

New Hampshire Personal Automobile Insurance Premiums

All examples include the following unless otherwise noted:

Coverages

Bodily Injury Liability:	\$100,000 per person, \$300,000 per occurrence (or \$300,000 CSL)
Property Damage Liability:	\$100,000
Medical Payments:	\$5,000
Uninsured Motorists:	\$100,000 per person, \$300,000 per occurrence
Comprehensive:	\$250 Deductible
Collision	\$500 Deductible

Territories	
Location	Zip Code
Berlin	03570
Concord	03301
Keene	03431
Lebanon	03766
Manchester	03102
Nashua	03063
Portsmouth	03801
North Rural	03846
South Rural	03070

Example 1:

Married couple, both age 44, home owners. Husband drives a 2004 Toyota Camry 4 Dr Sedan (VIN# 4T1BA32K&4) five miles each way to work, five days a week, 8,000 miles annually. Wife drives a 2003 Dodge Caravan SE (VIN# 1D4&P25B&3) ten miles each way to work, five days a week, 15,000 miles annually. Neither has had an accident or moving violation in the past three years. Their oldest of three children is a male, age 16, who just received his drivers' license. He has no tickets or accidents, has had an approved drivers' training course, has a 3.2 grade point average and drives both cars occasionally.

Example 2:

Married couple, both age 35, home owners. Husband drives a 2005 Ford Explorer XLT 4x4 (VIN# 1FM&U73E&5) twelve miles each way to work, five days a week, 12,000 miles annually. He has not had an accident in the past three years, but was cited ten months ago for speeding (70 in a 55 mph zone). Wife drives a 2001 Dodge Neon Sedan (VIN# 1B3ES46C&1) two miles each way to work, five days a week, 5,000 miles annually. She has not had an accident or moving violation in the past three years.

Example 3:

Single male, age 23. He drives a 2002 Ford F-150 Supercab XLT 4x4 (VIN# 1FT&X186&2) ten miles each way to work, five days a week, 20,000 miles annually. He has not had an accident or moving violation in the past three years. He was licensed at age 16, passed a driving training course and is a renter.

Example 4:

Married couple, home owners, the husband is 72 and the wife is 68. They drive a 2001 Buick Century Custom SE (VIN# 2G4WS52J&1) for pleasure and 6,000 miles annually. They have had no accidents or moving violations in the past three years.

Example 5:

Single female, age 19. She drives a 1999 Honda Civic DX Hatchback (VIN# 2HGJE634&X) six miles each way to a post-secondary school, five days a week and works weekends at a local restaurant, located two miles from her apartment. Her annual mileage is 10,000. She maintains a 3.0 grade point average and has had no accidents or moving violations in the past three years. She received her license at age 16 and passed a driver's training course.

Example 6:

Single male, renter, age 30. He drives a 2002 Jeep Grand Cherokee Sport 4x4 (VIN# 1J4&W38N&2) five miles each way to work, five days a week, 15,000 miles annually. He has had two speeding tickets within the past two years (10 months ago, 45-mph in a 30-mph zone and 18 months ago, 80-mph in a 65-mph zone) and was cited 15 months ago for driving under the influence (DUI). He has had no other moving violations or any accidents. An SR-22 filing is needed, which provides proof of financial responsibility. He only wants to purchase 25/50 BI and 25 PD.

Example 7:

Single female, renter, age 35. She drives a 2006 Chrysler Sebring convertible (VIN# 1C3EL45R&6) eighteen miles each way to work, 5 days a week, 25,000 miles annually. She has not had an accident or moving violation in the past three years.

Notes:

- The premiums should be those that would be quoted for new business and paid in full.
- Assume that vehicles do not have anti-theft, anti-lock or other safety devices unless noted within VIN

