4% range. This type of program is often referred to as an Insurance-to-Value program.

¹ See Exhibit I

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State Analysis:

In our look at Homeowners insurers in NH, first we look at the concentration of business in the various companies and groups of companies. There are five companies with 4% or more of the market in 2007 (four in 2006.) These top five companies are shown in the table below:

<i>Written Premiums</i>	2007	2006
STATE FARM FIRE AND CASUALTY COMPANY	9.8%	10.0%
LIBERTY MUTUAL FIRE INS COMPANY	7.6%	7.4%
PEERLESS INSURANCE COMPANY	6.3%	6.3%
CONCORD GENERAL MUTUAL INSURANCE COMPANY	6.0%	6.2%
ALLSTATE INDEMNITY COMPANY	4.4%	3.9%

This table shows just over one-third of the total premiums written are in these top five companies, with the remaining being split between the remaining 100+ companies. From a group standpoint, the top five groups of affiliated companies are shown in the table below; they represent almost 45% percent of the total premiums written. Note that the five individual companies with the highest premiums are each part of one of the five groups with the highest premiums (Peerless is part of the Liberty Mutual group of companies.)

<i>Written Premiums</i>	2007	2006
LIBERTY MUTUAL	14.1%	13.9%
STATE FARM	9.8%	10.0%
ALLSTATE	8.8%	8.6%
CONCORD GROUP	6.6%	6.8%
USAA	4.7%	4.5%

While there is some concentration in these top five companies and groups, there are many smaller companies and groups that offer Homeowners insurance in NH and each have a small percentage of the business. We look at a ratio called the Herfindahl-Hirschman Index (HHI) that measures the size of firms in relationship to the industry and is an indicator of the amount of competition among firms. The HHI for the individual companies writing Homeowners in NH in 2007 is 377 ⁽²⁾. If we calculate the HHI with companies that are part of groups assigned to those groups and standalone companies as they are, then the HHI is 590. An index below 1000 indicates an unconcentrated market, an index from 1000 to 1800 indicates moderate concentration and an index above 1800 indicates high concentration. Thus, whether we look at companies individually or in groups of affiliated companies, the HHI for Homeowners indicates an unconcentrated market. That indication is consistent with the total number of insurers writing Homeowners business in the state.

In addition to the premium information on Exhibit I, there are also loss ratios (including incurred losses and ALE costs) for each of the two years. The Expense Ratios shown on the exhibit comprise state/LOB specific Commissions and Taxes, Licenses and Fees and countrywide General Expense figures. They have been shown simply for comparative purposes and to allow the calculation of a proxy for combined ratio at the state/LOB level (again, for comparison purposes.) The final columns show, if a combined ratio proxy can be determined, whether the company shows a pure underwriting profit or not.

² See Exhibit I

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Please note that, while there are a few companies showing estimated combined ratios above 100% in one or both years, a large majority of the insurers show an estimated pure underwriting profit for both of the years we examined. This is true not only in general, but also for the largest volume companies and groups (shown in the tables above.)

Regional and Countrywide Comparison

We looked at market share and concentration for New England as a whole and also by state within New England. This table shows the results:

	Written Premium (000s)		Top 5 Cos		HHI
	2007	2006	2007	2006	2007
Connecticut	898,496	835,094	36.7%	36.6%	434
Maine	264,157	253,257	37.6%	37.7%	442
Massachusetts	1,299,199	1,205,569	32.5%	32.5%	360
New Hampshire	281,764	270,506	34.1%	33.8%	377
Rhode Island	248,887	229,679	41.5%	43.1%	509
Vermont	149,835	143,251	36.8%	37.3%	435
New England	3,142,338	2,937,356	24.1%	24.1%	242

Connecticut and Massachusetts are the two biggest markets, and all states (and the entire New England region) show an unconcentrated Homeowners market.

- a) For CT, the top five companies are Allstate Insurance Company, Standard Fire Insurance Company, Liberty Mutual Fire Insurance Company, Vigilant Insurance Company and AMICA Mutual Insurance Company.
- b) For ME, the top five companies are State Farm Fire & Casualty Company, York Insurance Company of ME, MMG Insurance Company, Liberty Mutual Fire Insurance Company, and Concord General Mutual Insurance Company.
- c) For MA, the top five companies are Merrimack Mutual Fire Insurance Company, Liberty Mutual Fire Insurance Company, Quincy Mutual Fire Insurance Company, Commerce Insurance Company and Vermont Mutual Insurance Company.
- d) For RI, the top five companies are AMICA Mutual Insurance Company, Allstate Insurance Company, Nationwide Mutual Fire Insurance Company, Liberty Mutual Fire Insurance Company and Metropolitan Property & Casualty Insurance Company.
- e) For VT, the top five companies are Liberty Mutual Fire Insurance Company, Allstate Insurance Company, Standard Fire Insurance Company, Merrimack Mutual Fire Insurance Company and AMICA Mutual Insurance Company.

There is obviously a lot of overlap with the lists for the various New England states. In fact, if one looks at the whole region, the five top companies are Liberty Mutual fire Insurance Company, Allstate Insurance Company, Standard Fire Insurance Company, Merrimack Mutual Fire Insurance Company and AMICA Mutual Insurance Company – and all the New England state’s list of the top five include at least one, if not more, of the top five regional insurers.

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In addition to the regional (New England) exhibit, Exhibit III shows premium volume, market share and loss ratios countrywide for Homeowners. Countrywide, State Farm Fire & Casualty Company is the largest writer, with just over 25% of the total premiums written. The next four largest writers (representing about 21% of the total CW written premium) are two Allstate companies, one Liberty Mutual company and one USAA company. These percentages show that the countrywide Homeowners premiums are a little more weighted to the top five insurers since most of the states show the top five insurers having somewhere close to 35% +/- (RI is the closest of the individual states to CW.) This is also consistent with a somewhat higher HHI of 825. However, there are almost two-hundred seventy carriers overall with premiums in either 2006 & 2007 (or both.) Further, the HHI, while higher than the individual New England states, is still in the range to be considered an unconcentrated market.

Summary & Conclusions:

We have attached the exhibits referenced in this report, and have also attached exhibits from our online premium comparisons for Homeowners. These comparisons show premiums for several representative risks for each of the top thirty-five (by 2007 premium volume) insurers writing in New Hampshire. After reviewing all of this material, we believe that they clearly demonstrate that there **is** a reasonable degree of competition in the NH Homeowners insurance marketplace.

State Specific Competitive Information

Exhibit I

NAIC Code	Company Name	Group Code	Line of Business	Product Mix *	HHI Index **	State Specific							
						2007		2006		Mkt Share		Loss Ratio	
						DWP	DWP	Chg from PY	2007	2006	2007	2006	
33898	AEGIS SECURITY INSURANCE COMPANY	313	Homeowners	75%	149,456	130,950	14.1%	0.1%	0.0%	57.7%	33.5%		
10014	AFFILIATED F M INSURANCE COMPANY	65	Homeowners	1%	12,846	12,245	0.0%	0.0%	0.0%	0.0%	164.8%		
19240	ALLSTATE INDEMNITY COMPANY	8	Homeowners	55%	12,260,779	10,662,604	15.0%	4.4%	3.9%	51.9%	74.2%		
19232	ALLSTATE INSURANCE COMPANY	8	Homeowners	21%	10,216,258	10,237,650	-0.2%	3.6%	3.8%	55.5%	35.8%		
21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	761	Homeowners	32%	179,691	129,755	38.5%	0.1%	0.0%	24.1%	43.4%		
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	19	Homeowners	20%	749,821	444,449	68.7%	0.3%	0.2%	52.9%	81.0%		
23337	AMERICAN EUROPEAN INSURANCE COMPANY	226	Homeowners	9%	191,505	378,909	-49.5%	0.1%	0.1%	32.0%	47.8%		
21857	AMERICAN INSURANCE COMPANY, THE	761	Homeowners	16%	255,310	199,303	28.1%	0.1%	0.1%	95.5%	104.4%		
32220	AMERICAN INTERNATIONAL INSURANCE COMPANY	12	Homeowners	51%	670,454	504,829	32.8%	0.2%	0.2%	3.4%	224.3%		
23469	AMERICAN MODERN HOME INSURANCE COMPANY	127	Homeowners	0%	1,314	15,487	-91.5%	0.0%	0.0%	49.2%	-3.8%		
36912	AMERICAN WESTERN HOME INSURANCE COMPANY	127	Homeowners	100%	22,938	23,346	-1.7%	0.0%	0.0%	51.1%	0.0%		
19976	AMICA MUTUAL INSURANCE COMPANY	28	Homeowners	26%	9,827,555	9,913,710	-0.9%	3.5%	3.7%	46.1%	40.2%		
41459	ARMED FORCES INSURANCE EXCHANGE		Homeowners	76%	243,860	233,495	4.4%	0.1%	0.1%	13.3%	83.9%		
24678	ARROWOOD INDEMNITY COMPANY	553	Homeowners	0%	0	94	-100.0%	0.0%	0.0%	4394.5%	1073.2%		
19062	AUTOMOBILE INS CO OF HARTFORD CONNECTICUT THE	3548	Homeowners	60%	739,253	802,428	-7.9%	0.3%	0.3%	-36.9%	64.3%		
24813	BALBOA INSURANCE COMPANY	1330	Homeowners	3%	170,670	181,546	-6.0%	0.1%	0.1%	24.1%	21.3%		
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	33	Homeowners	6%	16,902	21,007	-19.5%	0.0%	0.0%	13.9%	-6.8%		
19771	CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	22	Homeowners	62%	8,452,767	8,872,585	-4.7%	3.0%	3.3%	59.8%	49.0%		
19909	CENTENNIAL INSURANCE COMPANY	24	Homeowners	79%	7,566	11,590	-34.7%	0.0%	0.0%	0.0%	-6.2%		
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	Homeowners	15%	954,770	777,800	22.8%	0.3%	0.3%	22.0%	56.4%		
10677	CINCINNATI INSURANCE COMPANY THE	244	Homeowners	7%	715,125	722,965	-1.1%	0.3%	0.3%	55.3%	28.7%		
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	Homeowners	16%	2,294,421	1,840,240	24.1%	0.8%	0.7%	31.7%	20.8%		
20532	CLARENDON NATIONAL INSURANCE COMPANY	517	Homeowners	0%	230	0	0.0%	0.0%	0.0%	-207.0%	-524.8%		
34754	COMMERCE INSURANCE COMPANY	816	Homeowners	34%	3,167,108	2,786,443	14.5%	1.1%	1.0%	46.1%	44.3%		
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	Homeowners	29%	16,947,227	16,639,502	1.8%	6.0%	6.2%	50.2%	58.0%		
35289	CONTINENTAL INSURANCE COMPANY THE	218	Homeowners	0%	0	(174)	-100.0%	0.0%	0.0%	70.2%	2979.9%		
18686	CO-OPERATIVE INSURANCE COMPANIES		Homeowners	32%	2,772,716	2,458,613	12.8%	1.0%	0.9%	70.1%	53.7%		
10022	COUNTRYWAY INSURANCE COMPANY	542	Homeowners	12%	17,915	14,784	21.2%	0.0%	0.0%	0.5%	-0.2%		
37346	DANBURY INSURANCE COMPANY	1229	Homeowners	98%	70,023	66,225	5.7%	0.0%	0.0%	17.6%	14.7%		
13706	DORCHESTER MUTUAL INSURANCE COMPANY	144	Homeowners	96%	833,603	819,446	1.7%	0.3%	0.3%	98.1%	45.6%		
21261	ELECTRIC INSURANCE COMPANY	57	Homeowners	15%	492,047	484,038	1.7%	0.2%	0.2%	26.3%	58.5%		
21326	EMPIRE FIRE AND MARINE INSURANCE COMPANY	212	Homeowners	1%	54,711	58,767	-6.9%	0.0%	0.0%	-7.2%	10.3%		
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	Homeowners	12%	244,834	262,822	-6.8%	0.1%	0.1%	107.7%	7.8%		
15130	ENCOMPASS INDEMNITY COMPANY	8	Homeowners	25%	1,333,757	1,250,143	6.7%	0.5%	0.5%	32.1%	63.7%		
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	8	Homeowners	37%	1,093,992	1,192,635	-8.3%	0.4%	0.4%	27.9%	63.4%		
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	408	Homeowners	9%	1,576,075	1,548,122	1.8%	0.6%	0.6%	83.2%	80.1%		
21652	FARMERS INSURANCE EXCHANGE	212	Homeowners	45%	1,709,588	1,702,062	0.4%	0.6%	0.6%	71.2%	71.2%		
20281	FEDERAL INSURANCE COMPANY	38	Homeowners	7%	1,457,560	1,345,115	8.4%	0.5%	0.5%	64.5%	12.8%		
39306	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	13,124	Homeowners	1%	13,134	19,152	-31.4%	0.0%	0.0%	-23.7%	150.1%		
16578	FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY	670	Homeowners	0%	1,875	288	551.0%	0.0%	0.0%	-0.3%	11.1%		
33588	FIRST LIBERTY INSURANCE CORPORATION, THE	111	Homeowners	7%	350,180	340,880	2.7%	0.1%	0.1%	8.6%	43.5%		
11185	FOREMOST INSURANCE COMPANY	212	Homeowners	67%	5,948,854	5,503,020	8.1%	2.1%	2.0%	40.9%	40.4%		
11800	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	212	Homeowners	99%	710,328	623,354	14.0%	0.3%	0.2%	50.4%	43.6%		
21253	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	200	Homeowners	19%	128,863	51,820	148.7%	0.0%	0.0%	60.6%	21.1%		
25984	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	201	Homeowners	0%	0	(164)	-100.0%	0.0%	0.0%		-129.4%		
20303	GREAT NORTHERN INSURANCE COMPANY	38	Homeowners	47%	2,094,031	1,982,520	5.6%	0.7%	0.7%	28.2%	53.8%		
20680	GREEN MOUNTAIN INSURANCE COMPANY INC	45	Homeowners	15%	392,038	406,728	-3.6%	0.1%	0.2%	84.9%	12.5%		
22292	HANOVER INSURANCE COMPANY, THE	88	Homeowners	4%	476,114	508,084	-6.3%	0.2%	0.2%	48.6%	33.2%		
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	253	Homeowners	7%	642,451	558,062	15.1%	0.2%	0.2%	105.0%	-40.3%		
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	Homeowners	20%	2,783,905	2,178,214	27.8%	1.0%	0.8%	54.7%	40.5%		
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	Homeowners	3%	355,003	418,626	-15.2%	0.1%	0.2%	50.6%	48.9%		
19682	HARTFORD FIRE INSURANCE COMPANY	91	Homeowners	1%	92,871	101,482	-8.5%	0.0%	0.0%	32.2%	19.8%		
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	91	Homeowners	28%	2,634,356	1,690,089	55.9%	0.6%	0.3%	33.9%	43.4%		
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	Homeowners	17%	2,841,092	2,933,051	-3.1%	1.0%	1.1%	35.3%	63.0%		
14192	HINGHAM MUTUAL FIRE INSURANCE COMPANY	1229	Homeowners	80%	2,791,988	3,123,652	-10.6%	1.0%	1.2%	63.1%	36.3%		
22578	HORACE MANN INSURANCE COMPANY	300	Homeowners	25%	518,431	508,211	2.0%	0.2%	0.2%	26.2%	51.3%		
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	4	Homeowners	16%	7,992	0	0.0%	0.0%	0.0%	0.0%	0.0%		
15598	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	1318	Homeowners	18%	1,812,472	1,259,656	43.9%	0.6%	0.5%	65.6%	57.5%		
23035	LIBERTY MUTUAL FIRE INS COMPANY	111	Homeowners	26%	21,359,305	19,960,535	7.0%	7.6%	7.4%	51.2%	58.7%		
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	Homeowners	12%	1,053,002	921,350	14.3%	0.4%	0.3%	33.2%	28.8%		
31968	MERASTAR INSURANCE COMPANY		Homeowners	8%	2,863	3,298	-13.2%	0.0%	0.0%	0.2%	74.7%		
23329	MERCHANTS MUTUAL INSURANCE COMPANY	226	Homeowners	1%	88,755	135,074	-34.3%	0.0%	0.0%	30.3%	39.2%		
12901	MERCHANTS PREFERRED INSURANCE COMPANY	226	Homeowners	9%	89,827	0	0.0%	0.0%	0.0%	0.0%	0.0%		
19798	MERRIMACK MUTUAL FIRE INSURANCE COMPANY	22	Homeowners	61%	4,296,914	4,563,441	-5.8%	1.5%	1.7%	59.9%	42.2%		
34339	METROPOLITAN GROUP PROPERTY AND CASUALTY INS. CO.	241	Homeowners	22%	4,286,452	4,253,043	0.8%	1.5%	1.6%	34.9%	54.4%		
26298	METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY	241	Homeowners	43%	6,818,560	6,176,082	10.4%	2.4%	2.3%	35.3%	41.0%		
14532	MIDDLESEX MUTUAL ASSURANCE COMPANY	50	Homeowners	16%	2,830,144	2,594,890	9.1%	1.0%	1.0%	53.9%	70.1%		
15997	MMG INSURANCE COMPANY	415	Homeowners	31%	10,508,696	9,652,252	8.9%	3.7%	3.6%	55.6%	75.6%		
43982	MT. WASHINGTON ASSURANCE CORPORATION	215	Homeowners	21%	2,199,235	2,372,684	-7.3%	0.8%	0.9%	50.7%	65.1%		
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	140	Homeowners	60%	4,956,691	5,535,661	-10.5%	1.8%	2.0%	27.4%	52.0%		
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	Homeowners	0%	0	2,639	-100.0%	0.0%	0.0%		-1073.7%		
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	140	Homeowners	47%	2,622,391	2,022,947	29.6%	0.9%	0.7%	56.0%	75.9%		
24171	NETHERLANDS INSURANCE COMPANY THE	111	Homeowners	2%	332,849	245,258	35.7%	0.1%	0.1%	27.9%	47.1%		
25852	NEW ENGLAND GUARANTY INSURANCE COMPANY INC	195	Homeowners	57%	3,446,169	3,426,142	0.6%	1.2%	1.3%	48.7%	36.5%		
14788	NGM INSURANCE COMPANY	311	Homeowners	25%	8,458,011	8,789,230	-3.8%	3.0%	3.2%	48.4%	77.6%		

