

## 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	Amica used a \$500 deductible in Examples 1 and 2. Amica's Coverage C is 75% of Coverage A. Therefore, the full replacement value for contents is \$150,000 in Example A and \$225,000 in Example 2
Citizens Ins Co of America	All Examples assume average Budgetwise factor of 0.90, credit score 671-703; Example 2 since home built prior to 1900 (despite updating) no Classic Home discount; no Condo or Tenant in this company
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
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, All HO6 policies sold with HO 1732 (allrisk on coverage A), premium \$2.
Nationwide Prop & Cas Ins Co	Assumes dead bolt locs and smoke/fire alarms for all examples, assumes 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	For All Assumed: Closed foundation; smoke detectors, dead bolts, fire extinguishers for a 2% credit; visible to neighbors. Example 2: Assumed Roof and Heating updated in last 5 years
Phenix Mutual Fire Ins Co	Risks within on half mile to the coast require prior underwriting approval.
Standard Fire Ins Co	Ex # 1,2 Super Preferred, Ex #3 Regular and Ex #4 Preferred
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.
Travelers Home & Marine Ins Co	Replacement Cost Contents endorsement (HO-290) required to increase Cov C to 70%; No \$250 ded offered, used \$500 deductible; Minimum annual premium of \$125 required on all forms
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	1.) 500\$ deductible is considered for Homeowners and 250\$ deductible is considered for Condominiums. Ex #1 includes Special Personal Property Coverage. \$5,000 MP. Ex #2, detached garage included w/o additional cost.
USAA Casualty Ins Co	1.) 500\$ deductible is considered for Homeowners and 250\$ deductible is considered for Condominiums. Ex #1 includes Special Personal Property Coverage. \$5,000 MP. Ex #2, detached garage included w/o additional cost.
Vigilant Ins Co	\$10,000 Medical Payment included at no additional charge