*** 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**

Co Name	Notes
Allmerica Financial Benefit Ins Co	Each policyholder is assumed to be rated in our best tier in our recently approved expanded tiering filing (tier 16). Criteria for tiering, regardless of insurance score, include prior BI limits, proof of prior insurance, whether there was a policy lapse or not, and number of non-chargeable incidents. For respective purposes, we assume these risks are all in tier 16.
Allstate Fire & Cas Co	All except #6 have Good Payer discount. Ex #1 - Premier discount on both cars, Good Student discount vehicle #1. Ex #2 - New Car discount vehicle #1, Premier discount on vehicle #2. Ex #3 - Premier discount. Ex #4 - Premier discount, 55 & Retired discount. Ex #5 - Premier discount, Good Student discount. Ex #7 - Premier Discount, New Car discount. Ex #6 does not qualify for Allstate Fire & Cas due to 3 incidents in 3 years including 1 major violation. Quoted amount for Ex #6 are in Allstate Indemnity Co.
Allstate Ind Co	All examples except #6 have Good Payer discount built in as well as the applicable SDIP level or points. Example #1 qualifies for Premier Plus Discount on both cars and Good Student discount on vehicle #1. Example #3 qualifies for Premier Plus Discount, Example #4 qualifies for Premier Plus Discount and 55 & Retired Discount, Example #5 qualifies for Premier Plus and Good Student & Example #7 qualifies for Premier Plus and New Car Discounts. Example #6 does not qualify for Allstate Property & Casualty Company due to 3 incidents in 3 years including 1 major violation. Quoted amounts for Example #6 only are in the Allstate Indemnity Company with Liability & Uninsured Motorists coverage 25/50, PD 25, Med Pay 5000 Comp 250 and Collision 500
Allstate Ins Co	All examples except #6 have Good Payer discount built in as well as the applicable SDIP level or points. Example #1 qualifies for Premier Plus Discount on both cars and Good Student discount on vehicle #1. Example #3 qualifies for Premier Plus Discount, Example #4 qualifies for Premier Plus Discount and 55 & Retired Discount, Example #5 qualifies for Premier Plus and Good Student & Example #7 qualifies for Premier Plus and New Car Discounts. Example #6 does not qualify for Allstate Property & Casualty Company due to 3 incidents in 3 years including 1 major violation. Quoted amounts for Example #6 only are in the Allstate Indemnity Company with Liability & Uninsured Motorists coverage 25/50, PD 25, Med Pay 5000 Comp 250 and Collision 500
Allstate Prop & Cas Ins Co	Level 4 Safe Driver Discount (Examples 1 veh #2, 2-5, 7), Good Payer Discount (Examples 2-5, 7), Premier Discount (Example 1 both veh, Example 2 veh #2, Example 3-5, 7), Good Student Discount (Example 1 veh #1, Example 5), Utility Discount (Example 3), 55 & Retired Discount (Example 4), New Car Discount (Example 7). Example 6 doesn't qualify for this company and is quoted in Allstate Indemnity Co with limits: Liab/UM \$25K/\$50K, PD \$25K, MP \$5K, Comp Ded \$250, Coll Ded \$500
Amica Mutual Ins Co	Example 6 - UM & Med Pay are required when the insured has Liability coverage.
Casco Ind Co	New Business Transfer Credit not given
Commerce Ins Co	The majority of the examples were rated in the preferred tier with the exception of Example 5 (standard) and Example 6 which was rated as non standard.
Concord General Mutual Ins Co	Rated in Facility; \$200 deductible comp.
Geico Ind Co	Examples 1 thru 5 and 7 are quoted in GEICO General Insurance Company
Interinsurance Exchange of the Auto Club	Assume all insureds held 3 years of continuous insurance with immediate prior carrier, Homeowner insureds garage their cars, all insureds are AAA members. Example 6: UMBI limit lowered to equal BI limit of 25/50.
Liberty Mutual Fire Ins Co	Assume insureds had 4 year college degree to enable rating in best tier. The majority of LM Customers also receive an affinity discount which was also included in this rate.
MMG Ins Co	Lower rates are available to an insured who has other policies insured with MMG; Ex #6 quoted FACILITY
Nationwide Mutual Ins Co	Assume insured received quote at least 8 days before the policy eff date. Tier 1, Terms with Prior Carrier 6+, Terms with Prior Carrier Group A
NGM Ins Co	Example 6 is ineligible for this company. Facility rates are displayed
Peerless Ins Co	Example 6: Premiums are for the voluntary market, however, we would not write this risk in the voluntary market, it would go into the Facility program.
Pennsylvania General Ins Co	Used 3 years clean discount (not 5 years which is also available); did not use college education discount
Progressive Direct Ins Co	Education Rating Factor assumed 6 (college degree) except Example #5 assumed 5 (currently in college); E-sign Discount applied to all examples; MRF (monthly rating factor) of 1 for all implies new policy purchased within 30.5 days of eff. Date; assumes no vehicle used for snow plowing or business use
Teachers Ins Co	Vehicle symbol, one of our rating factors, has been taken as the statistical median of all symbols assigned countrywide by the Horace Mann Companies for the particular make, model, and model year of automobile. Additionally, educators are our target demographic, and policyholder occupation affects the calculated premium. In the absence of any such information, we have rated each hypothetical policyholder as if occupation is unknown.
Travelers Home & Marine Ins Co	Example 6: Risk does not meet eligibility criteria and would be ceded to the New Hampshire Automobile Reinsurance Facility (NHARF)
Twin City Fire Ins Co Co	Insureds who rent are given factor for under 5 years of residence, insureds who own are given factor for over 5 year of residence. Example 6 assumed to have all coverages with limit of \$25K/\$50K for BI, \$25K for PD