State Specific Competitive Information

Exhibit I

NAIC Code	Company Name	Group Code	Line of Business	Product Mix *	HHI Index **	State Specific							
						2007		2006		Mkt Share		Loss Ratio	
						DWP	DWP	Chg from PY	2007	2006	2007	2006	
23965	NORFOLK AND DEDHAM MUTUAL FIRE INSURANCE COMPANY	144	Homeowners	31%		282,403	264,076	6.9%	0.1%	0.1%	4.8%	-13.4%	
25992	NORTHERN SECURITY INSURANCE COMPANY INC	234	Homeowners	49%		1,819,020	1,963,045	-7.3%	0.6%	0.7%	30.2%	52.6%	
20346	PACIFIC INDEMNITY COMPANY	38	Homeowners	49%		1,272,434	1,228,767	3.6%	0.5%	0.5%	24.5%	18.5%	
32069	PATRIOT INSURANCE COMPANY	1336	Homeowners	41%		1,809,687	1,677,261	7.9%	0.6%	0.6%	65.0%	-10.3%	
24198	PEERLESS INSURANCE COMPANY	111	Homeowners	18%		17,811,752	16,932,755	5.2%	6.3%	6.3%	84.8%	58.3%	
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	1129	Homeowners	11%		430,994	0		0.2%	0.0%	501.3%		
23175	PHENIX MUTUAL FIRE INSURANCE COMPANY		Homeowners	68%		5,253,658	5,275,958	-0.4%	1.9%	2.0%	67.9%	85.8%	
15024	PREFERRED MUTUAL INSURANCE COMPANY		Homeowners	28%		910,775	769,793	18.3%	0.3%	0.3%	30.7%	28.8%	
15040	PROVIDENCE MUTUAL FIRE INSURANCE COMPANY	382	Homeowners	71%		2,605,039	2,728,338	-4.5%	0.9%	1.0%	40.8%	57.4%	
15067	QUINCY MUTUAL FIRE INSURANCE COMPANY	1275	Homeowners	88%		602,262	611,968	-1.6%	0.2%	0.2%	49.5%	52.4%	
24740	SAFECO INSURANCE COMPANY OF AMERICA	163	Homeowners	15%		745,769	558,131	33.6%	0.3%	0.2%	149.7%	25.7%	
11000	SENTINEL INSURANCE COMPANY LTD	91	Homeowners	0%		0	1,506	-100.0%	0.0%	0.0%	0.0%	0.0%	
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	Homeowners	5%		159,530	155,346	2.7%	0.1%	0.1%	5.7%	52.5%	
19070	STANDARD FIRE INSURANCE COMPANY	3548	Homeowners	85%		7,338,112	7,522,593	-2.5%	2.6%	2.8%	31.2%	34.0%	
42986	STANDARD GUARANTY INSURANCE COMPANY	19	Homeowners	6%		206,581	206,981	-0.2%	0.1%	0.1%	38.8%	25.3%	
25143	STATE FARM FIRE AND CASUALTY COMPANY	176	Homeowners	57%		27,711,604	27,118,638	2.2%	9.8%	10.0%	63.5%	43.8%	
28479	SUNAPEE MUTUAL FIRE INSURANCE COMPANY	45	Homeowners	95%		1,138,033	1,220,916	-6.8%	0.4%	0.5%	68.4%	43.6%	
22683	TEACHERS INSURANCE COMPANY	300	Homeowners	22%		1,256,012	1,170,420	7.3%	0.4%	0.4%	31.7%	61.4%	
12904	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	3098	Homeowners	0%		784	992	-21.0%	0.0%	0.0%	-9.4%	8.2%	
28188	TRAVCO INSURANCE COMPANY	3548	Homeowners	2%		51,283	0		0.0%	0.0%	0.0%		
27998	TRAVELERS HOME AND MARINE INSURANCE COMPANY	3548	Homeowners	6%		627,924	0		0.2%	0.0%	8.4%		
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	3548	Homeowners	11%		492,462	498,459	-1.2%	0.2%	0.2%	27.5%	13.3%	
25682	TRAVELERS INDEMNITY COMPANY OF CT, THE	3548	Homeowners	12%		530,176	573,645	-7.6%	0.2%	0.2%	41.7%	17.9%	
29459	TWIN CITY FIRE INSURANCE COMPANY	91	Homeowners	1%		109,616	119,478	-8.3%	0.0%	0.0%	31.1%	-0.8%	
21423	UNION INSURANCE COMPANY OF PROVIDENCE	62	Homeowners	28%		326,281	322,509	1.2%	0.1%	0.1%	141.6%	19.3%	
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	Homeowners	22%		2,283,702	2,119,006	7.8%	0.8%	0.8%	54.8%	19.7%	
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	Homeowners	35%		8,284,195	7,729,052	7.2%	2.9%	2.9%	29.3%	73.4%	
25909	UNITRIN PREFERRED INSURANCE COMPANY	215	Homeowners	21%		62,335	63,961	-2.5%	0.0%	0.0%	161.0%	70.3%	
25968	USAA CASUALTY INSURANCE COMPANY	200	Homeowners	28%		4,662,990	4,310,175	8.2%	1.7%	1.6%	31.1%	58.2%	
18600	USAA GENERAL INDEMNITY COMPANY	200	Homeowners	4%		31,148	8,828	252.8%	0.0%	0.0%	43.3%	81.2%	
25976	UTICA MUTUAL INSURANCE COMPANY	201	Homeowners	0%		0	(378)	-100.0%	0.0%	0.0%	-6711.4%	360.1%	
26018	VERMONT MUTUAL INSURANCE COMPANY	234	Homeowners	35%		9,682,975	9,994,524	-3.1%	3.4%	3.7%	52.7%	52.9%	
20397	VIGILANT INSURANCE COMPANY	38	Homeowners	50%		2,441,460	2,381,073	2.5%	0.9%	0.9%	32.1%	33.3%	
31267	YORK INSURANCE COMPANY OF MAINE	1129	Homeowners	46%		2,972,693	3,392,626	-12.4%	1.1%	1.3%	35.0%	38.8%	
16535	ZURICH AMERICAN INSURANCE COMPANY	212	Homeowners	0%		0	(10,707)	-100.0%	0.0%	0.0%		28.5%	
TOTAL													
						377	281,764,178	270,505,516	4.2%	100.0%	100.0%	51.9%	52.2%

* Product Mix is percent of companies total business in this Line of Business in NH in the current yr

** The Herfindahl-Hirschman Index (HHI) is a measure of the size of firms in relationship to the industry and an indicator of the amount of competition among the

An index below 1000 indicates an unconcentrated index

An index between 1000 and 1800 indicates moderate concentration

An index above 1800 indicates high concentration

*** Expense Ratio is made up of a state & line specific Commission & Brokerage figure and Taxes, Licenses & Fees figure and a countrywide companywide general expense figure, to be used for comparison purposes only and to develop a combined

State Specific Competitive Information

Exhibit I

NAIC Code	Company Name	Group Code	Line of Business	Exp Ratio ***		Countrywide Combined Ratio		Underwriting Profit	
				2007	2006	2007	2006	2007	2006
				33898	AEGIS SECURITY INSURANCE COMPANY	313	Homeowners	19.0%	n/a
10014	AFFILIATED F M INSURANCE COMPANY	65	Homeowners	0.2%	n/a	0.2%		Yes	
19240	ALLSTATE INDEMNITY COMPANY	8	Homeowners	n/a	n/a				
19232	ALLSTATE INSURANCE COMPANY	8	Homeowners	n/a	n/a				
21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	761	Homeowners	15.8%	15.6%	39.9%	59.0%	Yes	Yes
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	19	Homeowners	n/a	n/a				
23337	AMERICAN EUROPEAN INSURANCE COMPANY	226	Homeowners	20.3%	22.5%	52.3%	70.3%	Yes	Yes
21857	AMERICAN INSURANCE COMPANY, THE	761	Homeowners	28.4%	30.0%	124.0%	134.4%	No	No
32220	AMERICAN INTERNATIONAL INSURANCE COMPANY	12	Homeowners	n/a	n/a				
23469	AMERICAN MODERN HOME INSURANCE COMPANY	127	Homeowners	18.5%	22.2%	67.7%	18.4%	Yes	Yes
36912	AMERICAN WESTERN HOME INSURANCE COMPANY	127	Homeowners	19.2%	22.7%	70.3%	22.7%	Yes	Yes
19976	AMICA MUTUAL INSURANCE COMPANY	28	Homeowners	99.9%	n/a	146.0%		No	
41459	ARMED FORCES INSURANCE EXCHANGE		Homeowners	0.1%	0.1%	13.4%	84.0%	Yes	Yes
24678	ARROWOOD INDEMNITY COMPANY	553	Homeowners	n/a	n/a				
19062	AUTOMOBILE INS CO OF HARTFORD CONNECTICUT THE	3548	Homeowners	18.9%	19.5%	-18.1%	83.8%	Yes	Yes
24813	BALBOA INSURANCE COMPANY	1330	Homeowners	1.0%	1.8%	25.1%	23.1%	Yes	Yes
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	33	Homeowners	n/a	n/a				
19771	CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	22	Homeowners	n/a	n/a				
19909	CENTENNIAL INSURANCE COMPANY	24	Homeowners	68.5%	24.0%	68.5%	17.9%	Yes	Yes
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	Homeowners	42.2%	39.5%	64.2%	95.9%	Yes	Yes
10677	CINCINNATI INSURANCE COMPANY THE	244	Homeowners	15.9%	15.2%	71.2%	43.9%	Yes	Yes
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	Homeowners	n/a	n/a				
20532	CLARENDON NATIONAL INSURANCE COMPANY	517	Homeowners	0.1%	n/a	-206.9%		Yes	
34754	COMMERCE INSURANCE COMPANY	816	Homeowners	39.8%	43.4%	85.9%	87.6%	Yes	Yes
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	Homeowners	46.1%	48.6%	96.3%	106.6%	Yes	No
35288	CONTINENTAL INSURANCE COMPANY THE	218	Homeowners	n/a	10.3%		2990.2%		No
18686	CO-OPERATIVE INSURANCE COMPANIES		Homeowners	n/a	n/a				
10022	COUNTRYWAY INSURANCE COMPANY	542	Homeowners	17.5%	16.1%	17.9%	15.8%	Yes	Yes
37346	DANBURY INSURANCE COMPANY	1229	Homeowners	n/a	n/a				
13706	DORCHESTER MUTUAL INSURANCE COMPANY	144	Homeowners	58.5%	51.6%	156.6%	97.3%	No	Yes
21261	ELECTRIC INSURANCE COMPANY	57	Homeowners	11.6%	11.5%	37.9%	70.0%	Yes	Yes
21326	EMPIRE FIRE AND MARINE INSURANCE COMPANY	212	Homeowners	19.5%	21.2%	12.3%	31.5%	Yes	Yes
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	Homeowners	15.0%	16.4%	122.7%	24.3%	No	Yes
15130	ENCOMPASS INDEMNITY COMPANY	8	Homeowners	44.1%	47.3%	76.1%	111.0%	Yes	No
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	8	Homeowners	60.0%	63.2%	87.9%	126.7%	Yes	No
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	408	Homeowners	n/a	n/a				
21652	FARMERS INSURANCE EXCHANGE	212	Homeowners	n/a	n/a				
20281	FEDERAL INSURANCE COMPANY	38	Homeowners	16.9%	16.6%	81.4%	29.5%	Yes	Yes
39306	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	212	Homeowners	26.1%	n/a	2.4%		Yes	
16578	FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY	670	Homeowners	3.3%	2.9%	3.0%	14.0%	Yes	Yes
33588	FIRST LIBERTY INSURANCE CORPORATION, THE	111	Homeowners	19.7%	20.2%	28.4%	63.7%	Yes	Yes
11185	FOREMOST INSURANCE COMPANY	212	Homeowners	n/a	n/a				
11800	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	212	Homeowners	22.5%	24.5%	72.9%	68.1%	Yes	Yes
21253	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	200	Homeowners	11.6%	11.2%	72.1%	32.2%	Yes	Yes
25984	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	201	Homeowners	n/a	16.6%		-112.7%	Yes	Yes
20303	GREAT NORTHERN INSURANCE COMPANY	38	Homeowners	40.4%	40.3%	68.6%	94.1%	Yes	Yes
20680	GREEN MOUNTAIN INSURANCE COMPANY INC	45	Homeowners	14.4%	14.5%	99.3%	27.0%	Yes	Yes
22292	HANOVER INSURANCE COMPANY, THE	88	Homeowners	15.6%	16.9%	64.2%	50.1%	Yes	Yes
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	253	Homeowners	21.2%	23.7%	126.2%	-16.6%	No	Yes
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	Homeowners	30.6%	28.5%	85.3%	69.0%	Yes	Yes
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	Homeowners	14.4%	14.4%	65.0%	63.2%	Yes	Yes
19682	HARTFORD FIRE INSURANCE COMPANY	91	Homeowners	14.5%	14.3%	46.7%	34.1%	Yes	Yes
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	91	Homeowners	n/a	67.9%		111.3%		No
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	Homeowners	16.0%	15.0%	51.4%	78.1%	Yes	Yes
14192	HINGHAM MUTUAL FIRE INSURANCE COMPANY	1229	Homeowners	n/a	n/a				
22578	HORACE MANN INSURANCE COMPANY	300	Homeowners	54.4%	41.4%	80.7%	92.7%	Yes	Yes
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	4	Homeowners	12.8%	n/a	12.8%		Yes	
15598	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	1318	Homeowners	44.7%	32.2%	110.3%	89.8%	No	Yes
23035	LIBERTY MUTUAL FIRE INS COMPANY	111	Homeowners	n/a	n/a				
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	Homeowners	65.3%	60.6%	98.6%	89.4%	Yes	Yes
31968	MERASTAR INSURANCE COMPANY		Homeowners	0.6%	0.5%		0.8%	Yes	Yes
23329	MERCHANTS MUTUAL INSURANCE COMPANY	226	Homeowners	20.8%	23.7%	51.1%	62.9%	Yes	Yes
12901	MERCHANTS PREFERRED INSURANCE COMPANY	226	Homeowners	21.5%	n/a	21.5%		Yes	
19798	MERRIMACK MUTUAL FIRE INSURANCE COMPANY	22	Homeowners	n/a	n/a				
34339	METROPOLITAN GROUP PROPERTY AND CASUALTY INS. CO.	241	Homeowners	43.5%	49.4%	78.4%	103.7%	Yes	No
26298	METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY	241	Homeowners	n/a	n/a				
14532	MIDDLESEX MUTUAL ASSURANCE COMPANY	50	Homeowners	20.8%	20.5%	74.7%	90.7%	Yes	Yes
15997	MMG INSURANCE COMPANY		Homeowners	n/a	n/a				
43982	MT. WASHINGTON ASSURANCE CORPORATION	415	Homeowners	57.5%	50.0%	108.2%	115.0%	No	No
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	140	Homeowners	n/a	n/a				
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	Homeowners	n/a	n/a				
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	140	Homeowners	67.7%	59.4%	123.7%	135.3%	No	No
24171	NETHERLANDS INSURANCE COMPANY THE	111	Homeowners	20.4%	20.2%	48.3%	67.3%	Yes	Yes
25852	NEW ENGLAND GUARANTY INSURANCE COMPANY INC	195	Homeowners	n/a	n/a				
14788	NGM INSURANCE COMPANY	311	Homeowners	n/a	n/a				

State Specific Competitive Information

NAIC Code	Company Name	Group Code	Line of Business	Countrywide					
				Exp Ratio ***		Combined Ratio		Underwriting Profit	
				2007	2006	2007	2006	2007	2006
23965	NORFOLK AND DEDHAM MUTUAL FIRE INSURANCE COMPANY	144	Homeowners	2.6%	3.9%	7.4%	-9.5%	Yes	Yes
25992	NORTHERN SECURITY INSURANCE COMPANY INC	234	Homeowners	31.8%	35.1%	61.9%	87.7%	Yes	Yes
20346	PACIFIC INDEMNITY COMPANY	38	Homeowners	n/a	n/a				
32069	PATRIOT INSURANCE COMPANY	1336	Homeowners	n/a	n/a				
24198	PEERLESS INSURANCE COMPANY	111	Homeowners	54.6%	59.2%	139.4%	117.6%	No	No
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	1129	Homeowners	13.1%	n/a	514.4%		No	
23175	PHENIX MUTUAL FIRE INSURANCE COMPANY		Homeowners	n/a	n/a				
15024	PREFERRED MUTUAL INSURANCE COMPANY		Homeowners	7.9%	8.8%	38.6%	37.6%	Yes	Yes
15040	PROVIDENCE MUTUAL FIRE INSURANCE COMPANY	382	Homeowners	n/a	n/a				
15067	QUINCY MUTUAL FIRE INSURANCE COMPANY	1275	Homeowners	12.6%	17.8%	62.1%	70.2%	Yes	Yes
24740	SAFECO INSURANCE COMPANY OF AMERICA	163	Homeowners	16.5%	16.6%	166.2%	42.4%	No	Yes
11000	SENTINEL INSURANCE COMPANY LTD	91	Homeowners	n/a	13.7%		13.7%	Yes	Yes
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	Homeowners	16.4%	15.5%	22.1%	68.0%	Yes	Yes
19070	STANDARD FIRE INSURANCE COMPANY	3548	Homeowners	n/a	n/a				
42986	STANDARD GUARANTY INSURANCE COMPANY	19	Homeowners	30.5%	36.5%	69.3%	61.9%	Yes	Yes
25143	STATE FARM FIRE AND CASUALTY COMPANY	176	Homeowners	n/a	n/a				
28479	SUNAPEE MUTUAL FIRE INSURANCE COMPANY	45	Homeowners	23.3%	24.4%	91.7%	68.0%	Yes	Yes
22683	TEACHERS INSURANCE COMPANY	300	Homeowners	n/a	n/a				
12904	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	3098	Homeowners	0.0%	0.0%	-9.4%	8.2%	Yes	Yes
28188	TRAVCO INSURANCE COMPANY	3548	Homeowners	15.2%	n/a	15.2%		Yes	
27998	TRAVELERS HOME AND MARINE INSURANCE COMPANY	3548	Homeowners	12.9%	n/a	21.3%		Yes	
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	3548	Homeowners	53.3%	n/a	80.8%		Yes	
25682	TRAVELERS INDEMNITY COMPANY OF CT, THE	3548	Homeowners	n/a	n/a				
29469	TWIN CITY FIRE INSURANCE COMPANY	91	Homeowners	15.8%	16.5%	46.9%	15.7%	Yes	Yes
21423	UNION INSURANCE COMPANY OF PROVIDENCE	62	Homeowners	n/a	n/a				
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	Homeowners	51.1%	52.4%	105.9%	72.2%	No	Yes
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	Homeowners	13.4%	10.8%	42.7%	84.2%	Yes	Yes
25909	UNITRIN PREFERRED INSURANCE COMPANY	215	Homeowners	20.6%	17.1%	181.6%	87.4%	No	Yes
25968	USAA CASUALTY INSURANCE COMPANY	200	Homeowners	12.9%	11.1%	44.0%	69.3%	Yes	Yes
18600	USAA GENERAL INDEMNITY COMPANY	200	Homeowners	11.5%	11.1%	54.8%	92.3%	Yes	Yes
25976	UTICA MUTUAL INSURANCE COMPANY	201	Homeowners	n/a	19.6%		379.7%		No
26018	VERMONT MUTUAL INSURANCE COMPANY	234	Homeowners	n/a	n/a				
20397	VIGILANT INSURANCE COMPANY	38	Homeowners	n/a	n/a				
31267	YORK INSURANCE COMPANY OF MAINE	1129	Homeowners	n/a	n/a				
16535	ZURICH AMERICAN INSURANCE COMPANY	212	Homeowners	n/a	20.9%		49.5%		Yes
TOTAL				43.3%	39.2%	95.2%	91.4%		

* Product Mix is percent of companies total business in this Line of Business in NH in the current yr

** The Herfindahl-Hirschman Index (HHI) is a measure of the size of firms in relationship to the industry and an indicator of the amount of competition among them