## New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Rating Example]

Rating Example	Company Name (Effective Date)	03063 (Nashua)	03070 (South Rural)	03102 (Manchester)	03301 (Concord)	03431 (Keene)	03570 (Berlin)	03766 (Lebanon)	03801 (Portsmouth)	03846 (North Rural)
1	Allstate Ind Co (5/19/2008)	\$926	\$960	\$926	\$926	\$926	\$941	\$941	\$879	\$941
1	Allstate Ins Co (5/19/2008)	\$1,055	\$1,101	\$1,055	\$1,055	\$1,055	\$1,075	\$1,075	\$1,050	\$1,075
1	Amica Mutual Ins Co (2/1/2008)	\$723	\$677	\$797	\$684	\$684	\$684	\$684	\$735	\$684
1	Cambridge Mutual Fire Ins (5/5/2009)	\$658	\$818	\$736	\$818	\$818	\$818	\$818	\$793	\$818
1	Citizens Ins Co of America (9/1/2008)	\$749	\$844	\$848	\$872	\$762	\$949	\$872	\$872	\$872
1	Commerce Ins Co (1/15/2007)	\$625	\$748	\$727	\$711	\$711	\$748	\$711	\$1,141	\$748
1	Concord General Mutual Ins Co (3/1/2009)	\$553	\$662	\$851	\$876	\$876	\$876	\$876	\$872	\$876
1	Cooperative Ins Companies (5/1/2009)	\$653	\$718	\$653	\$653	\$653	\$653	\$653	\$653	\$653
1	Foremost Ins Co (1/1/2007)	\$953	\$953	\$953	\$953	\$953	\$953	\$953	\$953	\$953
1	Great Northern Ins Co (10/15/2007)	\$2,787	\$2,546	\$3,012	\$2,407	\$2,420	\$2,508	\$2,546	\$2,675	\$2,481
1	Hartford Accident & Indemnity Co (5/2/2009)	\$398	\$462	\$456	\$465	\$465	\$465	\$465	\$539	\$465
1	Hartford Ins Co of the Midwest (1/18/2005)	\$555	\$552	\$540	\$466	\$466	\$466	\$466	\$655	\$466
1	Interinsurance Exchange of the Auto Club (1/1/2006)	\$417	\$420	\$420	\$413	\$413	\$413	\$413	\$434	\$413
1	Liberty Mutual Fire Ins Co (8/25/2008)	\$684	\$698	\$692	\$693	\$699	\$699	\$699	\$710	\$699
1	Merrimack Mutual Fire Ins Co (5/1/2009)	\$699	\$911	\$773	\$911	\$911	\$911	\$911	\$832	\$911
1	Metropolitan Group P&C Co (5/31/2008)	\$904	\$1,001	\$924	\$985	\$877	\$877	\$877	\$1,015	\$877
1	Metropolitan P&C Ins Co (5/31/2008)	\$602	\$602	\$570	\$602	\$602	\$602	\$602	\$602	\$602
1	Middlesex Mutual Assurance Co (11/8/2007)		\$583	\$588	\$583	\$583	\$571	\$583	\$605	\$583
1	MMG Ins Co (4/1/2009)	\$549	\$551	\$644	\$628	\$628	\$628	\$628	\$748	\$628
1	Mt Washington Assurance Corp (3/1/2009)	\$535	\$589	\$614	\$609	\$609	\$609	\$609	\$615	\$609
1	Nationwide Prop & Cas Ins Co (3/14/2009)	\$642	\$661	\$642	\$675	\$690	\$690	\$704	\$704	\$690
1	New England Guaranty Ins Co Inc (2/1/2009)	\$395	\$433	\$462	\$571	\$571	\$571	\$571	\$484	\$571
1	NGM Ins Co (8/29/2008)	\$908	\$912	\$994	\$938	\$938	\$938	\$938	\$938	\$938
1	Patriot Ins Co (9/1/2007)	\$445	\$433	\$468	\$455	\$455	\$455	\$455	\$455	\$455
1	Peerless Ins Co (2/1/2009)	\$659	\$712	\$659	\$736	\$736	\$736	\$684	\$698	\$736
1	Phenix Mutual Fire Ins Co (5/1/2006)	\$619	\$650	\$749	\$655	\$655	\$655	\$655		\$655
1	Providence Mut Fire Ins Co (9/10/2007)	\$578	\$690	\$772	\$695	\$695	\$695	\$695	\$1,197	\$695
1	Standard Fire Ins Co (4/4/2009)	\$926	\$883	\$997	\$912	\$918	\$956	\$920	\$956	\$956
1	State Farm Fire & Casualty Co (4/1/2007)	\$949	\$996	\$745	\$935	\$849	\$980	\$935	\$781	\$980
1	Travelers Home & Marine Ins Co (1/23/2009)	\$346	\$443	\$369	\$382	\$391	\$395	\$380	\$388	\$382
1	Union Mutual Ins Co (10/1/2007)	\$556	\$556	\$556	\$576	\$576	\$576	\$576	\$620	\$576
1	USAA (11/30/2008)	\$1,479	\$1,426	\$1,495	\$1,383	\$1,354	\$1,390	\$1,354	\$1,414	\$1,390
1	USAA Casualty Ins Co (11/30/2008)	\$1,593	\$1,540	\$1,609	\$1,490	\$1,460	\$1,499	\$1,460	\$1,531	\$1,499
1	Vermont Mut Ins Co (1/1/2007)	\$762	\$915	\$997	\$940	\$951	\$960	\$951	\$929	\$960
1	Vigilant Ins Co (10/15/2007)	\$2,493	\$2,282	\$2,690	\$2,160	\$2,172	\$2,249	\$2,282	\$2,399	\$2,225

\* The companies included on this exhibit are selected based on premium volume for the most recently reported complete calendar year and are displayed in alphabetical order by company name.

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\* This exhibit shows only premium examples. In any purchase of insurance, you should evaluate coverage levels & offerings, service, agency vs direct writers and online options, and many other considerations.