New Hampshire Personal Auto 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	ALLMERICA FIN BENEFIT INS CO (1/15/2009)	\$1,293	\$1,193	\$1,395	\$1,187	\$1,077	\$1,272	\$1,193	\$1,202	\$1,234
1	ALLSTATE FIRE & CAS INS CO (7/6/2009)	\$2,522	\$2,309	\$2,655	\$2,309	\$2,260	\$2,260	\$2,260	\$2,309	\$2,260
1	ALLSTATE IND CO (9/7/2007)									
1	ALLSTATE INS CO (2/25/2008)	\$3,069		\$3,881	\$2,687	\$2,595	\$2,771	\$2,747	\$2,799	
1	ALLSTATE PROP & CAS INS CO (7/27/2009)	\$3,285	\$2,939	\$4,410	\$2,952	\$2,915	\$2,978	\$2,939	\$3,067	\$2,820
1	AMICA MUT INS CO (7/1/2009)	\$1,655	\$1,427	\$2,108	\$1,399	\$1,356	\$1,587	\$1,427	\$1,672	\$1,458
1	BRISTOL W INS CO (5/18/2009)	\$2,800	\$2,565	\$3,214	\$2,510	\$2,268	\$2,723	\$2,565	\$2,433	\$2,530
1	CASCO IND CO (2/1/2009)	\$2,385	\$1,800	\$2,772	\$1,943	\$1,610	\$1,902	\$1,925	\$2,003	\$1,890
1	CO OPERATIVE INS CO (5/1/2009)	\$2,323	\$1,825	\$3,230	\$1,844	\$1,575	\$1,870	\$1,825	\$2,116	\$1,870
1	COMMERCE INS CO (5/15/2007)	\$3,041	\$2,300	\$3,420	\$2,445	\$1,959	\$2,377	\$2,300	\$2,319	\$2,375
1	CONCORD GEN MUT INS CO (6/1/2009)	\$1,768	\$1,493	\$2,328	\$1,523	\$1,293	\$1,424	\$1,493	\$1,451	\$1,258
1	GEICO GEN INS CO (9/25/2008)	\$1,876	\$1,839	\$2,118	\$1,675	\$1,587	\$1,845	\$1,810	\$1,754	\$1,802
1	GEICO IND CO (10/1/2007)									
1	GOVERNMENT EMPLOYEES INS CO (9/25/2008)	\$1,876	\$1,839	\$2,118	\$1,675	\$1,587	\$1,845	\$1,810	\$1,754	\$1,802
1	HARTFORD ACCIDENT & IND CO (2/1/2008)	\$2,499	\$2,031	\$2,999	\$2,051	\$1,831	\$2,128	\$2,031	\$2,231	\$2,132
1	INTERINS EXCH OF THE AUTOMOBILE CLUB (11/1/2009)	\$1,960	\$1,774	\$2,280	\$1,688	\$1,490	\$1,768	\$1,774	\$1,808	\$1,728
1	LIBERTY MUT FIRE INS CO (9/11/2009)	\$1,914	\$1,727	\$2,221	\$1,620	\$1,463	\$1,719	\$1,727	\$1,670	\$1,716
1	METROPOLITAN GEN INS CO (4/30/2009)	\$1,386	\$1,166	\$1,620	\$1,274	\$1,080	\$1,280	\$1,228	\$1,364	\$1,404
1	METROPOLITAN GRP PROP & CAS INS CO (4/30/2009)	\$1,148	\$1,072	\$1,162	\$1,018	\$1,054	\$986	\$1,084	\$1,060	\$1,156
1	MMG INS CO (10/1/2009)	\$1,526	\$1,365	\$1,570	\$1,526	\$1,165	\$1,117	\$1,117	\$1,526	\$1,117
1	MT WA ASSUR CORP (10/1/2009)	\$2,002	\$1,721	\$2,449	\$1,722	\$1,605	\$1,737	\$1,721	\$1,677	\$1,740
1	NATIONWIDE MUT INS CO (9/16/2008)	\$1,755	\$1,685	\$1,987	\$1,545	\$1,454	\$1,526	\$1,486	\$1,528	\$1,526
1	NEW HAMPSHIRE IND CO INC (7/12/2008)	\$5,005	\$4,698	\$6,077	\$4,542	\$4,117	\$4,900	\$4,698	\$4,387	\$4,629
1	NGM INS CO (9/5/2008)	\$2,989	\$2,417	\$3,626	\$2,361	\$2,072	\$2,368	\$2,417	\$2,476	\$2,362
1	PEERLESS INS CO (2/1/2009)	\$1,924	\$1,449	\$2,258	\$1,452	\$1,226	\$1,563	\$1,425	\$1,622	\$1,471
1	PROGRESSIVE DIRECT INS CO (10/23/2009)	\$1,949	\$1,738	\$2,381	\$1,624	\$1,609	\$1,901	\$1,738	\$1,667	\$1,639
1	PROGRESSIVE NORTHERN INS CO (1/30/2009)	\$1,995	\$1,835	\$2,302	\$1,790	\$1,618	\$1,934	\$1,835	\$1,739	\$1,795
1	STATE FARM FIRE AND CAS CO (5/25/2009)	\$2,133	\$2,042	\$2,474	\$1,915	\$1,674	\$1,908	\$1,660	\$2,066	\$1,908
1	STATE FARM MUT AUTO INS CO (5/25/2009)	\$1,818	\$1,738	\$2,119	\$1,627	\$1,416	\$1,617	\$1,403	\$1,762	\$1,617
1	TEACHERS INS CO (5/1/2009)									
1	TRAVELERS HOME & MARINE INS CO (6/1/2009)	\$1,759	\$1,642	\$2,067	\$1,527	\$1,374	\$1,306	\$1,672	\$1,382	\$1,729
1	TWIN CITY FIRE INS CO CO (4/4/2009)	\$1,350	\$1,160	\$1,366	\$1,153	\$1,028	\$1,211	\$1,160	\$1,108	\$1,104
1	USAA (11/1/2009)	\$2,238	\$2,232	\$1,691	\$2,030	\$1,925	\$2,258	\$2,232	\$2,146	\$2,218
1	USAA CAS INS CO (11/1/2009)	\$2,258	\$2,244	\$2,716	\$2,047	\$1,941	\$2,270	\$2,244	\$2,166	\$2,230
1	VERMONT MUT INS CO (1/1/2005)	\$2,357	\$1,939	\$3,011	\$1,950	\$1,732	\$1,831	\$1,939	\$1,968	\$1,800