An index below 1000 indicates an unconcentrated index

An index between 1000 and 1800 indicates moderate concentration

An index above 1800 indicates high concentration

*** Expense Ratio is made up of a state & line specific Commission & Brokerage figure and Taxes, Licenses & Fees figure and a countrywide companywide general expense ratio

Regional (New England) Competitive Information

Exhibit II

				New England							
NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	2007	2006	Chg from PY	Mkt Share		Loss Ratio	
					DWP	DWP		2007	2006	2007	2006
31325	ACADIA INSURANCE COMPANY	98	Homeowners		688,699	511,044	34.8%	0.0%	0.0%	39.9%	13.1%
33898	AEGIS SECURITY INSURANCE COMPANY	313	Homeowners		348,627	361,834	-3.7%	0.0%	0.0%	39.4%	18.0%
10014	AFFILIATED F M INSURANCE COMPANY	65	Homeowners		787,370	750,151	5.0%	0.0%	0.0%	22.3%	18.6%
34789	AIG CENTENNIAL INSURANCE COMPANY	12	Homeowners		0	(342)	-100.0%	0.0%	0.0%		-1905.4%
20796	AIG PREMIER INSURANCE COMPANY	12	Homeowners		338,891	385,004	-12.0%	0.0%	0.0%	10.3%	59.8%
19399	AIU INSURANCE COMPANY	12	Homeowners		17,326,779	12,873,184	34.6%	0.6%	0.4%	84.2%	51.2%
19240	ALLSTATE INDEMNITY COMPANY	8	Homeowners		29,389,174	29,042,534	1.2%	0.9%	1.0%	57.3%	52.7%
19232	ALLSTATE INSURANCE COMPANY	8	Homeowners		153,458,484	151,365,991	1.4%	4.9%	5.2%	45.3%	37.0%
17230	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	8	Homeowners		6,455,701	1,426,999	352.4%	0.2%	0.0%	30.7%	43.3%
21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	761	Homeowners		4,138,097	3,730,295	10.9%	0.1%	0.1%	22.1%	27.6%
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	19	Homeowners		3,673,376	2,582,129	42.3%	0.1%	0.1%	36.2%	40.1%
19941	AMERICAN COMMERCE INSURANCE COMPANY	816	Homeowners		6,019,901	5,011,434	20.1%	0.2%	0.2%	26.6%	31.6%
23337	AMERICAN EUROPEAN INSURANCE COMPANY	226	Homeowners		1,729,214	1,819,646	-5.0%	0.1%	0.1%	32.3%	107.0%
13331	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	291	Homeowners		65,869	63,002	4.6%	0.0%	0.0%	53.2%	42.4%
19380	AMERICAN HOME ASSURANCE COMPANY	12	Homeowners		0	26,213	-100.0%	0.0%	0.0%	84.7%	13.9%
21857	AMERICAN INSURANCE COMPANY, THE	761	Homeowners		12,061,728	10,307,005	17.0%	0.4%	0.4%	27.4%	16.0%
32220	AMERICAN INTERNATIONAL INSURANCE COMPANY	12	Homeowners		23,955,485	16,614,773	44.2%	0.8%	0.6%	37.3%	24.1%
23795	AMERICAN INTERNATIONAL PACIFIC INSURANCE COMPANY	12	Homeowners		0	229,625	-100.0%	0.0%	0.0%	3.9%	13.4%
30562	AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	108	Homeowners		0	(855)	-100.0%	0.0%	0.0%		-3886.4%
23469	AMERICAN MODERN HOME INSURANCE COMPANY	127	Homeowners		909,108	878,371	3.5%	0.0%	0.0%	27.6%	3.1%
22918	AMERICAN MOTORISTS INSURANCE COMPANY	108	Homeowners		0	(1,854)	-100.0%	0.0%	0.0%		4240.7%
19615	AMERICAN RELIABLE INSURANCE COMPANY	19	Homeowners		628,542	681,262	-7.7%	0.0%	0.0%	31.7%	30.1%
35912	AMERICAN WESTERN HOME INSURANCE COMPANY	127	Homeowners		711,028	381,172	86.5%	0.0%	0.0%	10.9%	57.3%
27928	AMEX ASSURANCE COMPANY	4	Homeowners		(12,653)	1,339,134	-100.9%	0.0%	0.0%	43.2%	76.9%
19976	AMICA MUTUAL INSURANCE COMPANY	28	Homeowners		129,488,607	121,746,444	6.4%	4.1%	4.1%	34.1%	35.2%
41459	ARMED FORCES INSURANCE EXCHANGE	0	Homeowners		1,600,723	1,504,238	6.4%	0.1%	0.1%	16.4%	47.5%
24678	ARROWOOD INDEMNITY COMPANY	553	Homeowners		36,071	(932,396)	-103.9%	0.0%	0.0%	-573.1%	558.3%
21865	ASSOCIATED INDEMNITY CORPORATION	761	Homeowners		10,247,464	5,690,740	80.1%	0.3%	0.2%	31.1%	29.4%
19305	ASSURANCE COMPANY OF AMERICA	212	Homeowners		(247)	8,922	-102.8%	0.0%	0.0%	154.3%	63.6%
19895	ATLANTIC MUTUAL INSURANCE COMPANY	24	Homeowners		5,979,564	10,053,461	-40.5%	0.2%	0.3%	36.7%	36.0%
19062	AUTOMOBILE INS CO OF HARTFORD CONNECTICUT THE	3548	Homeowners		12,759,685	13,141,741	-2.9%	0.4%	0.4%	30.5%	50.7%
24813	BALBOA INSURANCE COMPANY	1330	Homeowners		5,425,741	4,877,399	11.2%	0.2%	0.2%	51.0%	67.4%
24503	BLUE RIDGE INSURANCE COMPANY	400	Homeowners		(301)	23,669	-101.3%	0.0%	0.0%	39241.5%	-1073.3%
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	33	Homeowners		455,716	380,535	19.8%	0.0%	0.0%	49.2%	18.1%
19771	CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	22	Homeowners		52,928,208	55,713,129	-5.0%	1.7%	1.9%	46.5%	43.5%
19909	CENTENNIAL INSURANCE COMPANY	24	Homeowners		600,642	848,737	-29.2%	0.0%	0.0%	226.5%	29.2%
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	Homeowners		4,637,732	3,671,397	26.3%	0.1%	0.1%	9.4%	57.9%
12808	CHUBB INDEMNITY INSURANCE COMPANY	38	Homeowners		162,216	0		0.0%	0.0%	0.0%	
12777	CHUBB INDEMNITY INSURANCE COMPANY	38	Homeowners		5,147	5,030	2.3%	0.0%	0.0%	51.0%	54.3%
10677	CINCINNATI INSURANCE COMPANY THE	244	Homeowners		1,660,316	1,610,604	3.1%	0.1%	0.1%	62.8%	49.5%
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	Homeowners		35,248,715	32,967,819	6.9%	1.1%	1.1%	40.3%	44.3%
20532	CLARENDON NATIONAL INSURANCE COMPANY	517	Homeowners		(18,772)	183,604	-110.2%	0.0%	0.0%	5952.6%	-301.4%
34754	COMMERCE INSURANCE COMPANY	816	Homeowners		74,434,257	68,760,563	8.3%	2.4%	2.3%	33.0%	33.1%
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	Homeowners		41,244,037	38,839,566	6.2%	1.3%	1.3%	57.1%	55.7%
20443	CONTINENTAL CASUALTY COMPANY	218	Homeowners		0	(44,801)	-100.0%	0.0%	0.0%		-40.8%
35289	CONTINENTAL INSURANCE COMPANY THE	218	Homeowners		(639,363)	1,830,216	-134.9%	0.0%	0.1%	5735.2%	2166.5%
18686	CO-OPERATIVE INSURANCE COMPANIES	0	Homeowners		18,922,854	17,922,905	5.6%	0.6%	0.6%	59.2%	46.5%
10022	COUNTRYWAY INSURANCE COMPANY	542	Homeowners		694,449	695,209	-0.1%	0.0%	0.0%	69.6%	67.5%
10062	COVENANT INSURANCE COMPANY	586	Homeowners		12,584,398	12,266,768	2.6%	0.4%	0.4%	45.9%	48.2%
37346	DANBURY INSURANCE COMPANY	1229	Homeowners		6,371,139	6,226,787	2.3%	0.2%	0.2%	76.5%	74.5%
13706	DORCHESTER MUTUAL INSURANCE COMPANY	144	Homeowners		20,110,875	18,857,103	6.6%	0.6%	0.6%	46.4%	36.4%
21261	ELECTRIC INSURANCE COMPANY	57	Homeowners		9,319,720	8,609,387	8.3%	0.3%	0.3%	26.4%	49.7%
21326	EMPIRE FIRE AND MARINE INSURANCE COMPANY	212	Homeowners		224,075	194,290	15.3%	0.0%	0.0%	-3.1%	9.7%

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				New England							
NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	2007	2006	Mkt Share		Loss Ratio		
					DWP	DWP	Chg from PY	2007	2006	2007	2006
20648	EMPLOYERS FIRE INSURANCE COMPANY	1129	Homeowners		15,250,664	16,211,297	-5.9%	0.5%	0.6%	16.9%	29.3%
21458	EMPLOYERS INSURANCE COMPANY OF WAUSAU	111	Homeowners		(371,472)	371,472	-200.0%	0.0%	0.0%	53.8%	78.7%
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	Homeowners		2,303,270	2,417,166	-4.7%	0.1%	0.1%	50.8%	41.1%
15130	ENCOMPASS INDEMNITY COMPANY	8	Homeowners		8,406,245	8,176,577	2.8%	0.3%	0.3%	53.0%	41.6%
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	8	Homeowners		12,825,032	13,934,794	-8.0%	0.4%	0.5%	23.8%	50.0%
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	408	Homeowners		10,498,173	9,714,628	8.1%	0.3%	0.3%	64.6%	49.8%
21652	FARMERS INSURANCE EXCHANGE	212	Homeowners		4,577,447	4,765,472	-3.9%	0.1%	0.2%	62.6%	53.6%
20281	FEDERAL INSURANCE COMPANY	38	Homeowners		76,673,703	67,839,176	13.0%	2.4%	2.3%	26.5%	33.0%
39306	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	212	Homeowners		(474,324)	667,555	-171.1%	0.0%	0.0%	-36.1%	32.8%
16578	FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMP	670	Homeowners		1,569,780	957,244	64.0%	0.0%	0.0%	25.9%	61.2%
21873	FIREMAN'S FUND INSURANCE COMPANY	761	Homeowners		13,050,313	10,648,669	22.6%	0.4%	0.4%	35.4%	49.6%
21784	FIREMEN'S INSURANCE CO OF WASHINGTON DC DBA BERKLEY U	98	Homeowners		634,326	568,510	11.6%	0.0%	0.0%	40.6%	46.7%
37710	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPAN	70	Homeowners		501,176	177,236	182.8%	0.0%	0.0%	14.5%	39.3%
33588	FIRST LIBERTY INSURANCE CORPORATION, THE	111	Homeowners		3,685,499	2,540,495	45.1%	0.1%	0.1%	149.5%	61.2%
13943	FITCHBURG MUTUAL INSURANCE COMPANY	144	Homeowners		13,387,044	13,345,731	0.3%	0.4%	0.5%	39.1%	30.1%
11185	FOREMOST INSURANCE COMPANY	212	Homeowners		21,757,935	20,577,248	5.7%	0.7%	0.7%	35.8%	32.2%
11800	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	212	Homeowners		2,661,066	2,311,925	15.1%	0.1%	0.1%	50.2%	51.3%
21253	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	200	Homeowners		321,765	103,998	209.4%	0.0%	0.0%	51.8%	34.4%
14095	GRANITE MUTUAL INSURANCE COMPANY	234	Homeowners		1,960,874	1,994,605	-1.7%	0.1%	0.1%	61.7%	18.5%
25984	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	201	Homeowners		2,832,180	2,366,024	19.7%	0.1%	0.1%	42.8%	30.8%
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	84	Homeowners		8,196	12,862	-36.3%	0.0%	0.0%	60.1%	35.2%
26344	GREAT AMERICAN ASSURANCE COMPANY	84	Homeowners		115,168	331,301	-65.2%	0.0%	0.0%	58.7%	43.7%
16691	GREAT AMERICAN INSURANCE COMPANY	84	Homeowners		39,650	12,153	226.3%	0.0%	0.0%	52.1%	-5.2%
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	84	Homeowners		42,632	405,150	-89.5%	0.0%	0.0%	48.9%	42.5%
31135	GREAT AMERICAN SECURITY INSURANCE COMPANY	84	Homeowners		70	(41,919)	-100.2%	0.0%	0.0%	-197956.8%	7.7%
20303	GREAT NORTHERN INSURANCE COMPANY	38	Homeowners		69,708,251	65,127,717	7.0%	2.2%	2.2%	35.9%	43.8%
22187	GREATER NEW YORK MUTUAL INSURANCE COMPANY	222	Homeowners		683,339	541,028	26.3%	0.0%	0.0%	56.2%	55.7%
20680	GREEN MOUNTAIN INSURANCE COMPANY INC	45	Homeowners		6,605,119	6,772,328	-2.5%	0.2%	0.2%	48.6%	31.4%
22292	HANOVER INSURANCE COMPANY, THE	88	Homeowners		12,783,289	16,051,178	-20.4%	0.4%	0.5%	39.8%	36.9%
14168	HARLEYSVILLE MUTUAL INSURANCE COMPANY	253	Homeowners		4,945,128	3,950,913	25.2%	0.2%	0.1%	34.3%	26.0%
35696	HARLEYSVILLE PREFERRED INSURANCE COMPANY	253	Homeowners		6,554,473	6,121,375	7.1%	0.2%	0.2%	23.5%	29.5%
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	253	Homeowners		16,073,879	13,601,719	18.2%	0.5%	0.5%	39.4%	23.9%
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	Homeowners		2,783,905	2,178,214	27.8%	0.1%	0.1%	54.7%	35.7%
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	Homeowners		1,531,098	1,695,140	-9.7%	0.0%	0.1%	-11.2%	102.4%
19682	HARTFORD FIRE INSURANCE COMPANY	91	Homeowners		6,643,929	7,356,193	-9.7%	0.2%	0.3%	54.9%	138.9%
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	91	Homeowners		21,753,529	20,236,555	7.5%	0.7%	0.7%	33.2%	101.5%
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	Homeowners		14,899,447	13,942,513	6.9%	0.5%	0.5%	38.8%	50.1%
14192	HINGHAM MUTUAL FIRE INSURANCE COMPANY	1229	Homeowners		37,717,179	37,040,772	1.8%	1.2%	1.3%	41.1%	37.4%
14206	HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM	50	Homeowners		16,018,177	13,637,737	17.5%	0.5%	0.5%	29.1%	37.9%
22578	HORACE MANN INSURANCE COMPANY	300	Homeowners		11,549,715	10,920,280	5.8%	0.4%	0.4%	50.9%	30.4%
22756	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	300	Homeowners		277,701	223,440	24.3%	0.0%	0.0%	60.1%	29.8%
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	4	Homeowners		1,934,708	448,355	331.5%	0.1%	0.0%	34.0%	10.1%
19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE	12	Homeowners		0	0		0.0%	0.0%	15.6%	15.6%
15598	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	1318	Homeowners		3,789,950	2,919,596	29.8%	0.1%	0.1%	57.2%	57.1%
42404	LIBERTY INSURANCE CORPORATION	111	Homeowners		1,012,912	600,222	68.8%	0.0%	0.0%	75.3%	58.6%
23035	LIBERTY MUTUAL FIRE INS COMPANY	111	Homeowners		202,063,534	180,058,317	12.2%	6.4%	6.1%	40.6%	50.6%
23043	LIBERTY MUTUAL INSURANCE COMPANY	111	Homeowners		10,649,184	8,624,038	23.5%	0.3%	0.3%	48.5%	39.7%
33600	LM INSURANCE CORPORATION	111	Homeowners		5,657,688	3,348,129	69.0%	0.2%	0.1%	35.0%	59.2%
32352	LM PROPERTY AND CASUALTY INSURANCE COMPANY	111	Homeowners		0	(1,699)	-100.0%	0.0%	0.0%		-15741.4%
29939	MAIN STREET AMERICA ASSURANCE COMPANY	311	Homeowners		374,908	1,142	32729.1%	0.0%	0.0%	18.7%	1.0%
19321	MAINE BONDING AND CASUALTY COMPANY	212	Homeowners		80	27,568	-99.7%	0.0%	0.0%	20.8%	-3.3%
19356	MARYLAND CASUALTY COMPANY	212	Homeowners		738,479	7,138	10245.7%	0.0%	0.0%	-80.0%	8338.0%
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	Homeowners		27,839,695	26,900,650	3.5%	0.9%	0.9%	35.6%	45.9%