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## New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Rating Example]

Rating Example	Company Name (Effective Date)	03063 (Nashua)	03070 (South Rural)	03102 (Manchester)	03301 (Concord)	03431 (Keene)	03570 (Berlin)	03766 (Lebanon)	03801 (Portsmouth)	03846 (North Rural)
2	Allstate Ind Co (5/19/2008)	\$1,290	\$1,346	\$1,290	\$1,290	\$1,290	\$1,317	\$1,317	\$1,208	\$1,317
2	Allstate Ins Co (5/19/2008)	\$1,429	\$1,499	\$1,429	\$1,429	\$1,429	\$1,464	\$1,464	\$1,423	\$1,464
2	Amica Mutual Ins Co (2/1/2008)	\$946	\$886	\$1,043	\$894	\$894	\$894	\$894	\$960	\$894
2	Cambridge Mutual Fire Ins (5/5/2009)	\$942	\$1,054	\$1,047	\$1,054	\$1,054	\$1,054	\$1,054	\$1,133	\$1,054
2	Citizens Ins Co of America (9/1/2008)	\$854	\$980	\$985	\$1,018	\$872	\$1,119	\$1,018	\$1,018	\$1,018
2	Commerce Ins Co (1/15/2007)	\$928	\$1,023	\$1,087	\$1,060	\$1,060	\$1,116	\$1,060	\$1,715	\$1,116
2	Concord General Mutual Ins Co (3/1/2009)	\$746	\$901	\$1,141	\$1,172	\$1,172	\$1,172	\$1,172	\$1,167	\$1,172
2	Cooperative Ins Companies (5/1/2009)	\$938	\$1,038	\$938	\$938	\$938	\$938	\$938	\$938	\$938
2	Foremost Ins Co (1/1/2007)	\$1,416	\$1,416	\$1,416	\$1,416	\$1,416	\$1,416	\$1,416	\$1,416	\$1,416
2	Great Northern Ins Co (10/15/2007)	\$1,001	\$1,001	\$1,001	\$1,001	\$1,001	\$1,001	\$1,001	\$1,041	\$1,001
2	Hartford Accident & Indemnity Co (5/2/2009)	\$362	\$445	\$438	\$449	\$449	\$449	\$449	\$546	\$449
2	Hartford Ins Co of the Midwest (1/18/2005)	\$580	\$576	\$559	\$458	\$458	\$458	\$458	\$719	\$458
2	Interinsurance Exchange of the Auto Club (1/1/2006)	\$556	\$560	\$560	\$551	\$551	\$551	\$551	\$579	\$551
2	Liberty Mutual Fire Ins Co (8/25/2008)	\$807	\$828	\$818	\$822	\$829	\$829	\$829	\$843	\$829
2	Merrimack Mutual Fire Ins Co (5/1/2009)	\$886	\$1,176	\$987	\$1,176	\$1,176	\$1,176	\$1,176	\$1,067	\$1,176