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2	ALLMERICA FIN BENEFIT INS CO (1/15/2009)	\$595	\$548	\$639	\$548	\$500	\$577	\$548	\$559	\$561
2	ALLSTATE FIRE & CAS INS CO (7/6/2009)	\$1,502	\$1,392	\$1,575	\$1,392	\$1,352	\$1,352	\$1,352	\$1,392	\$1,352
2	ALLSTATE IND CO (9/7/2007)									
2	ALLSTATE INS CO (2/25/2008)	\$1,661	\$2,747	\$2,085	\$1,449	\$1,393	\$1,493	\$1,473	\$1,509	
2	ALLSTATE PROP & CAS INS CO (7/27/2009)	\$1,865	\$1,669	\$2,496	\$1,564	\$1,647	\$1,581	\$1,669	\$1,746	\$1,613
2	AMICA MUT INS CO (7/1/2009)	\$1,177	\$1,021	\$1,483	\$994	\$960	\$1,115	\$1,021	\$1,172	\$1,050
2	BRISTOL W INS CO (5/18/2009)	\$1,362	\$1,254	\$1,564	\$1,221	\$1,103	\$1,322	\$1,254	\$1,181	\$1,226
2	CASCO IND CO (2/1/2009)	\$1,296	\$982	\$1,486	\$1,064	\$885	\$1,038	\$1,051	\$1,089	\$1,041
2	CO OPERATIVE INS CO (5/1/2009)	\$1,440	\$1,160	\$2,009	\$1,154	\$993	\$1,199	\$1,160	\$1,320	\$1,199
2	COMMERCE INS CO (5/15/2007)	\$1,894	\$1,447	\$2,152	\$1,531	\$1,234	\$1,490	\$1,447	\$1,456	\$1,500
2	CONCORD GEN MUT INS CO (6/1/2009)	\$993	\$858	\$1,302	\$867	\$741	\$818	\$858	\$825	\$725
2	GEICO GEN INS CO (9/25/2008)	\$1,102	\$1,082	\$1,238	\$987	\$939	\$1,082	\$1,065	\$1,032	\$1,065
2	GEICO IND CO (10/1/2007)									
2	GOVERNMENT EMPLOYEES INS CO (9/25/2008)	\$1,102	\$1,082	\$1,238	\$987	\$939	\$1,082	\$1,065	\$1,032	\$1,065
2	HARTFORD ACCIDENT & IND CO (2/1/2008)	\$1,861	\$1,523	\$2,232	\$1,538	\$1,375	\$1,592	\$1,523	\$1,669	\$1,594
2	INTERINS EXCH OF THE AUTOMOBILE CLUB (11/1/2009)	\$1,094	\$986	\$1,262	\$932	\$824	\$984	\$986	\$1,010	\$966
2	LIBERTY MUT FIRE INS CO (9/11/2009)	\$1,459	\$1,332	\$1,673	\$1,252	\$1,147	\$1,328	\$1,332	\$1,292	\$1,329
2	METROPOLITAN GEN INS CO (4/30/2009)	\$1,036	\$872	\$1,196	\$946	\$800	\$964	\$920	\$1,024	\$1,044
2	METROPOLITAN GRP PROP & CAS INS CO (4/30/2009)	\$834	\$774	\$842	\$744	\$764	\$718	\$786	\$776	\$844
2	MMG INS CO (10/1/2009)	\$1,021	\$934	\$1,060	\$1,021	\$800	\$767	\$767	\$1,021	\$767
2	MT WA ASSUR CORP (10/1/2009)	\$903	\$768	\$1,093	\$774	\$717	\$792	\$768	\$763	\$779
2	NATIONWIDE MUT INS CO (9/16/2008)	\$1,399	\$1,351	\$1,573	\$1,241	\$1,178	\$1,251	\$1,205	\$1,237	\$1,251
2	NEW HAMPSHIRE IND CO INC (7/12/2008)	\$1,882	\$1,784	\$2,277	\$1,726	\$1,566	\$1,879	\$1,784	\$1,674	\$1,791
2	NGM INS CO (9/5/2008)	\$1,764	\$1,432	\$2,131	\$1,395	\$1,229	\$1,404	\$1,432	\$1,461	\$1,405
2	PEERLESS INS CO (2/1/2009)	\$1,221	\$924	\$1,412	\$926	\$788	\$998	\$913	\$1,030	\$942
2	PROGRESSIVE DIRECT INS CO (10/23/2009)	\$842	\$751	\$1,014	\$702	\$696	\$836	\$751	\$719	\$736
2	PROGRESSIVE NORTHERN INS CO (1/30/2009)	\$1,051	\$955	\$1,211	\$940	\$846	\$1,022	\$955	\$912	\$936
2	STATE FARM FIRE AND CAS CO (5/25/2009)	\$1,323	\$1,271	\$1,517	\$1,198	\$1,058	\$1,209	\$1,052	\$1,286	\$1,209
2	STATE FARM MUT AUTO INS CO (5/25/2009)	\$993	\$953	\$1,142	\$896	\$789	\$905	\$784	\$964	\$905
2	TEACHERS INS CO (5/1/2009)									
2	TRAVELERS HOME & MARINE INS CO (6/1/2009)	\$894	\$866	\$1,037	\$789	\$720	\$694	\$892	\$710	\$918
2	TWIN CITY FIRE INS CO CO (4/4/2009)	\$995	\$864	\$1,008	\$858	\$771	\$898	\$864	\$831	\$832
2	USAA (11/1/2009)	\$1,058	\$1,038	\$1,235	\$957	\$914	\$1,049	\$1,038	\$1,007	\$1,037
2	USAA CAS INS CO (11/1/2009)	\$1,112	\$1,088	\$1,299	\$1,005	\$959	\$1,099	\$1,088	\$1,059	\$1,087
2	VERMONT MUT INS CO (1/1/2005)	\$1,452	\$1,200	\$1,876	\$1,208	\$1,073	\$1,138	\$1,200	\$1,218	\$1,124