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31968	MERASTAR INSURANCE COMPANY	0	Homeowners		64,810	68,569	-5.5%	0.0%	0.0%	3.3%	-11.6%	
23329	MERCHANTS MUTUAL INSURANCE COMPANY	226	Homeowners		1,019,029	1,038,817	-1.9%	0.0%	0.0%	35.4%	73.6%	
19798	MERRIMACK MUTUAL FIRE INSURANCE COMPANY	22	Homeowners		130,910,453	126,677,390	3.3%	4.2%	4.3%	46.5%	47.4%	
34339	METROPOLITAN GROUP PROPERTY AND CASUALTY INS. CO.	241	Homeowners		20,159,677	19,433,375	3.7%	0.6%	0.7%	39.7%	40.7%	
26298	METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY	241	Homeowners		94,794,110	92,684,761	2.3%	3.0%	3.2%	28.9%	28.6%	
21687	MID-CENTURY INSURANCE COMPANY	212	Homeowners		820,123	918,180	-10.7%	0.0%	0.0%	100.9%	104.1%	
23434	MIDDLESEX INSURANCE COMPANY	169	Homeowners		2,178,693	1,903,843	14.4%	0.1%	0.1%	48.5%	40.0%	
14532	MIDDLESEX MUTUAL ASSURANCE COMPANY	50	Homeowners		46,339,879	43,730,003	6.0%	1.5%	1.5%	57.0%	54.7%	
15997	MMG INSURANCE COMPANY	0	Homeowners		31,930,646	30,156,338	5.9%	1.0%	1.0%	75.4%	56.0%	
43982	MT. WASHINGTON ASSURANCE CORPORATION	415	Homeowners		2,199,235	2,372,684	-7.3%	0.1%	0.1%	50.7%	65.1%	
21881	NATIONAL SURETY CORPORATION	761	Homeowners		6,626,365	7,570,772	-12.5%	0.2%	0.3%	50.4%	67.1%	
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	140	Homeowners		59,348,729	65,028,657	-8.7%	1.9%	2.2%	35.1%	36.9%	
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	Homeowners		1,260,353	970,944	29.8%	0.0%	0.0%	345.7%	46.6%	
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	140	Homeowners		26,394,330	19,569,518	34.9%	0.8%	0.7%	47.1%	38.2%	
24171	NETHERLANDS INSURANCE COMPANY THE	111	Homeowners		875,561	3,927,561	-77.7%	0.0%	0.1%	28.9%	47.5%	
25852	NEW ENGLAND GUARANTY INSURANCE COMPANY INC	195	Homeowners		24,459,181	24,956,795	-2.0%	0.8%	0.8%	47.2%	37.9%	
14788	NGM INSURANCE COMPANY	311	Homeowners		55,720,888	52,208,674	6.7%	1.8%	1.8%	46.3%	49.7%	
23965	NORFOLK AND DEDHAM MUTUAL FIRE INSURANCE COMPANY	144	Homeowners		17,388,105	15,378,062	13.1%	0.6%	0.5%	21.5%	42.1%	
21105	NORTH RIVER INSURANCE COMPANY, THE	158	Homeowners		0	0		0.0%	0.0%			
38369	NORTHERN ASSURANCE COMPANY OF AMERICA, THE	1129	Homeowners		0	(2,476)	-100.0%	0.0%	0.0%		28916.4%	
19372	NORTHERN INSURANCE COMPANY OF NEW YORK	212	Homeowners		0	1,726	-100.0%	0.0%	0.0%	-101.8%	-92.3%	
25992	NORTHERN SECURITY INSURANCE COMPANY INC	234	Homeowners		12,190,222	11,273,524	8.1%	0.4%	0.4%	34.3%	34.7%	
20621	ONEBEACON AMERICA INSURANCE COMPANY	1129	Homeowners		4,322,937	4,556,164	-5.1%	0.1%	0.2%	35.6%	5.7%	
21970	ONEBEACON INSURANCE COMPANY	1129	Homeowners		3,857,937	1,913,968	101.6%	0.1%	0.1%	22.8%	-112.3%	
20346	PACIFIC INDEMNITY COMPANY	38	Homeowners		58,986,842	55,107,463	7.0%	1.9%	1.9%	32.6%	27.2%	
32069	PATRIOT INSURANCE COMPANY	1336	Homeowners		10,044,512	9,455,345	6.2%	0.3%	0.3%	68.1%	72.3%	
24198	PEERLESS INSURANCE COMPANY	111	Homeowners		62,956,080	53,939,175	16.7%	2.0%	1.8%	60.6%	44.5%	
14982	PENN MILLERS INSURANCE COMPANY	125	Homeowners		136,725	158,132	-13.5%	0.0%	0.0%	36.7%	39.3%	
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	1129	Homeowners		12,661,236	3,957,572	219.9%	0.4%	0.1%	40.8%	19.4%	
14974	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	0	Homeowners		187,321	168,065	11.5%	0.0%	0.0%	63.5%	42.8%	
13714	PHARMACISTS MUTUAL INSURANCE COMPANY	775	Homeowners		75,248	62,154	21.1%	0.0%	0.0%	18.7%	185.3%	
23175	PHENIX MUTUAL FIRE INSURANCE COMPANY	0	Homeowners		14,448,337	14,857,864	-2.8%	0.5%	0.5%	54.4%	57.6%	
25623	PHOENIX INSURANCE COMPANY, THE	3548	Homeowners		64,042,779	64,773,149	-1.1%	2.0%	2.2%	28.3%	34.6%	
15024	PREFERRED MUTUAL INSURANCE COMPANY	0	Homeowners		32,432,387	30,740,270	5.5%	1.0%	1.0%	49.6%	35.2%	
34690	PROP & CAS INSURANCE COMPANY OF HARTFORD	91	Homeowners		17,168,326	13,344,438	28.7%	0.5%	0.5%	37.2%	29.0%	
15040	PROVIDENCE MUTUAL FIRE INSURANCE COMPANY	382	Homeowners		33,329,776	31,585,737	5.5%	1.1%	1.1%	45.2%	43.2%	
24295	PROVIDENCE WASHINGTON INSURANCE COMPANY RUN-OFF	156	Homeowners		(726)	28,239	-102.6%	0.0%	0.0%	-2295.9%	-129.6%	
15059	PUBLIC SERVICE MUTUAL INSURANCE COMPANY	853	Homeowners		768,487	571,670	34.4%	0.0%	0.0%	45.8%	60.0%	
15067	QUINCY MUTUAL FIRE INSURANCE COMPANY	1275	Homeowners		104,998,956	110,163,214	-4.7%	3.3%	3.8%	36.1%	32.6%	
24740	SAFECO INSURANCE COMPANY OF AMERICA	163	Homeowners		29,252,448	26,593,951	10.0%	0.9%	0.9%	50.3%	27.8%	
33618	SAFETY INDEMNITY INSURANCE COMPANY	188	Homeowners		36,656,776	32,003,913	14.5%	1.2%	1.1%	30.2%	27.2%	
39454	SAFETY INSURANCE COMPANY	188	Homeowners		18,480,888	15,706,697	17.7%	0.6%	0.5%	30.1%	38.5%	
24902	SECURITY INSURANCE COMPANY OF HARTFORD	553	Homeowners		0	(304)	-100.0%	0.0%	0.0%		-72.4%	
11000	SENTINEL INSURANCE COMPANY LTD	91	Homeowners		12,110,503	8,779,501	37.9%	0.4%	0.3%	48.1%	38.2%	
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	Homeowners		1,087,306	1,133,559	-4.1%	0.0%	0.0%	10.5%	70.1%	
21180	SENTRY SELECT INSURANCE COMPANY	169	Homeowners		0	56,697	-100.0%	0.0%	0.0%		55.1%	
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	3219	Homeowners		0	5,239	-100.0%	0.0%	0.0%	-1.1%	25.6%	
24767	ST PAUL FIRE AND MARINE INSURANCE COMPANY	3548	Homeowners		(1,087,704)	2,136,444	-150.9%	0.0%	0.1%	-55.6%	35.4%	
19070	STANDARD FIRE INSURANCE COMPANY	3548	Homeowners		142,651,647	129,293,272	10.3%	4.5%	4.4%	42.3%	37.1%	
42986	STANDARD GUARANTY INSURANCE COMPANY	19	Homeowners		218,847	229,222	-4.5%	0.0%	0.0%	36.4%	25.0%	
25143	STATE FARM FIRE AND CASUALTY COMPANY	176	Homeowners		112,265,404	104,115,964	7.8%	3.6%	3.5%	63.7%	44.2%	
11024	STRATHMORE INSURANCE COMPANY	222	Homeowners		12,324	0		0.0%	0.0%	53.8%		
28479	SUNAPEE MUTUAL FIRE INSURANCE COMPANY	45	Homeowners		1,138,033	1,220,916	-6.8%	0.0%	0.0%	68.4%	43.6%	

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12901	T.H.E. INSURANCE COMPANY	0	Homeowners		89,827	0			0.0%	0.0%	0.0%	
22683	TEACHERS INSURANCE COMPANY	300	Homeowners		7,348,195	7,087,709	3.7%		0.2%	0.2%	42.4%	37.2%
25534	TIG INSURANCE COMPANY	158	Homeowners		(74)	0			0.0%	0.0%	4.0%	
12904	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	3098	Homeowners		33,626	29,082	15.6%		0.0%	0.0%	33.4%	25.1%
43702	TOWER NATIOAL INSURANCE COMPANY	3703	Homeowners		577,732	0			0.0%	0.0%	47.3%	
28188	TRAVCO INSURANCE COMPANY	3548	Homeowners		51,283	0			0.0%	0.0%	0.0%	
19038	TRAVELERS CASUALTY & SURETY COMPANY	3548	Homeowners		13,438,742	9,501,397	41.4%		0.4%	0.3%	54.4%	50.9%
27998	TRAVELERS HOME AND MARINE INSURANCE COMPANY	3548	Homeowners		1,500,778	33,236	4415.5%		0.0%	0.0%	8.8%	-0.2%
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	3548	Homeowners		16,982,464	15,642,769	8.6%		0.5%	0.5%	30.6%	37.5%
25682	TRAVELERS INDEMNITY COMPANY OF CT, THE	3548	Homeowners		530,041	756,070	-29.9%		0.0%	0.0%	68.3%	16.5%
25658	TRAVELERS INDEMNITY COMPANY, THE	3548	Homeowners		22,418,637	23,154,110	-3.2%		0.7%	0.8%	30.9%	27.7%
36145	TRAVELERS PERSONAL SECURITY INSURANCE COMPANY	3548	Homeowners		72,896	0			0.0%	0.0%	0.0%	
21709	TRUCK INSURANCE EXCHANGE	212	Homeowners		5,143,771	4,675,148	10.0%		0.2%	0.2%	54.5%	46.7%
29459	TWIN CITY FIRE INSURANCE COMPANY	91	Homeowners		8,417,490	9,348,540	-10.0%		0.3%	0.3%	35.8%	34.5%
21423	UNION INSURANCE COMPANY OF PROVIDENCE	62	Homeowners		4,825,382	4,685,917	3.0%		0.2%	0.2%	69.1%	17.7%
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	Homeowners		23,871,009	22,943,666	4.0%		0.8%	0.8%	68.1%	45.5%
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	Homeowners		73,880,684	66,619,577	10.9%		2.4%	2.3%	37.2%	38.3%
21113	UNITED STATES FIRE INSURANCE COMPANY	158	Homeowners		656,601	542,679	21.0%		0.0%	0.0%	51.2%	97.9%
25909	UNITRIN PREFERRED INSURANCE COMPANY	215	Homeowners		4,989,033	5,374,217	-7.2%		0.2%	0.2%	73.5%	47.9%
25968	USAA CASUALTY INSURANCE COMPANY	200	Homeowners		48,157,003	42,612,525	13.0%		1.5%	1.5%	29.5%	33.7%
18600	USAA GENERAL INDEMNITY COMPANY	200	Homeowners		146,875	34,827	321.7%		0.0%	0.0%	65.9%	69.8%
25976	UTICA MUTUAL INSURANCE COMPANY	201	Homeowners		4,232,878	4,314,046	-1.9%		0.1%	0.1%	31.2%	35.0%
26018	VERMONT MUTUAL INSURANCE COMPANY	234	Homeowners		103,076,357	91,082,985	13.2%		3.3%	3.1%	46.4%	45.4%
20397	VIGILANT INSURANCE COMPANY	38	Homeowners		78,470,626	73,373,989	6.9%		2.5%	2.5%	39.4%	34.9%
31267	YORK INSURANCE COMPANY OF MAINE	1129	Homeowners		31,330,396	30,288,325	3.4%		1.0%	1.0%	45.7%	22.6%
16535	ZURICH AMERICAN INSURANCE COMPANY	212	Homeowners		208,718	(41,077)	-608.1%		0.0%	0.0%	19.8%	2.7%
TOTAL					242	3,142,337,787	2,937,355,888	7.0%	100.0%	100.0%	41.0%	42.1%

** The Herfindahl-Hirschman Index (HHI) is a measure of the size of firms in relationship to the industry and an indicator of the amount of competition among them.
 An index below 1000 indicates an unconcentrated index
 An index between 1000 and 1800 indicates moderate concentration
 An index above 1800 indicates high concentration

Countrywide Competitive Information

Exhibit III

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	Countrywide							
					2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
31325	ACADIA INSURANCE COMPANY	98	Homeowners		1,377,398	1,022,088	34.8%	0.0%	0.0%	39.9%	13.1%	
22667	ACE AMERICAN INSURANCE COMPANY	626	Homeowners		16,792	42,584	-60.6%	0.0%	0.0%	-94382.4%	2367.5%	
20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	626	Homeowners		27,340	42,866	-36.2%	0.0%	0.0%	-18.2%	-617.2%	
20699	ACE PROPERTY & CASUALTY INSURANCE COMPANY	626	Homeowners		19,288	39,196	-50.8%	0.0%	0.0%	-150.2%	550.4%	
33898	AEGIS SECURITY INSURANCE COMPANY	313	Homeowners		62,451,578	66,299,146	-5.8%	0.1%	0.1%	46.7%	61.4%	
10014	AFFILIATED F M INSURANCE COMPANY	65	Homeowners		2,772,388	2,632,106	5.3%	0.0%	0.0%	28.1%	33.3%	
34789	AIG CENTENNIAL INSURANCE COMPANY	12	Homeowners		0	(132,956)	-100.0%	0.0%	0.0%	142135.2%	-13.9%	
20796	AIG PREMIER INSURANCE COMPANY	12	Homeowners		5,729,474	3,414,812	67.8%	0.0%	0.0%	19.9%	58.5%	
19399	AIU INSURANCE COMPANY	12	Homeowners		369,731,840	375,938,792	-1.7%	0.5%	0.5%	50.0%	42.8%	
19240	ALLSTATE INDEMNITY COMPANY	8	Homeowners		3,133,404,146	3,074,141,441	1.9%	4.1%	4.2%	56.2%	49.4%	
19232	ALLSTATE INSURANCE COMPANY	8	Homeowners		6,553,503,711	6,800,673,625	-3.6%	8.5%	9.2%	50.7%	35.7%	
17230	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	8	Homeowners		1,179,659,698	745,895,621	58.2%	1.5%	1.0%	64.4%	53.9%	
12696	AMERICA FIRST INSURANCE COMPANY	111	Homeowners		44,505,810	21,134,346	110.6%	0.1%	0.0%	43.3%	42.4%	
21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	761	Homeowners		185,653,214	167,229,422	11.0%	0.2%	0.2%	49.9%	47.8%	
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	19	Homeowners		236,134,045	219,440,363	7.6%	0.3%	0.3%	29.3%	31.0%	
19941	AMERICAN COMMERCE INSURANCE COMPANY	816	Homeowners		84,247,326	79,955,242	5.4%	0.1%	0.1%	59.4%	43.7%	
19690	AMERICAN ECONOMY INSURANCE COMPANY	163	Homeowners		3,772,251	5,434,338	-30.6%	0.0%	0.0%	41.5%	73.9%	
23337	AMERICAN EUROPEAN INSURANCE COMPANY	226	Homeowners		16,804,170	21,079,302	-20.3%	0.0%	0.0%	46.5%	61.9%	
13331	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	291	Homeowners		333,598	327,664	1.8%	0.0%	0.0%	29.1%	16.0%	
19380	AMERICAN HOME ASSURANCE COMPANY	12	Homeowners		303,804,606	219,555,890	38.4%	0.4%	0.3%	24.3%	30.2%	
21857	AMERICAN INSURANCE COMPANY, THE	761	Homeowners		260,892,182	232,690,470	12.1%	0.3%	0.3%	53.1%	80.4%	
32220	AMERICAN INTERNATIONAL INSURANCE COMPANY	12	Homeowners		321,003,646	234,143,118	37.1%	0.4%	0.3%	46.6%	44.1%	
23795	AMERICAN INTERNATIONAL PACIFIC INSURANCE COMPANY	12	Homeowners		0	459,250	-100.0%	0.0%	0.0%	3.9%	10.5%	
40258	AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	12	Homeowners		27,302,064	15,371,124	77.6%	0.0%	0.0%	46.4%	37.8%	
30562	AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	108	Homeowners		(4,158)	(5,540)	-24.9%	0.0%	0.0%	-25439.9%	-2794.0%	
23469	AMERICAN MODERN HOME INSURANCE COMPANY	127	Homeowners		78,243,202	60,510,764	29.3%	0.1%	0.1%	57.9%	35.6%	
38652	AMERICAN MODERN SELECT INSURANCE COMPANY	127	Homeowners		9,435,990	3,034,306	211.0%	0.0%	0.0%	65.5%	93.2%	
22918	AMERICAN MOTORISTS INSURANCE COMPANY	108	Homeowners		(422)	(8,194)	-94.8%	0.0%	0.0%	968366.8%	9733.3%	
28401	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	408	Homeowners		296,489,956	305,556,422	-3.0%	0.4%	0.4%	56.2%	61.1%	
19615	AMERICAN RELIABLE INSURANCE COMPANY	19	Homeowners		107,346,390	110,455,742	-2.8%	0.1%	0.1%	50.1%	46.7%	
19704	AMERICAN STATES INSURANCE COMPANY	163	Homeowners		3,039,536	3,650,678	-16.7%	0.0%	0.0%	38.6%	41.7%	
35912	AMERICAN WESTERN HOME INSURANCE COMPANY	127	Homeowners		10,506,022	9,943,482	5.7%	0.0%	0.0%	25.1%	23.3%	
27928	AMEX ASSURANCE COMPANY	4	Homeowners		1,207,756	116,046,510	-99.0%	0.0%	0.2%	21.9%	75.8%	
19976	AMICA MUTUAL INSURANCE COMPANY	28	Homeowners		732,899,452	706,186,368	3.8%	1.0%	1.0%	39.6%	42.2%	
41459	ARMED FORCES INSURANCE EXCHANGE	0	Homeowners		121,371,168	121,008,172	0.3%	0.2%	0.2%	52.3%	41.4%	
24678	ARROWOOD INDEMNITY COMPANY	553	Homeowners		326,209	(945,293)	-134.5%	0.0%	0.0%	-399.4%	264.5%	
21865	ASSOCIATED INDEMNITY CORPORATION	761	Homeowners		125,959,368	116,874,686	7.8%	0.2%	0.2%	57.1%	32.2%	
19305	ASSURANCE COMPANY OF AMERICA	212	Homeowners		11,390	66,694	-82.9%	0.0%	0.0%	1002.9%	-216.2%	
19895	ATLANTIC MUTUAL INSURANCE COMPANY	24	Homeowners		26,180,542	118,446,146	-77.9%	0.0%	0.2%	90.1%	59.8%	
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	1129	Homeowners		(624)	(26,948)	-97.7%	0.0%	0.0%	146191.0%	11.7%	
21202	AUTO CLUB INSURANCE ASSOCIATION	55	Homeowners		60,328,658	47,476,018	27.1%	0.1%	0.1%	129.4%	94.0%	
19062	AUTOMOBILE INS CO OF HARTFORD CONNECTICUT THE	3548	Homeowners		818,273,965	806,254,433	1.5%	1.1%	1.1%	40.3%	37.1%	
16187	AXA RE PROPERTY & CASUALTY INSURANCE COMPANY	968	Homeowners		3,435,560	7,513,644	-54.3%	0.0%	0.0%	214.2%	265.2%	
24813	BALBOA INSURANCE COMPANY	1330	Homeowners		351,332,248	250,953,382	40.0%	0.5%	0.3%	54.4%	46.6%	
18279	BANKERS STANDARD INSURANCE COMPANY	626	Homeowners		222,462	481,002	-53.8%	0.0%	0.0%	233.5%	228.1%	
19763	BAY STATE INSURANCE COMPANY	22	Homeowners		39,391,472	37,113,476	6.1%	0.1%	0.1%	50.9%	56.1%	
24503	BLUE RIDGE INSURANCE COMPANY	400	Homeowners		(602)	47,338	-101.3%	0.0%	0.0%	-81144.9%	-5147.6%	
13528	BROTHERHOOD MUTUAL INSURANCE COMPANY	0	Homeowners		0	(130,339)	-100.0%	0.0%	0.0%	-7651.0%	79.8%	
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	33	Homeowners		130,461,792	123,245,600	5.9%	0.2%	0.2%	55.8%	39.7%	
19771	CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	22	Homeowners		130,342,302	134,257,236	-2.9%	0.2%	0.2%	45.7%	41.3%	
21946	CAMDEN FIRE INSURANCE ASSOCIATION (THE)	1129	Homeowners		57,728,978	33,258,562	73.6%	0.1%	0.0%	115.9%	107.8%	
19909	CENTENNIAL INSURANCE COMPANY	24	Homeowners		5,692,722	25,211,876	-77.4%	0.0%	0.0%	66.4%	50.3%	
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	Homeowners		195,719,086	185,882,784	5.3%	0.3%	0.3%	52.6%	53.9%	
34649	CENTRE INSURANCE COMPANY	212	Homeowners		(15,880)	(49,946)	-68.2%	0.0%	0.0%	-1.9%	23621.1%	
25615	CHARTER OAK FIRE INSURANCE COMPANY, THE	3548	Homeowners		291,548,770	274,777,442	6.1%	0.4%	0.4%	44.9%	40.5%	
12777	CHUBB INDEMNITY INSURANCE COMPANY	38	Homeowners		230,903,260	215,200,434	7.3%	0.3%	0.3%	37.3%	41.4%	
12808	CHUBB INDEMNITY INSURANCE COMPANY	38	Homeowners		324,432	0		0.0%	0.0%	0.0%		
18767	CHURCH MUTUAL INSURANCE COMPANY	0	Homeowners		8,316,910	8,439,807	-1.5%	0.0%	0.0%	78.8%	78.7%	