2	Metropolitan Group P&C Co (5/31/2008)	\$1,336	\$1,479	\$1,363	\$1,454	\$1,293	\$1,293	\$1,293	\$1,500	\$1,293
2	Metropolitan P&C Ins Co (5/31/2008)	\$840	\$840	\$796	\$840	\$840	\$840	\$840	\$840	\$840
2	Middlesex Mutual Assurance Co (11/8/2007)	\$644	\$693	\$700	\$693	\$693	\$677	\$693	\$714	\$693
2	MMG Ins Co (4/1/2009)	\$899	\$901	\$1,054	\$1,029	\$1,029	\$1,029	\$1,029	\$1,229	\$1,029
2	Mt Washington Assurance Corp (3/1/2009)	\$687	\$754	\$788	\$781	\$781	\$781	\$781	\$789	\$788
2	Nationwide Prop & Cas Ins Co (3/14/2009)	\$845	\$870	\$845	\$889	\$909	\$909	\$927	\$927	\$909
2	New England Guaranty Ins Co Inc (2/1/2009)	\$660	\$725	\$775	\$962	\$962	\$962	\$962	\$811	\$962
2	NGM Ins Co (8/29/2008)	\$1,149	\$1,155	\$1,265	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189	\$1,189
2	Patriot Ins Co (9/1/2007)	\$718	\$702	\$760	\$735	\$735	\$735	\$735	\$735	\$735
2	Peerless Ins Co (2/1/2009)	\$714	\$781	\$714	\$813	\$813	\$813	\$746	\$763	\$813
2	Phenix Mutual Fire Ins Co (5/1/2006)	\$787	\$833	\$984	\$841	\$841	\$841	\$841		\$841
2	Providence Mut Fire Ins Co (9/10/2007)	\$651	\$782	\$878	\$788	\$788	\$788	\$788	\$1,375	\$788
2	Standard Fire Ins Co (4/4/2009)	\$1,126	\$1,069	\$1,218	\$1,108	\$1,115	\$1,164	\$1,118	\$1,138	\$1,164
2	State Farm Fire & Casualty Co (4/1/2007)	\$1,263	\$1,327	\$991	\$1,244	\$1,129	\$1,306	\$1,244	\$1,041	\$1,306
2	Travelers Home & Marine Ins Co (1/23/2009)	\$435	\$575	\$456	\$494	\$504	\$484	\$481	\$480	\$463
2	Union Mutual Ins Co (10/1/2007)	\$918	\$918	\$918	\$954	\$954	\$954	\$954	\$1,025	\$954
2	USAA (11/30/2008)	\$1,548	\$1,543	\$1,564	\$1,455	\$1,429	\$1,481	\$1,429	\$1,501	\$1,481
2	USAA Casualty Ins Co (11/30/2008)	\$1,674	\$1,671	\$1,689	\$1,572	\$1,545	\$1,601	\$1,545	\$1,631	\$1,601
2	Vermont Mut Ins Co (1/1/2007)	\$944	\$1,134	\$1,236	\$1,166	\$1,180	\$1,191	\$1,180	\$1,152	\$1,191
2	Vigilant Ins Co (10/15/2007)	\$931	\$931	\$931	\$931	\$931	\$931	\$931	\$969	\$931