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3	ALLMERICA FIN BENEFIT INS CO (1/15/2009)	\$749	\$705	\$814	\$688	\$624	\$753	\$705	\$704	\$730
3	ALLSTATE FIRE & CAS INS CO (7/6/2009)	\$1,265	\$1,194	\$1,328	\$1,194	\$1,148	\$1,148	\$1,148	\$1,194	\$1,148
3	ALLSTATE IND CO (9/7/2007)									
3	ALLSTATE INS CO (2/25/2008)	\$2,138	\$1,473	\$2,702	\$1,842	\$1,760	\$1,900	\$1,884	\$1,914	
3	ALLSTATE PROP & CAS INS CO (7/27/2009)	\$1,883	\$1,668	\$2,541	\$1,683	\$1,655	\$1,699	\$1,668	\$1,751	\$1,612
3	AMICA MUT INS CO (7/1/2009)	\$1,163	\$1,000	\$1,470	\$976	\$945	\$1,097	\$1,000	\$1,160	\$1,022
3	BRISTOL W INS CO (5/18/2009)	\$943	\$862	\$1,084	\$845	\$765	\$914	\$862	\$820	\$848
3	CASCO IND CO (2/1/2009)	\$2,010	\$1,518	\$2,361	\$1,638	\$1,352	\$1,603	\$1,620	\$1,689	\$1,584
3	CO OPERATIVE INS CO (5/1/2009)	\$2,036	\$1,622	\$2,827	\$1,617	\$1,392	\$1,671	\$1,622	\$1,860	\$1,671
3	COMMERCE INS CO (5/15/2007)	\$2,132	\$1,607	\$2,390	\$1,711	\$1,368	\$1,658	\$1,607	\$1,621	\$1,654
3	CONCORD GEN MUT INS CO (6/1/2009)	\$885	\$756	\$1,161	\$765	\$654	\$723	\$756	\$729	\$639
3	GEICO GEN INS CO (9/25/2008)	\$1,171	\$1,147	\$1,325	\$1,043	\$985	\$1,152	\$1,128	\$1,095	\$1,128
3	GEICO IND CO (10/1/2007)									
3	GOVERNMENT EMPLOYEES INS CO (9/25/2008)	\$1,171	\$1,147	\$1,325	\$1,043	\$985	\$1,152	\$1,128	\$1,095	\$1,128
3	HARTFORD ACCIDENT & IND CO (2/1/2008)	\$1,901	\$1,550	\$2,284	\$1,597	\$1,399	\$1,634	\$1,550	\$1,719	\$1,626
3	INTERINS EXCH OF THE AUTOMOBILE CLUB (11/1/2009)	\$1,166	\$1,050	\$1,368	\$1,008	\$888	\$1,052	\$1,050	\$1,078	\$1,026
3	LIBERTY MUT FIRE INS CO (9/11/2009)	\$1,898	\$1,697	\$2,222	\$1,589	\$1,430	\$1,694	\$1,697	\$1,647	\$1,684
3	METROPOLITAN GEN INS CO (4/30/2009)	\$1,098	\$918	\$1,276	\$994	\$834	\$1,010	\$962	\$1,080	\$1,098
3	METROPOLITAN GRP PROP & CAS INS CO (4/30/2009)	\$1,064	\$990	\$1,076	\$938	\$980	\$908	\$992	\$984	\$1,062
3	MMG INS CO (10/1/2009)	\$1,126	\$989	\$1,153	\$1,126	\$843	\$807	\$807	\$1,126	\$807
3	MT WA ASSUR CORP (10/1/2009)	\$949	\$816	\$1,149	\$815	\$761	\$829	\$816	\$807	\$822
3	NATIONWIDE MUT INS CO (9/16/2008)	\$724	\$690	\$812	\$635	\$600	\$625	\$607	\$635	\$625
3	NEW HAMPSHIRE IND CO INC (7/12/2008)	\$1,848	\$1,760	\$2,226	\$1,690	\$1,551	\$1,831	\$1,760	\$1,634	\$1,783
3	NGM INS CO (9/5/2008)	\$1,947	\$1,568	\$2,368	\$1,536	\$1,344	\$1,542	\$1,568	\$1,612	\$1,530
3	PEERLESS INS CO (2/1/2009)	\$1,640	\$1,222	\$1,938	\$1,232	\$1,026	\$1,325	\$1,205	\$1,382	\$1,244
3	PROGRESSIVE DIRECT INS CO (10/23/2009)	\$844	\$752	\$1,027	\$708	\$703	\$824	\$752	\$730	\$715
3	PROGRESSIVE NORTHERN INS CO (1/30/2009)	\$955	\$878	\$1,100	\$860	\$776	\$931	\$878	\$834	\$867
3	STATE FARM FIRE AND CAS CO (5/25/2009)	\$1,519	\$1,461	\$1,735	\$1,367	\$1,206	\$1,403	\$1,209	\$1,469	\$1,403
3	STATE FARM MUT AUTO INS CO (5/25/2009)	\$1,205	\$1,158	\$1,379	\$1,083	\$954	\$1,114	\$956	\$1,166	\$1,114
3	TEACHERS INS CO (5/1/2009)									
3	TRAVELERS HOME & MARINE INS CO (6/1/2009)	\$778	\$747	\$903	\$683	\$630	\$603	\$766	\$623	\$795
3	TWIN CITY FIRE INS CO CO (4/4/2009)	\$1,132	\$968	\$1,147	\$960	\$850	\$1,013	\$968	\$915	\$930
3	USAA (11/1/2009)	\$857	\$824	\$1,013	\$763	\$724	\$834	\$824	\$810	\$822
3	USAA CAS INS CO (11/1/2009)	\$873	\$837	\$1,031	\$777	\$737	\$847	\$837	\$825	\$835
3	VERMONT MUT INS CO (1/1/2005)	\$1,922	\$1,577	\$2,449	\$1,591	\$1,406	\$1,491	\$1,577	\$1,607	\$1,469

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New Hampshire Personal Auto 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)
4	ALLMERICA FIN BENEFIT INS CO (1/15/2009)	\$362	\$325	\$385	\$334	\$303	\$341	\$325	\$337	\$332
4	ALLSTATE FIRE & CAS INS CO (7/6/2009)	\$703	\$626	\$733	\$626	\$617	\$617	\$617	\$626	\$617
4	ALLSTATE IND CO (9/7/2007)									
4	ALLSTATE INS CO (2/25/2008)	\$802	\$1,884	\$1,010	\$706	\$672	\$720	\$706	\$730	
4	ALLSTATE PROP & CAS INS CO (7/27/2009)	\$948	\$818	\$1,263	\$852	\$833	\$850	\$818	\$884	\$768
4	AMICA MUT INS CO (7/1/2009)	\$555	\$472	\$699	\$472	\$456	\$519	\$472	\$554	\$481
4	BRISTOL W INS CO (5/18/2009)	\$805	\$723	\$934	\$713	\$642	\$771	\$723	\$698	\$693
4	CASCO IND CO (2/1/2009)	\$778	\$601	\$928	\$638	\$535	\$628	\$636	\$665	\$610
4	CO OPERATIVE INS CO (5/1/2009)	\$623	\$487	\$873	\$498	\$425	\$500	\$487	\$568	\$500
4	COMMERCE INS CO (5/15/2007)	\$779	\$581	\$889	\$624	\$499	\$602	\$581	\$591	\$587
4	CONCORD GEN MUT INS CO (6/1/2009)	\$558	\$465	\$731	\$477	\$408	\$445	\$465	\$456	\$398
4	GEICO GEN INS CO (9/25/2008)	\$537	\$526	\$608	\$481	\$449	\$530	\$512	\$503	\$511
4	GEICO IND CO (10/1/2007)									
4	GOVERNMENT EMPLOYEES INS CO (9/25/2008)	\$537	\$526	\$608	\$481	\$449	\$530	\$512	\$503	\$511
4	HARTFORD ACCIDENT & IND CO (2/1/2008)	\$805	\$663	\$958	\$685	\$611	\$697	\$663	\$736	\$685
4	INTERINS EXCH OF THE AUTOMOBILE CLUB (11/1/2009)	\$586	\$526	\$698	\$512	\$448	\$526	\$526	\$544	\$504
4	LIBERTY MUT FIRE INS CO (9/11/2009)	\$593	\$527	\$695	\$501	\$451	\$529	\$527	\$520	\$521
4	METROPOLITAN GEN INS CO (4/30/2009)	\$510	\$426	\$612	\$464	\$392	\$474	\$446	\$496	\$510
4	METROPOLITAN GRP PROP & CAS INS CO (4/30/2009)	\$362	\$332	\$364	\$320	\$328	\$304	\$334	\$330	\$352
4	MMG INS CO (10/1/2009)	\$429	\$384	\$442	\$429	\$329	\$315	\$315	\$429	\$315
4	MT WA ASSUR CORP (10/1/2009)	\$497	\$423	\$610	\$426	\$395	\$432	\$423	\$408	\$432
4	NATIONWIDE MUT INS CO (9/16/2008)	\$628	\$601	\$706	\$557	\$528	\$538	\$533	\$554	\$538
4	NEW HAMPSHIRE IND CO INC (7/12/2008)	\$1,141	\$1,046	\$1,388	\$1,031	\$927	\$1,105	\$1,046	\$1,010	\$1,021
4	NGM INS CO (9/5/2008)	\$932	\$739	\$1,135	\$736	\$640	\$734	\$739	\$771	\$713
4	PEERLESS INS CO (2/1/2009)	\$751	\$576	\$908	\$583	\$493	\$621	\$568	\$652	\$583
4	PROGRESSIVE DIRECT INS CO (10/23/2009)	\$461	\$403	\$558	\$383	\$377	\$445	\$403	\$394	\$370
4	PROGRESSIVE NORTHERN INS CO (1/30/2009)	\$519	\$462	\$596	\$457	\$413	\$496	\$462	\$446	\$444
4	STATE FARM FIRE AND CAS CO (5/25/2009)	\$655	\$627	\$755	\$591	\$521	\$585	\$516	\$639	\$585
4	STATE FARM MUT AUTO INS CO (5/25/2009)	\$489	\$468	\$566	\$440	\$386	\$435	\$382	\$477	\$435
4	TEACHERS INS CO (5/1/2009)									
4	TRAVELERS HOME & MARINE INS CO (6/1/2009)	\$477	\$459	\$554	\$424	\$384	\$371	\$468	\$383	\$480
4	TWIN CITY FIRE INS CO CO (4/4/2009)	\$528	\$466	\$533	\$464	\$427	\$483	\$466	\$451	\$449
4	USAA (11/1/2009)	\$511	\$504	\$604	\$469	\$447	\$509	\$504	\$493	\$500
4	USAA CAS INS CO (11/1/2009)	\$520	\$511	\$614	\$477	\$455	\$516	\$511	\$502	\$507
4	VERMONT MUT INS CO (1/1/2005)	\$707	\$574	\$930	\$584	\$514	\$544	\$574	\$591	\$527