Countrywide Competitive Information

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	Countrywide							
					2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
28665	CINCINNATI CASUALTY COMPANY (THE)	244	Homeowners		(2,922)	438,250	-100.7%	0.0%	0.0%	59.7%	102.1%	
10677	CINCINNATI INSURANCE COMPANY THE	244	Homeowners		611,368,886	612,011,132	-0.1%	0.8%	0.8%	49.1%	71.1%	
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	Homeowners		552,927,230	548,822,180	0.7%	0.7%	0.7%	50.8%	44.3%	
20532	CLARENDON NATIONAL INSURANCE COMPANY	517	Homeowners		468,268	32,825,978	-98.6%	0.0%	0.0%	-1010.5%	-22.1%	
34754	COMMERCE INSURANCE COMPANY	816	Homeowners		148,868,514	137,521,126	8.3%	0.2%	0.2%	33.0%	33.1%	
12157	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	661	Homeowners		48,430,494	41,198,464	17.6%	0.1%	0.1%	19.7%	53.4%	
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	Homeowners		82,488,074	77,679,132	6.2%	0.1%	0.1%	57.1%	55.7%	
20443	CONTINENTAL CASUALTY COMPANY	218	Homeowners		206,230	(4,104,766)	-105.0%	0.0%	0.0%	416.1%	42.8%	
35289	CONTINENTAL INSURANCE COMPANY THE	218	Homeowners		858,396	12,220,675	-93.0%	0.0%	0.0%	-5999.0%	-367.2%	
18686	CO-OPERATIVE INSURANCE COMPANIES	0	Homeowners		37,845,708	35,845,810	5.6%	0.0%	0.0%	59.2%	46.5%	
10022	COUNTRYWAY INSURANCE COMPANY	542	Homeowners		15,157,482	15,850,520	-4.4%	0.0%	0.0%	52.5%	87.7%	
10062	COVENANT INSURANCE COMPANY	586	Homeowners		25,168,796	24,533,536	2.6%	0.0%	0.0%	91.8%	96.3%	
10847	CUMIS INSURANCE SOCIETY INC	306	Homeowners		39,569,748	33,071,852	19.6%	0.1%	0.0%	136.8%	102.7%	
37346	DANBURY INSURANCE COMPANY	1229	Homeowners		12,742,278	12,453,574	2.3%	0.0%	0.0%	76.5%	74.5%	
35408	DELOS INSURANCE COMPANY	4381	Homeowners		2,268,740	1,304,726	73.9%	0.0%	0.0%	2.4%	12.2%	
42048	DIAMOND STATE INSURANCE COMPANY	920	Homeowners		0	946	-100.0%	0.0%	0.0%	4334.8%	-2586.2%	
13706	DORCHESTER MUTUAL INSURANCE COMPANY	144	Homeowners		40,221,750	37,714,206	6.6%	0.1%	0.1%	46.4%	36.4%	
21261	ELECTRIC INSURANCE COMPANY	57	Homeowners		80,858,374	73,740,118	9.7%	0.1%	0.1%	44.6%	60.1%	
21407	EMCASCO INSURANCE COMPANY	62	Homeowners		34,377,504	37,274,694	-7.8%	0.0%	0.1%	61.3%	47.4%	
21326	EMPIRE FIRE AND MARINE INSURANCE COMPANY	212	Homeowners		128,757,154	121,795,250	5.7%	0.2%	0.2%	40.8%	48.8%	
20648	EMPLOYERS FIRE INSURANCE COMPANY	1129	Homeowners		31,505,134	61,816,920	-49.0%	0.0%	0.1%	21.5%	24.9%	
21458	EMPLOYERS INSURANCE COMPANY OF WAUSAU	111	Homeowners		(773,264)	771,660	-200.2%	0.0%	0.0%	53.6%	79.7%	
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	Homeowners		18,770,082	19,576,174	-4.1%	0.0%	0.0%	50.7%	54.5%	
15130	ENCOMPASS INDEMNITY COMPANY	8	Homeowners		318,375,546	302,395,446	5.3%	0.4%	0.4%	56.4%	62.3%	
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	8	Homeowners		445,197,612	501,710,274	-11.3%	0.6%	0.7%	39.2%	52.8%	
11045	EXCELSIOR INSURANCE COMPANY	111	Homeowners		29,148,936	27,173,270	7.3%	0.0%	0.0%	41.6%	36.6%	
24384	FAIRMONT SPECIALTY INSURANCE COMPANY	158	Homeowners		(9,208)	1,107,676	-100.8%	0.0%	0.0%	-13.5%	-216.3%	
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	408	Homeowners		55,198,312	52,427,548	5.3%	0.1%	0.1%	51.9%	52.2%	
21652	FARMERS INSURANCE EXCHANGE	212	Homeowners		1,243,790,564	1,064,633,456	16.8%	1.6%	1.4%	55.7%	59.9%	
41483	FARMINGTON CASUALTY COMPANY	3548	Homeowners		237,142,543	195,439,314	21.3%	0.3%	0.3%	35.2%	34.8%	
20281	FEDERAL INSURANCE COMPANY	38	Homeowners		923,627,226	853,667,404	8.2%	1.2%	1.2%	43.8%	28.7%	
13935	FEDERATED MUTUAL INSURANCE COMPANY	7	Homeowners		3,384,516	3,598,986	-6.0%	0.0%	0.0%	92.0%	28.1%	
39306	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	212	Homeowners		17,066,004	32,132,497	-46.9%	0.0%	0.0%	51.8%	71.8%	
25180	FIDELITY NATIONAL INSURANCE COMPANY	670	Homeowners		139,391,328	171,813,832	-18.9%	0.2%	0.2%	73.4%	63.6%	
16578	FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COM	670	Homeowners		59,983,302	51,926,888	15.5%	0.1%	0.1%	59.8%	73.5%	
21660	FIRE INSURANCE EXCHANGE	212	Homeowners		2,772,835,774	3,199,809,746	-13.3%	3.6%	4.3%	63.5%	37.9%	
21873	FIREMAN'S FUND INSURANCE COMPANY	761	Homeowners		597,699,622	545,955,804	9.5%	0.8%	0.7%	56.7%	37.5%	
21784	FIREMEN'S INSURANCE CO OF WASHINGTON DC DBA BERKLEY	98	Homeowners		1,268,652	1,137,020	11.6%	0.0%	0.0%	81.4%	93.0%	
37710	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPAN	70	Homeowners		70,801,466	64,997,352	8.9%	0.1%	0.1%	56.2%	41.8%	
11177	FIRST FINANCIAL INSURANCE COMPANY	479	Homeowners		0	154	-100.0%	0.0%	0.0%	-3081.3%	74.2%	
33588	FIRST LIBERTY INSURANCE CORPORATION, THE	111	Homeowners		472,966,082	373,580,044	26.6%	0.6%	0.5%	49.3%	58.9%	
24724	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	163	Homeowners		95,824,320	90,142,819	6.3%	0.1%	0.1%	64.6%	36.0%	
13943	FITCHBURG MUTUAL INSURANCE COMPANY	144	Homeowners		39,557,064	39,441,518	0.3%	0.1%	0.1%	33.8%	41.3%	
11185	FOREMOST INSURANCE COMPANY	212	Homeowners		986,424,154	921,606,502	7.0%	1.3%	1.2%	49.9%	43.4%	
11800	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	212	Homeowners		225,866,512	205,597,694	9.9%	0.3%	0.3%	48.5%	48.8%	
13986	FRANKENMUTH MUTUAL INSURANCE COMPANY	1309	Homeowners		123,036,971	117,274,205	4.9%	0.2%	0.2%	60.4%	41.7%	
21253	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	200	Homeowners		36,491,642	12,242,517	198.1%	0.0%	0.0%	60.5%	68.3%	
24732	GENERAL INSURANCE COMPANY OF AMERICA	163	Homeowners		34,447,604	40,234,733	-14.4%	0.0%	0.1%	46.6%	52.7%	
22063	GOVERNMENT EMPLOYEES INSURANCE COMPANY	31	Homeowners		8	0	0.0%	0.0%	0.0%	8462000.0%		
14095	GRANITE MUTUAL INSURANCE COMPANY	234	Homeowners		3,921,748	3,989,210	-1.7%	0.0%	0.0%	123.3%	36.9%	
23809	GRANITE STATE INSURANCE COMPANY	12	Homeowners		193,910	495,294	-60.8%	0.0%	0.0%	451.4%	154.3%	
25984	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	201	Homeowners		39,861,424	36,295,034	9.8%	0.1%	0.0%	23.9%	58.9%	
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	84	Homeowners		16,392	25,724	-36.3%	0.0%	0.0%	-706.7%	-74.9%	
26344	GREAT AMERICAN ASSURANCE COMPANY	84	Homeowners		230,336	662,602	-65.2%	0.0%	0.0%	117.4%	87.3%	
16691	GREAT AMERICAN INSURANCE COMPANY	84	Homeowners		101,758	34,330	196.4%	0.0%	0.0%	667.7%	-137.4%	
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	84	Homeowners		85,264	810,300	-89.5%	0.0%	0.0%	-1341.2%	-9.3%	
31135	GREAT AMERICAN SECURITY INSURANCE COMPANY	84	Homeowners		140	(71,896)	-100.2%	0.0%	0.0%	-120966.4%	1.2%	
20303	GREAT NORTHERN INSURANCE COMPANY	38	Homeowners		1,107,874,930	1,058,619,376	4.7%	1.4%	1.4%	47.7%	50.2%	

Countrywide Competitive Information

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	Countrywide							
					2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
22187	GREATER NEW YORK MUTUAL INSURANCE COMPANY	222	Homeowners		1,366,678	1,082,056	26.3%	0.0%	0.0%	112.4%	111.5%	
20680	GREEN MOUNTAIN INSURANCE COMPANY INC	45	Homeowners		13,210,238	13,544,656	-2.5%	0.0%	0.0%	48.6%	31.4%	
15032	GUIDEONE MUTUAL INSURANCE COMPANY	303	Homeowners		83,254,406	83,095,914	0.2%	0.1%	0.1%	54.6%	58.4%	
36064	HANOVER AMERICAN INSURANCE COMPANY, THE	88	Homeowners		43,748,855	30,218,737	44.8%	0.1%	0.0%	39.2%	65.5%	
22292	HANOVER INSURANCE COMPANY, THE	88	Homeowners		106,124,957	106,910,187	-0.7%	0.1%	0.1%	37.0%	48.1%	
23582	HARLEYSVILLE INSURANCE COMPANY	253	Homeowners		13,686,000	12,243,172	11.8%	0.0%	0.0%	102.0%	95.1%	
14168	HARLEYSVILLE MUTUAL INSURANCE COMPANY	253	Homeowners		63,795,578	58,838,910	8.4%	0.1%	0.1%	37.6%	35.3%	
35696	HARLEYSVILLE PREFERRED INSURANCE COMPANY	253	Homeowners		28,678,654	26,962,106	6.4%	0.0%	0.0%	33.0%	32.0%	
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	253	Homeowners		46,644,354	41,534,162	12.3%	0.1%	0.1%	39.3%	25.9%	
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	Homeowners		44,981,900	44,514,474	1.1%	0.1%	0.1%	42.3%	55.7%	
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	Homeowners		167,806,896	181,616,810	-7.6%	0.2%	0.2%	85.3%	40.0%	
19682	HARTFORD FIRE INSURANCE COMPANY	91	Homeowners		81,579,900	106,392,040	-23.3%	0.1%	0.1%	-39.7%	113.8%	
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	91	Homeowners		537,930,072	543,251,046	-1.0%	0.7%	0.7%	38.7%	32.6%	
38261	HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	91	Homeowners		43,136,966	24,993,044	72.6%	0.1%	0.0%	34.5%	5.9%	
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	Homeowners		357,332,360	352,796,742	1.3%	0.5%	0.5%	68.3%	47.4%	
14192	HINGHAM MUTUAL FIRE INSURANCE COMPANY	1229	Homeowners		75,434,358	74,081,544	1.8%	0.1%	0.1%	41.1%	37.4%	
14206	HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM	50	Homeowners		32,142,860	28,322,442	13.5%	0.0%	0.0%	30.3%	45.7%	
22578	HORACE MANN INSURANCE COMPANY	300	Homeowners		139,916,402	138,390,841	1.1%	0.2%	0.2%	52.2%	54.5%	
22756	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	300	Homeowners		40,534,097	37,132,802	9.2%	0.1%	0.1%	82.7%	62.9%	
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	4	Homeowners		204,409,764	71,482,776	186.0%	0.3%	0.1%	70.1%	171.2%	
43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	626	Homeowners		5,414	24,748	-78.1%	0.0%	0.0%	-2228.5%	293.6%	
22713	INSURANCE COMPANY OF NORTH AMERICA	626	Homeowners		496,724	762,252	-34.8%	0.0%	0.0%	523.5%	124.4%	
19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA,THE	12	Homeowners		8,818	196,004	-95.5%	0.0%	0.0%	14.3%	10.7%	
15598	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	1318	Homeowners		606,817,506	577,565,850	5.1%	0.8%	0.8%	105.9%	59.9%	
42404	LIBERTY INSURANCE CORPORATION	111	Homeowners		2,025,824	1,200,444	68.8%	0.0%	0.0%	153.3%	72.7%	
23035	LIBERTY MUTUAL FIRE INS COMPANY	111	Homeowners		2,938,088,238	2,709,081,802	8.5%	3.8%	3.7%	46.2%	53.2%	
23043	LIBERTY MUTUAL INSURANCE COMPANY	111	Homeowners		30,567,880	23,336,200	31.0%	0.0%	0.0%	35.6%	27.1%	
33855	LINCOLN GENERAL INSURANCE COMPANY	1326	Homeowners		43,126,802	30,014,108	43.7%	0.1%	0.0%	36.3%	51.9%	
33600	LM INSURANCE CORPORATION	111	Homeowners		11,315,376	6,696,258	69.0%	0.0%	0.0%	70.1%	118.5%	
32352	LM PROPERTY AND CASUALTY INSURANCE COMPANY	111	Homeowners		7,012	(37,670)	-118.6%	0.0%	0.0%	-131775.2%	8228.4%	
22977	LUMBERMENS MUTUAL CASUALTY COMPANY RUN-OFF	108	Homeowners		(52)	(1,422)	-96.3%	0.0%	0.0%	28826.9%	2787.3%	
29939	MAIN STREET AMERICA ASSURANCE COMPANY	311	Homeowners		749,816	2,284	32729.1%	0.0%	0.0%	37.5%	2.0%	
19321	MAINE BONDING AND CASUALTY COMPANY	212	Homeowners		160	55,136	-99.7%	0.0%	0.0%	41.6%	-3.3%	
28932	MARKEL AMERICAN INSURANCE COMPANY	785	Homeowners		12,187,428	11,955,420	1.9%	0.0%	0.0%	55.1%	73.7%	
19356	MARYLAND CASUALTY COMPANY	212	Homeowners		1,490,356	38,430	3778.1%	0.0%	0.0%	-80.2%	1336.1%	
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	Homeowners		188,666,935	173,207,402	8.9%	0.2%	0.2%	39.1%	52.3%	
31968	MERASTAR INSURANCE COMPANY	0	Homeowners		14,125,466	13,988,150	1.0%	0.0%	0.0%	65.4%	23.1%	
23329	MERCHANTS MUTUAL INSURANCE COMPANY	226	Homeowners		13,468,070	12,472,594	8.0%	0.0%	0.0%	34.1%	51.8%	
19798	MERRIMACK MUTUAL FIRE INSURANCE COMPANY	22	Homeowners		333,454,180	324,392,934	2.8%	0.4%	0.4%	46.7%	44.8%	
34339	METROPOLITAN GROUP PROPERTY AND CASUALTY INS. CO.	241	Homeowners		165,129,192	159,461,844	3.6%	0.2%	0.2%	45.8%	50.4%	
26298	METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPAN	241	Homeowners		948,706,672	892,233,170	6.3%	1.2%	1.2%	46.4%	48.9%	
21687	MID-CENTURY INSURANCE COMPANY	212	Homeowners		605,841,014	246,544,134	145.7%	0.8%	0.3%	80.6%	81.2%	
23434	MIDDLESEX INSURANCE COMPANY	169	Homeowners		19,026,371	7,577,756	151.1%	0.0%	0.0%	92.0%	49.5%	
14532	MIDDLESEX MUTUAL ASSURANCE COMPANY	50	Homeowners		92,690,404	87,470,116	6.0%	0.1%	0.1%	57.0%	54.7%	
15997	MMG INSURANCE COMPANY	0	Homeowners		64,094,994	60,312,676	6.3%	0.1%	0.1%	75.5%	56.0%	
43982	MT. WASHINGTON ASSURANCE CORPORATION	415	Homeowners		4,398,470	4,745,368	-7.3%	0.0%	0.0%	101.4%	130.1%	
11991	NATIONAL CASUALTY COMPANY	140	Homeowners		12,753,938	14,794,088	-13.8%	0.0%	0.0%	60.0%	44.6%	
16217	NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPA	796	Homeowners		26,990,288	27,218,282	-0.8%	0.0%	0.0%	86.8%	40.8%	
23728	NATIONAL GENERAL INSURANCE COMPANY	79	Homeowners		0	3,322	-100.0%	0.0%	0.0%	-97289.9%	-36.1%	
22608	NATIONAL SPECIALTY INSURANCE COMPANY	93	Homeowners		60,798,110	58,350,774	4.2%	0.1%	0.1%	50.7%	42.2%	
21881	NATIONAL SURETY CORPORATION	761	Homeowners		79,695,588	69,761,180	14.2%	0.1%	0.1%	57.6%	47.8%	
19445	NATIONAL UNION FIRE INS. COMPANY OF PITTSBURG, PA.	12	Homeowners		10,537,086	7,661,184	37.5%	0.0%	0.0%	6.1%	31.0%	
26093	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	140	Homeowners		13,823,912	69,634	19752.2%	0.0%	0.0%	68.4%	0.0%	
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	140	Homeowners		2,361,663,898	2,518,702,852	-6.2%	3.1%	3.4%	42.1%	47.3%	
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	Homeowners		325,447,137	282,802,310	15.1%	0.4%	0.4%	98.6%	39.6%	
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	140	Homeowners		987,212,168	739,684,388	33.5%	1.3%	1.0%	53.9%	48.6%	
24171	NETHERLANDS INSURANCE COMPANY THE	111	Homeowners		2,096,620	8,228,516	-74.5%	0.0%	0.0%	41.7%	56.1%	
25852	NEW ENGLAND GUARANTY INSURANCE COMPANY INC	195	Homeowners		48,918,362	49,913,590	-2.0%	0.1%	0.1%	47.2%	37.9%	