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[Reported by Company by Rating Example]

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3	Allstate Ind Co (5/19/2008)									
3	Allstate Ins Co (5/19/2008)									
3	Amica Mutual Ins Co (2/1/2008)	\$171	\$171	\$171	\$171	\$171	\$171	\$171	\$171	\$171
3	Cambridge Mutual Fire Ins (5/5/2009)	\$187	\$187	\$241	\$187	\$187	\$187	\$187	\$187	\$187
3	Citizens Ins Co of America (9/1/2008)									
3	Commerce Ins Co (1/15/2007)	\$168	\$206	\$225	\$178	\$178	\$178	\$178	\$219	\$178
3	Concord General Mutual Ins Co (3/1/2009)	\$176	\$214	\$261	\$210	\$210	\$210	\$210	\$229	\$210
3	Cooperative Ins Companies (5/1/2009)	\$203	\$223	\$203	\$203	\$203	\$203	\$203	\$203	\$203
3	Foremost Ins Co (1/1/2007)									
3	Great Northern Ins Co (10/15/2007)	\$444	\$444	\$444	\$444	\$444	\$444	\$444	\$444	\$444
3	Hartford Accident & Indemnity Co (5/2/2009)	\$109	\$109	\$109	\$109	\$109	\$109	\$109	\$109	\$109
3	Hartford Ins Co of the Midwest (1/18/2005)	\$133	\$133	\$133	\$133	\$133	\$133	\$133	\$133	\$133
3	Interinsurance Exchange of the Auto Club (1/1/2006)	\$146	\$146	\$146	\$146	\$146	\$146	\$146	\$146	\$146
3	Liberty Mutual Fire Ins Co (8/25/2008)	\$229	\$231	\$229	\$229	\$231	\$231	\$231	\$231	\$231
3	Merrimack Mutual Fire Ins Co (5/1/2009)	\$187	\$187	\$241	\$187	\$187	\$187	\$187	\$187	\$187
3	Metropolitan Group P&C Co (5/31/2008)	\$260	\$279	\$248	\$248	\$263	\$263	\$263	\$255	\$263
3	Metropolitan P&C Ins Co (5/31/2008)	\$211	\$211	\$211	\$211	\$211	\$211	\$211	\$211	\$211
3	Middlesex Mutual Assurance Co (11/8/2007)	\$143	\$143	\$150	\$143	\$143	\$143	\$143	\$144	\$143
3	MMG Ins Co (4/1/2009)	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
3	Mt Washington Assurance Corp (3/1/2009)	\$214	\$233	\$259	\$214	\$214	\$214	\$214	\$228	\$214
3	Nationwide Prop & Cas Ins Co (3/14/2009)	\$151	\$151	\$151	\$151	\$151	\$151	\$151	\$154	\$151
3	New England Guaranty Ins Co Inc (2/1/2009)	\$107	\$115	\$115	\$139	\$139	\$139	\$139	\$107	\$139
3	NGM Ins Co (8/29/2008)	\$277	\$281	\$296	\$281	\$281	\$281	\$281	\$281	\$281
3	Patriot Ins Co (9/1/2007)	\$171	\$178	\$224	\$178	\$178	\$178	\$178	\$180	\$178
3	Peerless Ins Co (2/1/2009)	\$212	\$212	\$212	\$212	\$212	\$212	\$212	\$212	\$212
3	Phenix Mutual Fire Ins Co (5/1/2006)	\$113	\$156	\$197	\$132	\$132	\$132	\$132		\$132
3	Providence Mut Fire Ins Co (9/10/2007)	\$110	\$123	\$125	\$103	\$103	\$103	\$103	\$118	\$103
3	Standard Fire Ins Co (4/4/2009)	\$227	\$227	\$227	\$227	\$227	\$227	\$227	\$227	\$227
3	State Farm Fire & Casualty Co (4/1/2007)	\$203	\$203	\$203	\$203	\$203	\$203	\$203	\$203	\$203
3	Travelers Home & Marine Ins Co (1/23/2009)	\$209	\$237	\$197	\$205	\$210	\$193	\$201	\$194	\$193
3	Union Mutual Ins Co (10/1/2007)	\$209	\$209	\$209	\$201	\$201	\$201	\$201	\$193	\$201
3	USAA (11/30/2008)	\$60	\$60	\$60	\$55	\$52	\$54	\$55	\$70	\$54
3	USAA Casualty Ins Co (11/30/2008)	\$59	\$59	\$59	\$54	\$51	\$53	\$54	\$69	\$53
3	Vermont Mut Ins Co (1/1/2007)	\$148	\$186	\$250	\$173	\$173	\$175	\$173	\$181	\$175
3	Vigilant Ins Co (10/15/2007)	\$415	\$415	\$415	\$415	\$415	\$415	\$415	\$415	\$415