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New Hampshire Personal Auto 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)
5	ALLMERICA FIN BENEFIT INS CO (1/15/2009)	\$867	\$806	\$938	\$795	\$722	\$857	\$806	\$811	\$830
5	ALLSTATE FIRE & CAS INS CO (7/6/2009)	\$1,147	\$1,023	\$1,200	\$1,023	\$1,005	\$1,005	\$1,005	\$1,023	\$1,005
5	ALLSTATE IND CO (9/7/2007)									
5	ALLSTATE INS CO (2/25/2008)	\$1,660	\$706	\$2,136	\$1,458	\$1,380	\$1,494	\$1,426	\$1,506	
5	ALLSTATE PROP & CAS INS CO (7/27/2009)	\$1,576	\$1,363	\$2,126	\$1,413	\$1,384	\$1,414	\$1,363	\$1,467	\$1,280
5	AMICA MUT INS CO (7/1/2009)	\$1,429	\$1,217	\$1,799	\$1,192	\$1,149	\$1,333	\$1,217	\$1,421	\$1,238
5	BRISTOL W INS CO (5/18/2009)	\$1,208	\$1,106	\$1,398	\$1,082	\$977	\$1,172	\$1,106	\$1,054	\$1,080
5	CASCO IND CO (2/1/2009)	\$3,589	\$2,740	\$4,314	\$2,943	\$2,422	\$2,882	\$2,900	\$3,041	\$2,800
5	CO OPERATIVE INS CO (5/1/2009)	\$2,184	\$1,723	\$3,037	\$1,730	\$1,482	\$1,768	\$1,723	\$1,993	\$1,768
5	COMMERCE INS CO (5/15/2007)	\$1,704	\$1,281	\$1,919	\$1,368	\$1,091	\$1,322	\$1,281	\$1,294	\$1,311
5	CONCORD GEN MUT INS CO (6/1/2009)	\$1,561	\$1,319	\$2,060	\$1,343	\$1,139	\$1,261	\$1,319	\$1,282	\$1,114
5	GEICO GEN INS CO (9/25/2008)	\$1,476	\$1,444	\$1,672	\$1,313	\$1,229	\$1,467	\$1,412	\$1,377	\$1,408
5	GEICO IND CO (10/1/2007)									
5	GOVERNMENT EMPLOYEES INS CO (9/25/2008)	\$1,476	\$1,444	\$1,672	\$1,313	\$1,229	\$1,467	\$1,412	\$1,377	\$1,408
5	HARTFORD ACCIDENT & IND CO (2/1/2008)	\$1,386	\$1,128	\$1,658	\$1,163	\$1,026	\$1,190	\$1,128	\$1,253	\$1,176
5	INTERINS EXCH OF THE AUTOMOBILE CLUB (11/1/2009)	\$1,136	\$1,026	\$1,318	\$980	\$872	\$1,026	\$1,026	\$1,052	\$1,002
5	LIBERTY MUT FIRE INS CO (9/11/2009)	\$1,249	\$1,114	\$1,467	\$1,048	\$940	\$1,115	\$1,114	\$1,087	\$1,102
5	METROPOLITAN GEN INS CO (4/30/2009)	\$1,038	\$876	\$1,232	\$948	\$800	\$970	\$922	\$1,014	\$1,050
5	METROPOLITAN GRP PROP & CAS INS CO (4/30/2009)	\$692	\$646	\$704	\$620	\$640	\$604	\$656	\$648	\$698
5	MMG INS CO (10/1/2009)	\$1,141	\$1,017	\$1,173	\$1,141	\$871	\$836	\$836	\$1,141	\$836
5	MT WA ASSUR CORP (10/1/2009)	\$1,146	\$977	\$1,402	\$983	\$915	\$998	\$977	\$949	\$993
5	NATIONWIDE MUT INS CO (9/16/2008)	\$1,114	\$1,055	\$1,281	\$957	\$895	\$928	\$907	\$955	\$928
5	NEW HAMPSHIRE IND CO INC (7/12/2008)	\$1,949	\$1,806	\$2,374	\$1,765	\$1,603	\$1,892	\$1,806	\$1,719	\$1,766
5	NGM INS CO (9/5/2008)	\$2,592	\$2,063	\$3,155	\$2,038	\$1,776	\$2,041	\$2,063	\$2,142	\$2,010
5	PEERLESS INS CO (2/1/2009)	\$1,649	\$1,231	\$1,967	\$1,242	\$1,036	\$1,333	\$1,211	\$1,397	\$1,250
5	PROGRESSIVE DIRECT INS CO (10/23/2009)	\$957	\$837	\$1,166	\$794	\$783	\$927	\$837	\$814	\$773
5	PROGRESSIVE NORTHERN INS CO (1/30/2009)	\$967	\$871	\$1,115	\$866	\$778	\$950	\$871	\$838	\$870
5	STATE FARM FIRE AND CAS CO (5/25/2009)	\$1,414	\$1,357	\$1,627	\$1,273	\$1,118	\$1,293	\$1,114	\$1,370	\$1,293
5	STATE FARM MUT AUTO INS CO (5/25/2009)	\$1,079	\$1,035	\$1,243	\$970	\$850	\$986	\$847	\$1,044	\$986
5	TEACHERS INS CO (5/1/2009)	\$1,295	\$1,037	\$1,445	\$1,086	\$955	\$1,213	\$1,037	\$1,149	\$1,129
5	TRAVELERS HOME & MARINE INS CO (6/1/2009)	\$1,834	\$1,789	\$2,113	\$1,633	\$1,504	\$1,445	\$1,842	\$1,476	\$1,881
5	TWIN CITY FIRE INS CO CO (4/4/2009)	\$1,430	\$1,207	\$1,446	\$1,206	\$1,072	\$1,269	\$1,207	\$1,161	\$1,146
5	USAA (11/1/2009)	\$938	\$916	\$1,122	\$846	\$802	\$928	\$916	\$896	\$911
5	USAA CAS INS CO (11/1/2009)	\$1,034	\$1,006	\$1,238	\$930	\$882	\$1,018	\$1,006	\$987	\$999
5	VERMONT MUT INS CO (1/1/2005)	\$1,975	\$1,600	\$2,520	\$1,625	\$1,426	\$1,517	\$1,600	\$1,645	\$1,482