Countrywide Competitive Information

Exhibit III

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	Countrywide							
					2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
23841	NEW HAMPSHIRE INSURANCE COMPANY	12	Homeowners		39,630,914	34,939,550	13.4%	0.1%	0.0%	47.2%	61.3%	
14788	NGM INSURANCE COMPANY	311	Homeowners		215,702,432	207,120,676	4.1%	0.3%	0.3%	47.8%	52.3%	
23965	NORFOLK AND DEDHAM MUTUAL FIRE INSURANCE COMPANY	144	Homeowners		35,345,890	31,503,366	12.2%	0.0%	0.0%	22.1%	43.3%	
27740	NORTH POINTE INSURANCE COMPANY	1141	Homeowners		6,537,172	5,557,460	17.6%	0.0%	0.0%	54.0%	83.4%	
21105	NORTH RIVER INSURANCE COMPANY, THE	158	Homeowners		1,415,122	210,518	572.2%	0.0%	0.0%	73.0%	316.5%	
38369	NORTHERN ASSURANCE COMPANY OF AMERICA, THE	1129	Homeowners		0	(6,022)	-100.0%	0.0%	0.0%		-5290.2%	
19372	NORTHERN INSURANCE COMPANY OF NEW YORK	212	Homeowners		14,484	48,978	-70.4%	0.0%	0.0%	-75.5%	-15.9%	
25992	NORTHERN SECURITY INSURANCE COMPANY INC	234	Homeowners		24,395,408	22,547,048	8.2%	0.0%	0.0%	34.3%	34.7%	
23248	OCCIDENTAL FIRE & CASUALTY COMPANY OF NO CAROLINA	225	Homeowners		3,024,836	3,771,592	-19.8%	0.0%	0.0%	125.4%	33.9%	
24074	OHIO CASUALTY INSURANCE COMPANY	148	Homeowners		23,768,962	26,385,616	-9.9%	0.0%	0.0%	50.4%	55.7%	
40231	OLD DOMINION INSURANCE COMPANY	311	Homeowners		6,214,568	6,281,062	-1.1%	0.0%	0.0%	53.8%	32.6%	
24147	OLD REPUBLIC INSURANCE COMPANY	150	Homeowners		(28)	1,648	-101.7%	0.0%	0.0%	109371.2%	-4653.1%	
20621	ONEBEACON AMERICA INSURANCE COMPANY	1129	Homeowners		11,986,235	59,127,952	-79.7%	0.0%	0.1%	21.2%	29.8%	
21970	ONEBEACON INSURANCE COMPANY	1129	Homeowners		8,186,824	12,104,984	-32.4%	0.0%	0.0%	5.8%	36.7%	
22748	PACIFIC EMPLOYERS INSURANCE COMPANY	626	Homeowners		43,710	91,700	-52.3%	0.0%	0.0%	-554.2%	580.4%	
20346	PACIFIC INDEMNITY COMPANY	38	Homeowners		540,266,984	513,723,340	5.2%	0.7%	0.7%	44.3%	49.9%	
37850	PACIFIC SPECIALTY INSURANCE COMPANY	2898	Homeowners		168,243,502	163,349,209	3.0%	0.2%	0.2%	55.5%	29.8%	
32069	PATRIOT INSURANCE COMPANY	1336	Homeowners		20,089,024	18,910,690	6.2%	0.0%	0.0%	68.1%	72.3%	
18333	PEERLESS INDEMNITY INSURANCE COMPANY	111	Homeowners		15,234,250	6,464,802	135.6%	0.0%	0.0%	56.2%	93.9%	
24198	PEERLESS INSURANCE COMPANY	111	Homeowners		264,261,508	240,829,910	9.7%	0.3%	0.3%	47.4%	45.6%	
14958	PENINSULA INSURANCE COMPANY	250	Homeowners		12,260,210	12,430,656	-1.4%	0.0%	0.0%	45.5%	34.1%	
14982	PENN MILLERS INSURANCE COMPANY	125	Homeowners		273,450	316,714	-13.7%	0.0%	0.0%	242.5%	123.5%	
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	1129	Homeowners		42,351,782	44,160,204	-4.1%	0.1%	0.1%	54.4%	19.5%	
14974	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	0	Homeowners		375,380	337,348	11.3%	0.0%	0.0%	48.4%	55.3%	
13714	PHARMACISTS MUTUAL INSURANCE COMPANY	775	Homeowners		15,814,158	15,452,792	2.3%	0.0%	0.0%	96.4%	76.3%	
23175	PHENIX MUTUAL FIRE INSURANCE COMPANY	0	Homeowners		35,485,330	36,521,824	-2.8%	0.0%	0.0%	56.0%	58.0%	
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	677	Homeowners		0	(302)	-100.0%	0.0%	0.0%		-2245.8%	
25623	PHOENIX INSURANCE COMPANY, THE	3548	Homeowners		317,504,284	312,233,395	1.7%	0.4%	0.4%	35.8%	38.1%	
15024	PREFERRED MUTUAL INSURANCE COMPANY	0	Homeowners		182,234,347	166,193,083	9.7%	0.2%	0.2%	51.7%	47.0%	
15586	PRESERVER INSURANCE COMPANY	26	Homeowners		15,000,018	15,888,104	-5.6%	0.0%	0.0%	136.3%	151.5%	
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	155	Homeowners		35,484,210	36,668,038	-3.2%	0.0%	0.0%	55.2%	57.0%	
38628	PROGRESSIVE NORTHERN INSURANCE COMPANY	155	Homeowners		12,913,356	11,542,804	11.9%	0.0%	0.0%	48.1%	50.8%	
34690	PROP & CAS INSURANCE COMPANY OF HARTFORD	91	Homeowners		520,734,554	403,541,858	29.0%	0.7%	0.5%	54.6%	51.6%	
15040	PROVIDENCE MUTUAL FIRE INSURANCE COMPANY	382	Homeowners		88,117,592	82,532,118	6.8%	0.1%	0.1%	43.1%	41.2%	
24295	PROVIDENCE WASHINGTON INSURANCE COMPANY RUN-OFF	156	Homeowners		2,510,772	3,220,460	-22.0%	0.0%	0.0%	-16.2%	-52.0%	
15059	PUBLIC SERVICE MUTUAL INSURANCE COMPANY	853	Homeowners		4,343,822	3,912,390	11.0%	0.0%	0.0%	49.3%	74.8%	
39217	QBE INSURANCE CORPORATION	796	Homeowners		4,602,916	8,189,910	-43.8%	0.0%	0.0%	29.0%	59.2%	
15067	QUINCY MUTUAL FIRE INSURANCE COMPANY	1275	Homeowners		257,983,890	268,310,324	-3.8%	0.3%	0.4%	38.6%	33.8%	
24449	REGENT INSURANCE COMPANY	400	Homeowners		14,230,866	15,160,370	-6.1%	0.0%	0.0%	45.7%	101.9%	
13056	RLI INSURANCE COMPANY	783	Homeowners		20,710,458	19,081,224	8.5%	0.0%	0.0%	41.3%	35.9%	
24740	SAFECO INSURANCE COMPANY OF AMERICA	163	Homeowners		1,012,757,542	978,527,238	3.5%	1.3%	1.3%	50.6%	48.0%	
33618	SAFETY INDEMNITY INSURANCE COMPANY	188	Homeowners		73,313,552	64,007,826	14.5%	0.1%	0.1%	60.3%	54.4%	
39454	SAFETY INSURANCE COMPANY	188	Homeowners		36,961,776	31,413,394	17.7%	0.0%	0.0%	60.3%	76.9%	
24902	SECURITY INSURANCE COMPANY OF HARTFORD	553	Homeowners		0	190,272	-100.0%	0.0%	0.0%		101.6%	
11000	SENTINEL INSURANCE COMPANY LTD	91	Homeowners		298,734,050	236,532,998	26.3%	0.4%	0.3%	53.3%	61.4%	
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	Homeowners		71,703,030	79,175,166	-9.4%	0.1%	0.1%	73.2%	107.3%	
21180	SENTRY SELECT INSURANCE COMPANY	169	Homeowners		0	113,394	-100.0%	0.0%	0.0%		110.3%	
22985	SEQUOIA INSURANCE COMPANY	9	Homeowners		9,097,212	11,665,750	-22.0%	0.0%	0.0%	59.3%	66.7%	
23388	SHELTER MUTUAL INSURANCE COMPANY	123	Homeowners		525,522,706	493,975,638	6.4%	0.7%	0.7%	49.6%	76.0%	
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	3219	Homeowners		1,436	399,828	-99.6%	0.0%	0.0%	0.3%	-2.3%	
19216	SOUTHERN INSURANCE COMPANY	3489	Homeowners		42,108,802	4,371,284	863.3%	0.1%	0.0%	35.0%	58.3%	
24767	ST PAUL FIRE AND MARINE INSURANCE COMPANY	3548	Homeowners		(2,161,618)	4,406,771	-149.1%	0.0%	0.0%	-74.9%	30.1%	
19070	STANDARD FIRE INSURANCE COMPANY	3548	Homeowners		1,610,099,903	1,587,170,537	1.4%	2.1%	2.1%	44.3%	25.9%	
42986	STANDARD GUARANTY INSURANCE COMPANY	19	Homeowners		16,001,036	11,472,900	39.5%	0.0%	0.0%	122.2%	57.5%	
25143	STATE FARM FIRE AND CASUALTY COMPANY	176	Homeowners		19,331,466,038	18,513,737,545	4.4%	25.1%	25.1%	61.8%	58.9%	
25151	STATE FARM GENERAL INSURANCE COMPANY	176	Homeowners		2,662,132,744	2,912,996,993	-8.6%	3.5%	3.9%	68.4%	35.0%	
12831	STATE NATIONAL INSURANCE COMPANY, INC	93	Homeowners		21,106,022	23,298,814	-9.4%	0.0%	0.0%	48.0%	66.6%	
11024	STRATHMORE INSURANCE COMPANY	222	Homeowners		24,648	0		0.0%	0.0%	107.5%		

Countrywide Competitive Information

Exhibit III

NAIC Code	Company Name	Group Code	Line of Business	Countrywide								
				HHI Index ****	2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
28479	SUNAPEE MUTUAL FIRE INSURANCE COMPANY	45	Homeowners		2,276,066	2,441,832	-6.8%	0.0%	0.0%	136.7%	87.1%	
12901	T.H.E. INSURANCE COMPANY	0	Homeowners		4,129,814	0		0.0%	0.0%	16.1%		
22683	TEACHERS INSURANCE COMPANY	300	Homeowners		155,062,664	140,825,013	10.1%	0.2%	0.2%	33.6%	56.5%	
25534	TIG INSURANCE COMPANY	158	Homeowners		(152)	(114)	33.3%	0.0%	0.0%	-13.0%	1772.3%	
12904	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	3098	Homeowners		21,347,746	18,934,784	12.7%	0.0%	0.0%	52.3%	50.6%	
44300	TOWER INSURANCE COMPANY OF NEW YORK	3703	Homeowners		144,264,066	159,696,186	-9.7%	0.2%	0.2%	32.8%	71.8%	
43702	TOWER NATIOAL INSURANCE COMPANY	3703	Homeowners		11,500,753	4,512,190	154.9%	0.0%	0.0%	53.5%	92.5%	
28188	TRAVCO INSURANCE COMPANY	3548	Homeowners		216,029,528	174,831,558	23.6%	0.3%	0.2%	38.6%	44.0%	
19038	TRAVELERS CASUALTY & SURETY COMPANY	3548	Homeowners		127,230,489	117,630,371	8.2%	0.2%	0.2%	37.5%	34.2%	
27998	TRAVELERS HOME AND MARINE INSURANCE COMPANY	3548	Homeowners		172,285,712	20,551,786	738.3%	0.2%	0.0%	45.8%	49.6%	
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	3548	Homeowners		196,054,684	198,793,268	-1.4%	0.3%	0.3%	42.5%	36.2%	
25682	TRAVELERS INDEMNITY COMPANY OF CT, THE	3548	Homeowners		5,949,890	6,786,710	-12.3%	0.0%	0.0%	100.3%	52.2%	
25658	TRAVELERS INDEMNITY COMPANY, THE	3548	Homeowners		136,970,772	138,607,863	-1.2%	0.2%	0.2%	24.2%	49.7%	
36145	TRAVELERS PERSONAL SECURITY INSURANCE COMPANY	3548	Homeowners		18,867,632	10,475,534	80.1%	0.0%	0.0%	44.3%	25.1%	
25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	3548	Homeowners		53,103,520	54,405,862	-2.4%	0.1%	0.1%	90.9%	46.7%	
21709	TRUCK INSURANCE EXCHANGE	212	Homeowners		10,287,542	9,350,296	10.0%	0.0%	0.0%	109.0%	93.3%	
29459	TWIN CITY FIRE INSURANCE COMPANY	91	Homeowners		70,173,658	83,216,636	-15.7%	0.1%	0.1%	45.0%	45.5%	
21423	UNION INSURANCE COMPANY OF PROVIDENCE	62	Homeowners		41,220,128	41,775,230	-1.3%	0.1%	0.1%	53.5%	44.4%	
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	Homeowners		47,742,018	45,887,332	4.0%	0.1%	0.1%	68.1%	45.5%	
41335	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	920	Homeowners		1,510,946	1,632,346	-7.4%	0.0%	0.0%	20.8%	40.9%	
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	Homeowners		3,271,370,016	3,096,325,691	5.7%	4.3%	4.2%	49.7%	42.5%	
21113	UNITED STATES FIRE INSURANCE COMPANY	158	Homeowners		11,917,352	2,969,750	301.3%	0.0%	0.0%	57.6%	90.2%	
25909	UNITRIN PREFERRED INSURANCE COMPANY	215	Homeowners		62,174,732	75,877,715	-18.1%	0.1%	0.1%	40.5%	31.3%	
25968	USAA CASUALTY INSURANCE COMPANY	200	Homeowners		1,637,328,851	1,584,728,022	3.3%	2.1%	2.1%	49.7%	41.5%	
18600	USAA GENERAL INDEMNITY COMPANY	200	Homeowners		24,188,314	7,858,012	207.8%	0.0%	0.0%	93.3%	83.8%	
25976	UTICA MUTUAL INSURANCE COMPANY	201	Homeowners		26,733,468	27,393,246	-2.4%	0.0%	0.0%	41.5%	30.2%	
26611	VALIANT INSURANCE COMPANY	212	Homeowners		0	1,608	-100.0%	0.0%	0.0%	1339.9%	4344.0%	
26018	VERMONT MUTUAL INSURANCE COMPANY	234	Homeowners		210,008,828	185,749,442	13.1%	0.3%	0.3%	46.2%	46.0%	
20397	VIGILANT INSURANCE COMPANY	38	Homeowners		491,962,110	475,942,648	3.4%	0.6%	0.6%	40.6%	39.0%	
44393	WEST AMERICAN INSURANCE COMPANY	148	Homeowners		215,998,704	224,846,098	-3.9%	0.3%	0.3%	49.4%	47.9%	
31267	YORK INSURANCE COMPANY OF MAINE	1129	Homeowners		62,906,584	61,035,674	3.1%	0.1%	0.1%	45.9%	22.5%	
16535	ZURICH AMERICAN INSURANCE COMPANY	212	Homeowners		417,436	(13,337,460)	-103.1%	0.0%	0.0%	6.0%	96.6%	
TOTAL				825	76,903,367,001	73,832,574,863	4.2%	100.0%	100.0%	54.2%	48.2%	

** The Herfindahl-Hirschman Index (HHI) is a measure of the size of firms in relationship to the industry and an indicator of the amount of competition among them.

An index below 1000 indicates an unconcentrated index

An index between 1000 and 1800 indicates moderate concentration

An index above 1800 indicates high concentration

New Hampshire Homeowner's Insurance Premiums

Example 1:

Homeowner (HO-3) policy for an owner-occupied, single family wood frame house, built in 1985. It is heated with oil or gas, has one working fireplace and a composite shingle roof. A fire hydrant is located within 1,000 feet and a responding fire station is within five miles. Replacement value of the home is \$200,000. There are no outbuildings (a 2-car garage is attached). The full replacement value for contents is \$140,000. The deductible is \$250. The limit of liability is \$300,000 and the limit for medical coverage is \$1,000.

Example 2:

Homeowner (HO-3) policy for an owner-occupied, single family wood frame house, built in 1890. It is heated with oil or gas, has one working fireplace and a composite shingle roof. The wiring and plumbing have been updated to code 5 years ago. A fire hydrant is located within 1,000 feet and a responding fire station is within five miles. Replacement value of the home is \$300,000. There is a detached 1-car garage. The full replacement value for contents is \$125,000. The deductible is \$250. The limit of liability is \$300,000 and the limit for medical coverage is \$1,000.

Example 3:

Tenant (HO-4) policy for an apartment located in a twenty-five unit wood frame constructed building. The fire hydrant is located within 500 feet and a responding fire station is located within five miles. The full replacement value for the contents is \$50,000 and there is a \$250 deductible. The limit of liability is \$300,000 and the limit for medical coverage is \$1000. Note: year of construction for the building is 1995.

Example 4:

Condominium owners (HO-6) policy. The property is one of ten units in a wood frame constructed building. It is heated by gas and has one working fireplace. A fire hydrant is located within 500 feet and a responding fire department is within five miles. The full replacement value for the contents is \$100,000 and there is a \$250 deductible. The limit of liability is \$300,000 and the limit for medical coverage is \$1,000. Note: year of construction for the building is 2000.