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4	Allstate Ind Co (5/19/2008)									
4	Allstate Ins Co (5/19/2008)	\$547	\$547	\$547	\$547	\$547	\$544	\$544	\$547	\$544
4	Amica Mutual Ins Co (2/1/2008)	\$293	\$293	\$293	\$293	\$293	\$293	\$293	\$293	\$293
4	Cambridge Mutual Fire Ins (5/5/2009)	\$231	\$231	\$332	\$231	\$231	\$231	\$231	\$231	\$231
4	Citizens Ins Co of America (9/1/2008)									
4	Commerce Ins Co (1/15/2007)	\$209	\$225	\$205	\$218	\$218	\$218	\$218	\$335	\$218
4	Concord General Mutual Ins Co (3/1/2009)	\$291	\$268	\$262	\$316	\$316	\$316	\$316	\$336	\$316
4	Cooperative Ins Companies (5/1/2009)	\$282	\$311	\$282	\$282	\$282	\$282	\$282	\$282	\$282
4	Foremost Ins Co (1/1/2007)									
4	Great Northern Ins Co (10/15/2007)	\$684	\$684	\$684	\$684	\$684	\$684	\$684	\$684	\$684
4	Hartford Accident & Indemnity Co (5/2/2009)	\$171	\$171	\$171	\$171	\$171	\$171	\$171	\$171	\$171
4	Hartford Ins Co of the Midwest (1/18/2005)	\$201	\$201	\$201	\$201	\$201	\$201	\$201	\$201	\$201
4	Interinsurance Exchange of the Auto Club (1/1/2006)	\$336	\$336	\$336	\$336	\$336	\$336	\$336	\$336	\$336
4	Liberty Mutual Fire Ins Co (8/25/2008)	\$215	\$217	\$215	\$215	\$217	\$217	\$217	\$217	\$217
4	Merrimack Mutual Fire Ins Co (5/1/2009)	\$231	\$231	\$332	\$231	\$231	\$231	\$231	\$231	\$231
4	Metropolitan Group P&C Co (5/31/2008)	\$290	\$311	\$276	\$276	\$284	\$294	\$284	\$285	\$294
4	Metropolitan P&C Ins Co (5/31/2008)	\$264	\$264	\$264	\$264	\$264	\$264	\$264	\$264	\$264
4	Middlesex Mutual Assurance Co (11/8/2007)	\$180	\$178	\$175	\$178	\$178	\$178	\$178	\$182	\$178
4	MMG Ins Co (4/1/2009)	\$164	\$153	\$156	\$153	\$153	\$153	\$153	\$150	\$153
4	Mt Washington Assurance Corp (3/1/2009)	\$228	\$240	\$245	\$240	\$240	\$240	\$240	\$245	\$240
4	Nationwide Prop & Cas Ins Co (3/14/2009)	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$281	\$275
4	New England Guaranty Ins Co Inc (2/1/2009)	\$164	\$164	\$179	\$179	\$179	\$179	\$179	\$164	\$179
4	NGM Ins Co (8/29/2008)	\$318	\$315	\$322	\$312	\$312	\$312	\$312	\$312	\$312
4	Patriot Ins Co (9/1/2007)	\$223	\$243	\$291	\$231	\$231	\$231	\$231	\$234	\$231
4	Peerless Ins Co (2/1/2009)	\$235	\$235	\$235	\$235	\$235	\$235	\$235	\$235	\$235
4	Phenix Mutual Fire Ins Co (5/1/2006)	\$239	\$244	\$244	\$234	\$234	\$234	\$234		\$234
4	Providence Mut Fire Ins Co (9/10/2007)	\$149	\$153	\$163	\$143	\$143	\$143	\$143	\$149	\$143
4	Standard Fire Ins Co (4/4/2009)	\$290	\$290	\$290	\$290	\$290	\$290	\$290	\$290	\$290
4	State Farm Fire & Casualty Co (4/1/2007)	\$391	\$391	\$391	\$391	\$391	\$391	\$391	\$391	\$391
4	Travelers Home & Marine Ins Co (1/23/2009)	\$245	\$208	\$248	\$198	\$202	\$248	\$199	\$198	\$248
4	Union Mutual Ins Co (10/1/2007)	\$236	\$236	\$236	\$236	\$236	\$236	\$236	\$236	\$236
4	USAA (11/30/2008)	\$663	\$640	\$675	\$619	\$604	\$625	\$604	\$596	\$625
4	USAA Casualty Ins Co (11/30/2008)	\$528	\$509	\$537	\$492	\$480	\$498	\$480	\$475	\$498
4	Vermont Mut Ins Co (1/1/2007)	\$329	\$310	\$310	\$310	\$310	\$316	\$310	\$256	\$316
4	Vigilant Ins Co (10/15/2007)	\$639	\$639	\$639	\$639	\$639	\$639	\$639	\$639	\$639

\* The companies included on this exhibit are selected based on premium volume for the most recently reported complete calendar year and are displayed in alphabetical order by company name.

\* These are only ESTIMATES of the premium based on the risk descriptions provided on the accompanying page. Your premiums will vary based on your own characteristics.

\* This exhibit shows only premium examples. In any purchase of insurance, you should evaluate coverage levels & offerings, service, agency vs direct writers and online options, and many other considerations.

\* All premiums should be based on the assumption that there are no deficiencies for the risk; i.e. the credit score if used should not keep the risk from being in the best priced tier or company.