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New Hampshire Personal Auto 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)
6	ALLMERICA FIN BENEFIT INS CO (1/15/2009)	\$422	\$336	\$440	\$380	\$339	\$340	\$336	\$383	\$331
6	ALLSTATE FIRE & CAS INS CO (7/6/2009)	\$2,414	\$2,200	\$2,890	\$2,102	\$2,186	\$2,164	\$2,200	\$2,198	\$2,142
6	ALLSTATE IND CO (9/7/2007)	\$2,414	\$2,200	\$2,890	\$2,102	\$2,186	\$2,164	\$2,200	\$2,198	\$2,142
6	ALLSTATE INS CO (2/25/2008)	\$2,414	\$1,426	\$2,890	\$2,102	\$2,186	\$2,164	\$2,200	\$2,198	\$2,142
6	ALLSTATE PROP & CAS INS CO (7/27/2009)	\$2,414	\$2,200	\$2,890	\$2,102	\$2,186	\$2,164	\$2,200	\$2,198	\$2,142
6	AMICA MUT INS CO (7/1/2009)	\$1,906	\$1,532	\$2,474	\$1,629	\$1,606	\$1,748	\$1,532	\$1,980	\$1,495
6	BRISTOL W INS CO (5/18/2009)	\$729	\$608	\$847	\$628	\$565	\$658	\$608	\$624	\$550
6	CASCO IND CO (2/1/2009)	\$1,386	\$1,158	\$1,924	\$1,146	\$947	\$1,145	\$1,129	\$1,274	\$940
6	CO OPERATIVE INS CO (5/1/2009)	\$2,337	\$2,012	\$2,980	\$2,001	\$1,814	\$2,061	\$2,012	\$2,199	\$2,061
6	COMMERCE INS CO (5/15/2007)	\$3,325	\$2,845	\$3,558	\$2,936	\$2,620	\$2,892	\$2,845	\$2,856	\$2,896
6	CONCORD GEN MUT INS CO (6/1/2009)	\$1,998	\$1,842	\$3,042	\$1,863	\$1,723	\$1,951	\$1,842	\$1,824	\$1,854
6	GEICO GEN INS CO (9/25/2008)									
6	GEICO IND CO (10/1/2007)	\$1,826	\$1,799	\$1,956	\$1,693	\$1,678	\$1,787	\$1,794	\$1,741	\$1,798
6	GOVERNMENT EMPLOYEES INS CO (9/25/2008)									
6	HARTFORD ACCIDENT & IND CO (2/1/2008)	\$2,713	\$2,222	\$3,259	\$2,296	\$2,002	\$2,339	\$2,222	\$2,464	\$2,340
6	INTERINS EXCH OF THE AUTOMOBILE CLUB (11/1/2009)	\$1,580	\$1,428	\$1,872	\$1,362	\$1,178	\$1,420	\$1,428	\$1,456	\$1,376
6	LIBERTY MUT FIRE INS CO (9/11/2009)	\$1,570	\$1,470	\$1,744	\$1,403	\$1,318	\$1,462	\$1,470	\$1,430	\$1,463
6	METROPOLITAN GEN INS CO (4/30/2009)	\$1,274	\$1,170	\$1,366	\$1,214	\$1,120	\$1,216	\$1,194	\$1,260	\$1,266
6	METROPOLITAN GRP PROP & CAS INS CO (4/30/2009)	\$1,178	\$1,140	\$1,182	\$1,118	\$1,130	\$1,106	\$1,150	\$1,140	\$1,178
6	MMG INS CO (10/1/2009)	\$1,348	\$1,215	\$1,798	\$1,229	\$1,126	\$1,264	\$1,215	\$1,241	\$1,147
6	MT WA ASSUR CORP (10/1/2009)	\$1,454	\$1,239	\$1,762	\$1,247	\$1,162	\$1,269	\$1,239	\$1,216	\$1,257
6	NATIONWIDE MUT INS CO (9/16/2008)	\$810	\$718	\$937	\$643	\$591	\$539	\$558	\$665	\$539
6	NEW HAMPSHIRE IND CO INC (7/12/2008)	\$1,112	\$945	\$1,367	\$972	\$875	\$1,012	\$945	\$965	\$852
6	NGM INS CO (9/5/2008)	\$1,222	\$1,119	\$1,616	\$1,122	\$1,039	\$1,159	\$1,119	\$1,138	\$1,053
6	PEERLESS INS CO (2/1/2009)	\$1,976	\$1,461	\$2,318	\$1,462	\$1,219	\$1,586	\$1,439	\$1,643	\$1,489
6	PROGRESSIVE DIRECT INS CO (10/23/2009)	\$412	\$341	\$487	\$336	\$329	\$366	\$341	\$347	\$283
6	PROGRESSIVE NORTHERN INS CO (1/30/2009)	\$679	\$568	\$782	\$588	\$529	\$614	\$568	\$582	\$517
6	STATE FARM FIRE AND CAS CO (5/25/2009)	\$2,312	\$2,230	\$2,601	\$2,128	\$1,929	\$2,095	\$1,911	\$2,273	\$2,095
6	STATE FARM MUT AUTO INS CO (5/25/2009)	\$1,913	\$1,851	\$2,136	\$1,772	\$1,619	\$1,746	\$1,605	\$1,883	\$1,746
6	TEACHERS INS CO (5/1/2009)									
6	TRAVELERS HOME & MARINE INS CO (6/1/2009)	\$538	\$447	\$637	\$452	\$384	\$359	\$446	\$412	\$461
6	TWIN CITY FIRE INS CO CO (4/4/2009)	\$1,548	\$1,319	\$1,570	\$1,310	\$1,157	\$1,381	\$1,319	\$1,254	\$1,262
6	USAA (11/1/2009)	\$428	\$388	\$547	\$394	\$361	\$394	\$388	\$423	\$371
6	USAA CAS INS CO (11/1/2009)	\$459	\$416	\$587	\$423	\$387	\$423	\$416	\$453	\$398
6	VERMONT MUT INS CO (1/1/2005)	\$1,342	\$1,211	\$1,788	\$1,224	\$1,123	\$1,259	\$1,211	\$1,236	\$1,143