Notes:

- The premiums should be those that would be quoted for new business; do not include multi-policy account discounts
- Assume the policy premium is paid in full
- Assume that the roofs are 10 years old
- * **All examples assume no credit deficiencies on the risks; i.e. a credit score will NOT keep the insured from the best priced tier or company**

Location	Territories	
	Zip Code	Prot Class
Berlin	03570	5
Concord	03301	3
Keene	03431	4
Lebanon	03766	4
Manchester	03102	2
Nashua	03063	2
Portsmouth	03801	4
North Rural	03846	5
South Rural	03070	6

New Hampshire Homeowner's Insurance - Company Notes

Co Name	Notes
Allstate Ind Co	HO-3 & HO-4; quoted with 1 year prior insurance and no losses in 60 months (claim free discount); include protective device discount (smoke detector, fire extinguisher); no Home Replacement Cost Guarantee or Personal Property Reimbursement Program
Allstate Ins Co	HO-6; quoted with 1 year prior insurance and no losses in 60 months (claim free discount); include protective device discount (smoke detector, fire extinguisher); no Home Replacement Cost Guarantee or Personal Property Reimbursement Program
Amica Mutual Ins Co	HO-3 examples reflect a minimum deductible of \$500, Amica offers 75% RCC.
Commerce Ins Co	Examples 1 & 2: Rated without RCC, RCD. Example 2: Rated without RCC, RCD - \$100,000 liability limit. Example 1, preferred tier premiums, Examples 2, 3 & 4 standard tier premiums.
Concord General Mutual Ins Co	All examples quoted with program minimum of \$2,000 medical coverage.
Cooperative Ins Companies	Example 1: \$5,000 med pay to be eligible for the best tier and credit. Example 2: \$3,000 med pay to be eligible for the best tier. Example 3 & 4: \$2,000 med pay to be eligible for best tier
Encompass Indemnity Co	All Examples with no losses 60 mos given Claim Free Discount, All Examples given Protective Device Discount, rated as Special Coverage with Replacement Cost on Contents, HO-3 \$500 deductible, Examples 1 & 2 have Home Buyer Discount
Farm Family Casualty Ins Co	No \$250 deductible option so used a \$500 deductible option.
Federal Ins Co	\$10,000 Medical Payment included at no additional charge
Foremost Ins Co	\$500 deductible is the lowest deductible offered. The Personal Property Coverage limit is 50%; higher limit allowed as in Example #1, but limit lower than 50% is not allowed as requested in Example #2.
Great Northern Ins Co	\$10,000 Medical Payment included at no additional charge
Hartford Accident & Indemnity Co	Owner age assumed 41-49 if not otherwise specified
Hartford Ins Co of the Midwest	Examples 1 & 2 use Asphalt roof. Examples 3 & 4 use insured age 27. Examples 1-4 - AARP Membership is required. Example 2 - For eligibility, the wiring, plumbing and heating must be updated to code.
Interinsurance Exchange of the Auto Club	Example 1: doesn't include any endorsements. Cov C is 50%. All examples: Properties equipped with smoke detectors, fire extinguishers, and dead bolts. All insureds have membership with AAA.
Liberty Mutual Fire Ins Co	Assumed qualification for Group Savings Discount as majority of NH policyholders qualify.
Metropolitan Group P&C Co	Examples 3 & 4: Insureds assumed to be under 55 years old. Note: For Group customers, account deviation discount will be applied during the application, which will lower the rates.
Metropolitan P&C Ins Co	Examples 3 & 4: Insureds assumed to be under 55 years old. Note: For Group customers, account deviation discount will be applied during the application, which will lower the rates.
MMG Ins Co	\$500 is minimum policy deductible.
Nationwide Prop & Cas Ins Co	All Examples: assume dead-bolt locks, fire/smoke alarms, best credit; Example 2: Standard Personal Property Coverage on HO-3 is 55% of Dwelling Limit (\$165,000)
NGM Ins Co	Example 2: The rate includes the full replacement value of contents at \$150,000 (50% of Coverage A- \$300,000).
Patriot Ins Co	Example 1 includes an 15% account credit assuming that we insure the automobile that is mentioned.
Peerless Ins Co	All assume closed foundation, smoke detectors, dead bolts, fire extinguishers for a 2% credit, visible to neighbors; Example 2 assumes roof/heating updated last 5 years
Phenix Mutual Fire Ins Co	Risks within on half mile to the coast require prior underwriting approval.
Standard Fire Ins Co	Premiums shown are from the "Regular" tier, lower rates may be available in the "Preferred" or "Super-Preferred" tiers, but HO-6 and/or HO-4 rates are not available in the information reported by the company
State Farm Fire & Casualty Co	Our Homeowners policy is a Form HO-W, which includes contents at 75% of Coverage A. The minimum deductible for owners is \$500.
Union Mutual Ins Co	Quotes given above represent the Union Mutual Combination Policy (our most competitive policy.) Our mono line product, written through New England Guaranty, is priced considerably higher since Combination Policy our primary policy.
USAA	EQ ded 15%, Hurricane/Other Perils ded \$250, only \$5000 Med Pay offered, 3+ years tenure assumed, claims free assumed, includes mandatory WC coverage
USAA Casualty Ins Co	EQ ded 15%, Hurricane/Other Perils ded \$250, only \$5000 Med Pay offered, 3+ years tenure assumed, claims free assumed, includes mandatory WC coverage
Vigilant Ins Co	\$10,000 Medical Payment included at no additional charge

New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03063 (Nashua)	Allstate Ind Co (5/19/2008)	\$926	\$1,290		
03063 (Nashua)	Allstate Ins Co (5/19/2008)	\$1,055	\$1,429		\$547
03063 (Nashua)	Amica Mutual Ins Co (12/1/2006)	\$566	\$873	\$147	\$251
03063 (Nashua)	Cambridge Mutual Fire Ins (2/1/2008)	\$637	\$914	\$187	\$231
03063 (Nashua)	Central Companies (10/1/2007)	\$597	\$783	\$215	\$223
03063 (Nashua)	Commerce Ins Co (1/15/2007)	\$625	\$928	\$168	\$209
03063 (Nashua)	Concord General Mutual Ins Co (11/1/2007)	\$507	\$685	\$163	\$267
03063 (Nashua)	Cooperative Ins Companies (1/1/2008)	\$531	\$674	\$173	\$239
03063 (Nashua)	Encompass Indemnity Co (6/2/2008)	\$464	\$651	\$229	\$381
03063 (Nashua)	Farm Family Casualty Ins Co (9/20/2007)	\$505	\$722	\$75	\$97
03063 (Nashua)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03063 (Nashua)	Hartford Accident & Indemnity Co (5/2/2008)	\$398	\$362	\$109	\$171
03063 (Nashua)	Hartford Ins Co of the Midwest (1/18/2005)	\$555	\$580	\$133	\$201
03063 (Nashua)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$417	\$556	\$146	\$336
03063 (Nashua)	Liberty Mutual Fire Ins Co (7/12/2007)	\$678	\$793	\$169	\$219
03063 (Nashua)	Merrimack Mutual Fire Ins Co (2/1/2008)	\$662	\$951	\$187	\$231
03063 (Nashua)	Metropolitan Group P&C Co (5/31/2008)	\$904	\$1,336	\$260	\$290
03063 (Nashua)	Metropolitan P&C Ins Co (5/31/2008)	\$602	\$840	\$211	\$264
03063 (Nashua)	Middlesex Mutual Assurance Co (11/8/2007)		\$644	\$143	\$180
03063 (Nashua)	MMG Ins Co (5/1/2007)	\$507	\$831	\$150	\$150
03063 (Nashua)	Mt Washington Assurance Corp (8/15/2007)	\$705	\$906	\$283	\$392
03063 (Nashua)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$642	\$845	\$151	\$275
03063 (Nashua)	NGM Ins Co (8/27/2007)	\$713	\$867	\$277	\$318
03063 (Nashua)	Patriot Ins Co (9/1/2007)	\$445	\$718	\$171	\$223
03063 (Nashua)	Peerless Ins Co (4/1/2008)	\$579	\$611	\$212	\$208
03063 (Nashua)	Phenix Mutual Fire Ins Co (5/1/2006)	\$619	\$787	\$113	\$239
03063 (Nashua)	Preferred Mutual Ins Co (1/1/2007)	\$858	\$1,075	\$216	\$332
03063 (Nashua)	Providence Mut Fire Ins Co (9/10/2007)	\$578	\$651	\$110	\$149
03063 (Nashua)	Standard Fire Ins Co (6/13/2008)	\$1,251	\$1,627	\$311	\$425
03063 (Nashua)	State Farm Fire & Casualty Co (4/1/2007)	\$949	\$1,263	\$203	\$391
03063 (Nashua)	Teachers Ins Co (5/1/2008)	\$395	\$564	\$111	\$193
03063 (Nashua)	Union Mutual Ins Co (10/1/2007)	\$556	\$918	\$209	\$236
03063 (Nashua)	USAA (7/1/2008)	\$705	\$1,097	\$64	\$307
03063 (Nashua)	USAA Casualty Ins Co (7/1/2008)	\$823	\$1,283	\$68	\$366
03063 (Nashua)	Vermont Mut Ins Co (1/1/2007)	\$762	\$944	\$148	\$329

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New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03070 (South Rural)	Allstate Ind Co (5/19/2008)	\$960	\$1,346		
03070 (South Rural)	Allstate Ins Co (5/19/2008)	\$1,101	\$1,499		\$547
03070 (South Rural)	Amica Mutual Ins Co (12/1/2006)	\$545	\$841	\$147	\$251
03070 (South Rural)	Cambridge Mutual Fire Ins (2/1/2008)	\$756	\$1,095	\$187	\$231
03070 (South Rural)	Central Companies (10/1/2007)	\$690	\$932	\$215	\$223
03070 (South Rural)	Commerce Ins Co (1/15/2007)	\$748	\$1,023	\$206	\$225
03070 (South Rural)	Concord General Mutual Ins Co (11/1/2007)	\$669	\$914	\$217	\$274
03070 (South Rural)	Cooperative Ins Companies (1/1/2008)	\$583	\$750	\$189	\$263
03070 (South Rural)	Encompass Indemnity Co (6/2/2008)	\$476	\$679	\$231	\$390
03070 (South Rural)	Farm Family Casualty Ins Co (9/20/2007)	\$604	\$870	\$84	\$123
03070 (South Rural)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03070 (South Rural)	Hartford Accident & Indemnity Co (5/2/2008)	\$462	\$445	\$109	\$171
03070 (South Rural)	Hartford Ins Co of the Midwest (1/18/2005)	\$552	\$576	\$133	\$201
03070 (South Rural)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$420	\$560	\$146	\$336
03070 (South Rural)	Liberty Mutual Fire Ins Co (7/12/2007)	\$683	\$797	\$170	\$222
03070 (South Rural)	Merrimack Mutual Fire Ins Co (2/1/2008)	\$786	\$1,138	\$187	\$231
03070 (South Rural)	Metropolitan Group P&C Co (5/31/2008)	\$1,001	\$1,479	\$279	\$311
03070 (South Rural)	Metropolitan P&C Ins Co (5/31/2008)	\$602	\$840	\$211	\$264
03070 (South Rural)	Middlesex Mutual Assurance Co (11/8/2007)	\$583	\$693	\$143	\$178
03070 (South Rural)	MMG Ins Co (5/1/2007)	\$515	\$843	\$150	\$150
03070 (South Rural)	Mt Washington Assurance Corp (8/15/2007)				
03070 (South Rural)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$661	\$870	\$151	\$275
03070 (South Rural)	NGM Ins Co (8/27/2007)	\$730	\$889	\$281	\$315
03070 (South Rural)	Patriot Ins Co (9/1/2007)	\$433	\$702	\$178	\$243
03070 (South Rural)	Peerless Ins Co (4/1/2008)	\$624	\$667	\$212	\$208
03070 (South Rural)	Phenix Mutual Fire Ins Co (5/1/2006)	\$650	\$833	\$156	\$244
03070 (South Rural)	Preferred Mutual Ins Co (1/1/2007)	\$990	\$1,240	\$244	\$378
03070 (South Rural)	Providence Mut Fire Ins Co (9/10/2007)	\$690	\$782	\$123	\$153
03070 (South Rural)	Standard Fire Ins Co (6/13/2008)	\$1,189	\$1,545	\$311	\$425
03070 (South Rural)	State Farm Fire & Casualty Co (4/1/2007)	\$996	\$1,327	\$203	\$391
03070 (South Rural)	Teachers Ins Co (5/1/2008)	\$395	\$564	\$111	\$193
03070 (South Rural)	Union Mutual Ins Co (10/1/2007)	\$556	\$918	\$209	\$236
03070 (South Rural)	USAA (7/1/2008)	\$705	\$1,097	\$64	\$307
03070 (South Rural)	USAA Casualty Ins Co (7/1/2008)	\$823	\$1,283	\$68	\$366
03070 (South Rural)	Vermont Mut Ins Co (1/1/2007)	\$915	\$1,134	\$186	\$310

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New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03102 (Manchester)	Allstate Ind Co (5/19/2008)	\$926	\$1,290		
03102 (Manchester)	Allstate Ins Co (5/19/2008)	\$1,055	\$1,429		\$547
03102 (Manchester)	Amica Mutual Ins Co (12/1/2006)	\$573	\$885	\$147	\$251
03102 (Manchester)	Cambridge Mutual Fire Ins (2/1/2008)	\$703	\$1,015	\$241	\$332
03102 (Manchester)	Central Companies (10/1/2007)	\$607	\$800	\$215	\$223
03102 (Manchester)	Commerce Ins Co (1/15/2007)	\$727	\$1,087	\$225	\$205
03102 (Manchester)	Concord General Mutual Ins Co (11/1/2007)	\$782	\$1,057	\$239	\$240
03102 (Manchester)	Cooperative Ins Companies (1/1/2008)	\$531	\$674	\$173	\$239
03102 (Manchester)	Encompass Indemnity Co (6/2/2008)	\$519	\$724	\$233	\$397
03102 (Manchester)	Farm Family Casualty Ins Co (9/20/2007)	\$505	\$721	\$92	\$136
03102 (Manchester)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03102 (Manchester)	Hartford Accident & Indemnity Co (5/2/2008)	\$456	\$438	\$109	\$171
03102 (Manchester)	Hartford Ins Co of the Midwest (1/18/2005)	\$540	\$559	\$133	\$201
03102 (Manchester)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$420	\$560	\$146	\$336
03102 (Manchester)	Liberty Mutual Fire Ins Co (7/12/2007)	\$668	\$779	\$169	\$219
03102 (Manchester)	Merrimack Mutual Fire Ins Co (2/1/2008)	\$731	\$1,056	\$241	\$332
03102 (Manchester)	Metropolitan Group P&C Co (5/31/2008)	\$924	\$1,363	\$248	\$276
03102 (Manchester)	Metropolitan P&C Ins Co (5/31/2008)	\$570	\$796	\$211	\$264
03102 (Manchester)	Middlesex Mutual Assurance Co (11/8/2007)	\$588	\$700	\$150	\$175
03102 (Manchester)	MMG Ins Co (5/1/2007)	\$595	\$974	\$150	\$150
03102 (Manchester)	Mt Washington Assurance Corp (8/15/2007)				
03102 (Manchester)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$642	\$845	\$151	\$275
03102 (Manchester)	NGM Ins Co (8/27/2007)	\$780	\$955	\$296	\$322
03102 (Manchester)	Patriot Ins Co (9/1/2007)	\$468	\$760	\$224	\$291
03102 (Manchester)	Peerless Ins Co (4/1/2008)	\$579	\$611	\$212	\$208
03102 (Manchester)	Phenix Mutual Fire Ins Co (5/1/2006)	\$749	\$984	\$197	\$244
03102 (Manchester)	Preferred Mutual Ins Co (1/1/2007)	\$944	\$1,182	\$234	\$362
03102 (Manchester)	Providence Mut Fire Ins Co (9/10/2007)	\$772	\$878	\$125	\$163
03102 (Manchester)	Standard Fire Ins Co (6/13/2008)	\$1,354	\$1,761	\$311	\$425
03102 (Manchester)	State Farm Fire & Casualty Co (4/1/2007)	\$745	\$991	\$203	\$391
03102 (Manchester)	Teachers Ins Co (5/1/2008)	\$395	\$564	\$111	\$193
03102 (Manchester)	Union Mutual Ins Co (10/1/2007)	\$556	\$918	\$209	\$236
03102 (Manchester)	USAA (7/1/2008)	\$705	\$1,097	\$64	\$307
03102 (Manchester)	USAA Casualty Ins Co (7/1/2008)	\$823	\$1,283	\$68	\$366
03102 (Manchester)	Vermont Mut Ins Co (1/1/2007)	\$997	\$1,236	\$250	\$310

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New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03301 (Concord)	Allstate Ind Co (5/19/2008)	\$926	\$1,290		
03301 (Concord)	Allstate Ins Co (5/19/2008)	\$1,055	\$1,429		\$547
03301 (Concord)	Amica Mutual Ins Co (12/1/2006)	\$515	\$796	\$147	\$251
03301 (Concord)	Cambridge Mutual Fire Ins (2/1/2008)	\$726	\$1,050	\$187	\$231
03301 (Concord)	Central Companies (10/1/2007)	\$661	\$885	\$215	\$223
03301 (Concord)	Commerce Ins Co (1/15/2007)	\$711	\$1,060	\$178	\$218
03301 (Concord)	Concord General Mutual Ins Co (11/1/2007)	\$804	\$1,086	\$195	\$290
03301 (Concord)	Cooperative Ins Companies (1/1/2008)	\$531	\$674	\$173	\$239
03301 (Concord)	Encompass Indemnity Co (6/2/2008)	\$474	\$666	\$228	\$377
03301 (Concord)	Farm Family Casualty Ins Co (9/20/2007)	\$541	\$778	\$76	\$112
03301 (Concord)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03301 (Concord)	Hartford Accident & Indemnity Co (5/2/2008)	\$465	\$449	\$109	\$171
03301 (Concord)	Hartford Ins Co of the Midwest (1/18/2005)	\$466	\$458	\$133	\$201
03301 (Concord)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$413	\$551	\$146	\$336
03301 (Concord)	Liberty Mutual Fire Ins Co (7/12/2007)	\$689	\$806	\$169	\$219
03301 (Concord)	Merrimack Mutual Fire Ins Co (2/1/2008)	\$755	\$1,092	\$187	\$231
03301 (Concord)	Metropolitan Group P&C Co (5/31/2008)	\$985	\$1,454	\$248	\$276
03301 (Concord)	Metropolitan P&C Ins Co (5/31/2008)	\$602	\$840	\$211	\$264
03301 (Concord)	Middlesex Mutual Assurance Co (11/8/2007)	\$583	\$693	\$143	\$178
03301 (Concord)	MMG Ins Co (5/1/2007)	\$579	\$949	\$150	\$150
03301 (Concord)	Mt Washington Assurance Corp (8/15/2007)				
03301 (Concord)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$675	\$889	\$151	\$275
03301 (Concord)	NGM Ins Co (8/27/2007)	\$750	\$916	\$281	\$312
03301 (Concord)	Patriot Ins Co (9/1/2007)	\$455	\$735	\$178	\$231
03301 (Concord)	Peerless Ins Co (4/1/2008)	\$645	\$693	\$212	\$208
03301 (Concord)	Phenix Mutual Fire Ins Co (5/1/2006)	\$655	\$841	\$132	\$234
03301 (Concord)	Preferred Mutual Ins Co (1/1/2007)	\$944	\$1,182	\$234	\$362
03301 (Concord)	Providence Mut Fire Ins Co (9/10/2007)	\$695	\$788	\$103	\$143
03301 (Concord)	Standard Fire Ins Co (6/13/2008)	\$1,235	\$1,605	\$311	\$425
03301 (Concord)	State Farm Fire & Casualty Co (4/1/2007)	\$935	\$1,244	\$203	\$391
03301 (Concord)	Teachers Ins Co (5/1/2008)	\$395	\$564	\$111	\$193
03301 (Concord)	Union Mutual Ins Co (10/1/2007)	\$576	\$954	\$201	\$236
03301 (Concord)	USAA (7/1/2008)	\$705	\$1,097	\$59	\$307
03301 (Concord)	USAA Casualty Ins Co (7/1/2008)	\$823	\$1,283	\$62	\$366
03301 (Concord)	Vermont Mut Ins Co (1/1/2007)	\$940	\$1,166	\$173	\$310

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New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03431 (Keene)	Allstate Ind Co (5/19/2008)	\$926	\$1,290		
03431 (Keene)	Allstate Ins Co (5/19/2008)	\$1,055	\$1,429		\$547
03431 (Keene)	Amica Mutual Ins Co (12/1/2006)	\$515	\$796	\$147	\$251
03431 (Keene)	Cambridge Mutual Fire Ins (2/1/2008)	\$726	\$1,050	\$187	\$231
03431 (Keene)	Central Companies (10/1/2007)	\$661	\$885	\$215	\$223
03431 (Keene)	Commerce Ins Co (1/15/2007)	\$711	\$1,060	\$178	\$218
03431 (Keene)	Concord General Mutual Ins Co (11/1/2007)	\$804	\$1,086	\$195	\$290
03431 (Keene)	Cooperative Ins Companies (1/1/2008)	\$531	\$674	\$173	\$239
03431 (Keene)	Encompass Indemnity Co (6/2/2008)	\$433	\$620	\$230	\$386
03431 (Keene)	Farm Family Casualty Ins Co (9/20/2007)	\$541	\$778	\$76	\$112
03431 (Keene)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03431 (Keene)	Hartford Accident & Indemnity Co (5/2/2008)	\$465	\$449	\$109	\$171
03431 (Keene)	Hartford Ins Co of the Midwest (1/18/2005)	\$466	\$458	\$133	\$201
03431 (Keene)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$413	\$551	\$146	\$336
03431 (Keene)	Liberty Mutual Fire Ins Co (7/12/2007)	\$695	\$815	\$170	\$222
03431 (Keene)	Merrimack Mutual Fire Ins Co (2/1/2008)	\$755	\$1,092	\$187	\$231
03431 (Keene)	Metropolitan Group P&C Co (5/31/2008)	\$877	\$1,293	\$263	\$284
03431 (Keene)	Metropolitan P&C Ins Co (5/31/2008)	\$602	\$840	\$211	\$264
03431 (Keene)	Middlesex Mutual Assurance Co (11/8/2007)	\$583	\$693	\$143	\$178
03431 (Keene)	MMG Ins Co (5/1/2007)	\$579	\$949	\$150	\$150
03431 (Keene)	Mt Washington Assurance Corp (8/15/2007)				
03431 (Keene)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$690	\$909	\$151	\$275
03431 (Keene)	NGM Ins Co (8/27/2007)	\$737	\$898	\$281	\$312
03431 (Keene)	Patriot Ins Co (9/1/2007)	\$455	\$735	\$178	\$231
03431 (Keene)	Peerless Ins Co (4/1/2008)	\$645	\$693	\$212	\$208
03431 (Keene)	Phenix Mutual Fire Ins Co (5/1/2006)	\$655	\$841	\$132	\$234
03431 (Keene)	Preferred Mutual Ins Co (1/1/2007)	\$900	\$1,128	\$226	\$347
03431 (Keene)	Providence Mut Fire Ins Co (9/10/2007)	\$695	\$788	\$103	\$143
03431 (Keene)	Standard Fire Ins Co (6/13/2008)	\$1,241	\$1,614	\$311	\$425
03431 (Keene)	State Farm Fire & Casualty Co (4/1/2007)	\$849	\$1,129	\$203	\$391
03431 (Keene)	Teachers Ins Co (5/1/2008)	\$395	\$564	\$111	\$193
03431 (Keene)	Union Mutual Ins Co (10/1/2007)	\$576	\$954	\$201	\$236
03431 (Keene)	USAA (7/1/2008)	\$705	\$1,097	\$56	\$307
03431 (Keene)	USAA Casualty Ins Co (7/1/2008)	\$823	\$1,283	\$59	\$366
03431 (Keene)	Vermont Mut Ins Co (1/1/2007)	\$951	\$1,180	\$173	\$310

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New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03570 (Berlin)	Allstate Ind Co (5/19/2008)	\$941	\$1,317		
03570 (Berlin)	Allstate Ins Co (5/19/2008)	\$1,075	\$1,464		\$544
03570 (Berlin)	Amica Mutual Ins Co (12/1/2006)	\$515	\$796	\$147	\$251
03570 (Berlin)	Cambridge Mutual Fire Ins (2/1/2008)	\$726	\$1,050	\$187	\$231
03570 (Berlin)	Central Companies (10/1/2007)	\$690	\$932	\$215	\$223
03570 (Berlin)	Commerce Ins Co (1/15/2007)	\$748	\$1,116	\$178	\$218
03570 (Berlin)	Concord General Mutual Ins Co (11/1/2007)	\$804	\$1,086	\$195	\$290
03570 (Berlin)	Cooperative Ins Companies (1/1/2008)	\$531	\$674	\$173	\$239
03570 (Berlin)	Encompass Indemnity Co (6/2/2008)	\$427	\$610	\$228	\$382
03570 (Berlin)	Farm Family Casualty Ins Co (9/20/2007)	\$646	\$934	\$76	\$112
03570 (Berlin)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03570 (Berlin)	Hartford Accident & Indemnity Co (5/2/2008)	\$465	\$449	\$109	\$171
03570 (Berlin)	Hartford Ins Co of the Midwest (1/18/2005)	\$466	\$458	\$133	\$201
03570 (Berlin)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$413	\$551	\$146	\$336
03570 (Berlin)	Liberty Mutual Fire Ins Co (7/12/2007)	\$695	\$472	\$170	\$222
03570 (Berlin)	Merrimack Mutual Fire Ins Co (2/1/2008)	\$755	\$1,092	\$187	\$231
03570 (Berlin)	Metropolitan Group P&C Co (5/31/2008)	\$877	\$1,293	\$263	\$294
03570 (Berlin)	Metropolitan P&C Ins Co (5/31/2008)	\$602	\$840	\$211	\$264
03570 (Berlin)	Middlesex Mutual Assurance Co (11/8/2007)	\$571	\$677	\$143	\$178
03570 (Berlin)	MMG Ins Co (5/1/2007)	\$579	\$949	\$150	\$150
03570 (Berlin)	Mt Washington Assurance Corp (8/15/2007)				
03570 (Berlin)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$690	\$909	\$151	\$275
03570 (Berlin)	NGM Ins Co (8/27/2007)	\$750	\$916	\$281	\$312
03570 (Berlin)	Patriot Ins Co (9/1/2007)	\$455	\$735	\$178	\$231
03570 (Berlin)	Peerless Ins Co (4/1/2008)	\$645	\$693	\$212	\$208
03570 (Berlin)	Phenix Mutual Fire Ins Co (5/1/2006)	\$655	\$841	\$132	\$234
03570 (Berlin)	Preferred Mutual Ins Co (1/1/2007)	\$900	\$1,128	\$226	\$347
03570 (Berlin)	Providence Mut Fire Ins Co (9/10/2007)	\$695	\$788	\$103	\$143
03570 (Berlin)	Standard Fire Ins Co (6/13/2008)	\$1,294	\$1,684	\$311	\$425
03570 (Berlin)	State Farm Fire & Casualty Co (4/1/2007)	\$980	\$1,306	\$203	\$391
03570 (Berlin)	Teachers Ins Co (5/1/2008)	\$395	\$564	\$111	\$193
03570 (Berlin)	Union Mutual Ins Co (10/1/2007)	\$576	\$954	\$201	\$236
03570 (Berlin)	USAA (7/1/2008)	\$705	\$1,097	\$57	\$307
03570 (Berlin)	USAA Casualty Ins Co (7/1/2008)	\$823	\$1,283	\$60	\$366
03570 (Berlin)	Vermont Mut Ins Co (1/1/2007)	\$960	\$1,191	\$175	\$316

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New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03766 (Lebanon)	Allstate Ind Co (5/19/2008)	\$941	\$1,317		
03766 (Lebanon)	Allstate Ins Co (5/19/2008)	\$1,075	\$1,464		\$544
03766 (Lebanon)	Amica Mutual Ins Co (12/1/2006)	\$515	\$796	\$147	\$251
03766 (Lebanon)	Cambridge Mutual Fire Ins (2/1/2008)	\$726	\$1,050	\$187	\$231
03766 (Lebanon)	Central Companies (10/1/2007)	\$661	\$885	\$215	\$223
03766 (Lebanon)	Commerce Ins Co (1/15/2007)	\$711	\$1,060	\$178	\$218
03766 (Lebanon)	Concord General Mutual Ins Co (11/1/2007)	\$804	\$1,086	\$195	\$290
03766 (Lebanon)	Cooperative Ins Companies (1/1/2008)	\$531	\$674	\$173	\$239
03766 (Lebanon)	Encompass Indemnity Co (6/2/2008)	\$454	\$638	\$226	\$374
03766 (Lebanon)	Farm Family Casualty Ins Co (9/20/2007)	\$541	\$778	\$76	\$112
03766 (Lebanon)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03766 (Lebanon)	Hartford Accident & Indemnity Co (5/2/2008)	\$465	\$449	\$109	\$171
03766 (Lebanon)	Hartford Ins Co of the Midwest (1/18/2005)	\$466	\$458	\$133	\$201
03766 (Lebanon)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$413	\$551	\$146	\$336
03766 (Lebanon)	Liberty Mutual Fire Ins Co (7/12/2007)	\$695	\$815	\$170	\$222
03766 (Lebanon)	Merrimack Mutual Fire Ins Co (2/1/2008)	\$755	\$1,092	\$187	\$231
03766 (Lebanon)	Metropolitan Group P&C Co (5/31/2008)	\$877	\$1,293	\$263	\$284
03766 (Lebanon)	Metropolitan P&C Ins Co (5/31/2008)	\$602	\$840	\$211	\$264
03766 (Lebanon)	Middlesex Mutual Assurance Co (11/8/2007)	\$583	\$693	\$143	\$178
03766 (Lebanon)	MMG Ins Co (5/1/2007)	\$579	\$949	\$150	\$150
03766 (Lebanon)	Mt Washington Assurance Corp (8/15/2007)				
03766 (Lebanon)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$704	\$927	\$151	\$275
03766 (Lebanon)	NGM Ins Co (8/27/2007)	\$737	\$898	\$281	\$312
03766 (Lebanon)	Patriot Ins Co (9/1/2007)	\$455	\$735	\$178	\$231
03766 (Lebanon)	Peerless Ins Co (4/1/2008)	\$602	\$639	\$212	\$208
03766 (Lebanon)	Phenix Mutual Fire Ins Co (5/1/2006)	\$655	\$841	\$132	\$234
03766 (Lebanon)	Preferred Mutual Ins Co (1/1/2007)	\$900	\$1,128	\$226	\$347
03766 (Lebanon)	Providence Mut Fire Ins Co (9/10/2007)	\$695	\$788	\$103	\$143
03766 (Lebanon)	Standard Fire Ins Co (6/13/2008)	\$1,244	\$1,616	\$311	\$425
03766 (Lebanon)	State Farm Fire & Casualty Co (4/1/2007)	\$935	\$1,244	\$203	\$391
03766 (Lebanon)	Teachers Ins Co (5/1/2008)	\$395	\$564	\$111	\$193
03766 (Lebanon)	Union Mutual Ins Co (10/1/2007)	\$576	\$954	\$201	\$236
03766 (Lebanon)	USAA (7/1/2008)	\$705	\$1,097	\$59	\$307
03766 (Lebanon)	USAA Casualty Ins Co (7/1/2008)	\$823	\$1,283	\$62	\$366
03766 (Lebanon)	Vermont Mut Ins Co (1/1/2007)	\$951	\$1,180	\$173	\$310

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New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03801 (Portsmouth)	Allstate Ind Co (5/19/2008)	\$879	\$1,208		
03801 (Portsmouth)	Allstate Ins Co (5/19/2008)	\$1,050	\$1,423		\$547
03801 (Portsmouth)	Amica Mutual Ins Co (12/1/2006)	\$579	\$895	\$147	\$251
03801 (Portsmouth)	Cambridge Mutual Fire Ins (2/1/2008)	\$756	\$1,095	\$187	\$231
03801 (Portsmouth)	Central Companies (10/1/2007)	\$661	\$885	\$215	\$223
03801 (Portsmouth)	Commerce Ins Co (1/15/2007)	\$1,141	\$1,715	\$219	\$335
03801 (Portsmouth)	Concord General Mutual Ins Co (11/1/2007)	\$800	\$1,081	\$210	\$308
03801 (Portsmouth)	Cooperative Ins Companies (1/1/2008)	\$531	\$674	\$173	\$239
03801 (Portsmouth)	Encompass Indemnity Co (6/2/2008)	\$535	\$774	\$235	\$406
03801 (Portsmouth)	Farm Family Casualty Ins Co (9/20/2007)	\$604	\$871	\$86	\$128
03801 (Portsmouth)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03801 (Portsmouth)	Hartford Accident & Indemnity Co (5/2/2008)	\$539	\$546	\$109	\$171
03801 (Portsmouth)	Hartford Ins Co of the Midwest (1/18/2005)	\$655	\$719	\$133	\$201
03801 (Portsmouth)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$434	\$579	\$146	\$336
03801 (Portsmouth)	Liberty Mutual Fire Ins Co (7/12/2007)	\$702	\$824	\$170	\$222
03801 (Portsmouth)	Merrimack Mutual Fire Ins Co (2/1/2008)	\$486	\$1,139	\$187	\$231
03801 (Portsmouth)	Metropolitan Group P&C Co (5/31/2008)	\$1,015	\$1,500	\$255	\$285
03801 (Portsmouth)	Metropolitan P&C Ins Co (5/31/2008)	\$602	\$840	\$211	\$264
03801 (Portsmouth)	Middlesex Mutual Assurance Co (11/8/2007)	\$605	\$714	\$144	\$182
03801 (Portsmouth)	MMG Ins Co (5/1/2007)	\$690	\$1,135	\$150	\$150
03801 (Portsmouth)	Mt Washington Assurance Corp (8/15/2007)				
03801 (Portsmouth)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$704	\$927	\$154	\$281
03801 (Portsmouth)	NGM Ins Co (8/27/2007)	\$737	\$898	\$281	\$312
03801 (Portsmouth)	Patriot Ins Co (9/1/2007)	\$455	\$735	\$180	\$234
03801 (Portsmouth)	Peerless Ins Co (4/1/2008)	\$752	\$825	\$212	\$208
03801 (Portsmouth)	Phenix Mutual Fire Ins Co (5/1/2006)				
03801 (Portsmouth)	Preferred Mutual Ins Co (1/1/2007)	\$944	\$1,182	\$234	\$362
03801 (Portsmouth)	Providence Mut Fire Ins Co (9/10/2007)	\$1,197	\$1,375	\$118	\$149
03801 (Portsmouth)	Standard Fire Ins Co (6/13/2008)	\$1,269	\$1,649	\$311	\$425
03801 (Portsmouth)	State Farm Fire & Casualty Co (4/1/2007)	\$781	\$1,041	\$203	\$391
03801 (Portsmouth)	Teachers Ins Co (5/1/2008)	\$395	\$564	\$111	\$193
03801 (Portsmouth)	Union Mutual Ins Co (10/1/2007)	\$620	\$1,025	\$193	\$236
03801 (Portsmouth)	USAA (7/1/2008)	\$775	\$1,206	\$76	\$337
03801 (Portsmouth)	USAA Casualty Ins Co (7/1/2008)	\$905	\$1,411	\$79	\$401
03801 (Portsmouth)	Vermont Mut Ins Co (1/1/2007)	\$929	\$1,152	\$181	\$256

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New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03846 (North Rural)	Allstate Ind Co (5/19/2008)	\$941	\$1,317		
03846 (North Rural)	Allstate Ins Co (5/19/2008)	\$1,075	\$1,464		\$544
03846 (North Rural)	Amica Mutual Ins Co (12/1/2006)	\$515	\$796	\$147	\$251
03846 (North Rural)	Cambridge Mutual Fire Ins (2/1/2008)	\$726	\$1,050	\$187	\$231
03846 (North Rural)	Central Companies (10/1/2007)	\$690	\$932	\$215	\$223
03846 (North Rural)	Commerce Ins Co (1/15/2007)	\$748	\$1,116	\$178	\$218
03846 (North Rural)	Concord General Mutual Ins Co (11/1/2007)	\$804	\$1,086	\$195	\$290
03846 (North Rural)	Cooperative Ins Companies (1/1/2008)	\$531	\$674	\$173	\$239
03846 (North Rural)	Encompass Indemnity Co (6/2/2008)	\$427	\$610	\$228	\$383
03846 (North Rural)	Farm Family Casualty Ins Co (9/20/2007)	\$646	\$934	\$76	\$112
03846 (North Rural)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03846 (North Rural)	Hartford Accident & Indemnity Co (5/2/2008)	\$465	\$449	\$109	\$171
03846 (North Rural)	Hartford Ins Co of the Midwest (1/18/2005)	\$466	\$458	\$133	\$201
03846 (North Rural)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$413	\$551	\$146	\$336
03846 (North Rural)	Liberty Mutual Fire Ins Co (7/12/2007)	\$695	\$815	\$170	\$222
03846 (North Rural)	Merrimack Mutual Fire Ins Co (2/1/2008)	\$755	\$1,092	\$187	\$231
03846 (North Rural)	Metropolitan Group P&C Co (5/31/2008)	\$877	\$1,293	\$263	\$294
03846 (North Rural)	Metropolitan P&C Ins Co (5/31/2008)	\$602	\$840	\$211	\$264
03846 (North Rural)	Middlesex Mutual Assurance Co (11/8/2007)	\$583	\$693	\$143	\$178
03846 (North Rural)	MMG Ins Co (5/1/2007)	\$579	\$949	\$150	\$150
03846 (North Rural)	Mt Washington Assurance Corp (8/15/2007)				
03846 (North Rural)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$690	\$909	\$151	\$275
03846 (North Rural)	NGM Ins Co (8/27/2007)	\$750	\$916	\$281	\$312
03846 (North Rural)	Patriot Ins Co (9/1/2007)	\$455	\$735	\$178	\$231
03846 (North Rural)	Peerless Ins Co (4/1/2008)	\$645	\$693	\$212	\$208
03846 (North Rural)	Phenix Mutual Fire Ins Co (5/1/2006)	\$655	\$841	\$132	\$234
03846 (North Rural)	Preferred Mutual Ins Co (1/1/2007)	\$900	\$1,128	\$226	\$347
03846 (North Rural)	Providence Mut Fire Ins Co (9/10/2007)	\$695	\$788	\$103	\$143
03846 (North Rural)	Standard Fire Ins Co (6/13/2008)	\$1,294	\$1,684	\$311	\$425
03846 (North Rural)	State Farm Fire & Casualty Co (4/1/2007)	\$980	\$1,306	\$203	\$391
03846 (North Rural)	Teachers Ins Co (5/1/2008)	\$395	\$564	\$111	\$193
03846 (North Rural)	Union Mutual Ins Co (10/1/2007)	\$576	\$954	\$201	\$236
03846 (North Rural)	USAA (7/1/2008)	\$705	\$1,097	\$57	\$307
03846 (North Rural)	USAA Casualty Ins Co (7/1/2008)	\$823	\$1,283	\$60	\$366
03846 (North Rural)	Vermont Mut Ins Co (1/1/2007)	\$960	\$1,191	\$175	\$316

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