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New Hampshire Personal Auto 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)
7	ALLMERICA FIN BENEFIT INS CO (1/15/2009)	\$515	\$503	\$567	\$473	\$433	\$542	\$503	\$488	\$527
7	ALLSTATE FIRE & CAS INS CO (7/6/2009)	\$904	\$858	\$953	\$858	\$831	\$831	\$831	\$858	\$831
7	ALLSTATE IND CO (9/7/2007)									
7	ALLSTATE INS CO (2/25/2008)	\$1,452	\$1,756	\$1,836	\$1,250	\$1,210	\$1,306	\$1,312	\$1,324	
7	ALLSTATE PROP & CAS INS CO (7/27/2009)	\$1,276	\$1,162	\$1,722	\$1,140	\$1,130	\$1,156	\$1,162	\$1,193	\$1,133
7	AMICA MUT INS CO (7/1/2009)	\$709	\$619	\$891	\$599	\$578	\$672	\$819	\$706	\$636
7	BRISTOL W INS CO (5/18/2009)	\$911	\$864	\$1,039	\$831	\$752	\$915	\$864	\$796	\$880
7	CASCO IND CO (2/1/2009)	\$1,285	\$967	\$1,480	\$1,046	\$866	\$1,024	\$1,036	\$1,074	\$1,024
7	CO OPERATIVE INS CO (5/1/2009)	\$1,075	\$873	\$1,495	\$864	\$748	\$901	\$873	\$988	\$901
7	COMMERCE INS CO (5/15/2007)	\$1,489	\$1,141	\$1,686	\$1,204	\$971	\$1,174	\$1,141	\$1,145	\$1,189
7	CONCORD GEN MUT INS CO (6/1/2009)	\$808	\$698	\$1,054	\$702	\$603	\$667	\$698	\$669	\$589
7	GEICO GEN INS CO (9/25/2008)	\$694	\$683	\$781	\$623	\$599	\$684	\$676	\$650	\$675
7	GEICO IND CO (10/1/2007)									
7	GOVERNMENT EMPLOYEES INS CO (9/25/2008)	\$694	\$683	\$781	\$623	\$599	\$684	\$676	\$650	\$675
7	HARTFORD ACCIDENT & IND CO (2/1/2008)	\$1,050	\$859	\$1,252	\$887	\$787	\$908	\$859	\$951	\$898
7	INTERINS EXCH OF THE AUTOMOBILE CLUB (11/1/2009)	\$682	\$622	\$788	\$586	\$520	\$622	\$622	\$632	\$610
7	LIBERTY MUT FIRE INS CO (9/11/2009)	\$808	\$735	\$932	\$685	\$622	\$728	\$735	\$704	\$729
7	METROPOLITAN GEN INS CO (4/30/2009)	\$694	\$590	\$800	\$635	\$532	\$650	\$608	\$686	\$704
7	METROPOLITAN GRP PROP & CAS INS CO (4/30/2009)	\$542	\$502	\$548	\$480	\$498	\$468	\$512	\$504	\$546
7	MMG INS CO (10/1/2009)	\$665	\$613	\$692	\$665	\$527	\$504	\$504	\$665	\$504
7	MT WA ASSUR CORP (10/1/2009)	\$611	\$532	\$730	\$527	\$492	\$543	\$532	\$537	\$527
7	NATIONWIDE MUT INS CO (9/16/2008)	\$641	\$619	\$722	\$572	\$544	\$567	\$554	\$569	\$567
7	NEW HAMPSHIRE IND CO INC (7/12/2008)	\$1,305	\$1,237	\$1,562	\$1,205	\$1,078	\$1,295	\$1,237	\$1,159	\$1,246
7	NGM INS CO (9/5/2008)	\$1,358	\$1,110	\$1,642	\$1,075	\$948	\$1,084	\$1,110	\$1,127	\$1,091
7	PEERLESS INS CO (2/1/2009)	\$1,071	\$801	\$1,237	\$801	\$673	\$868	\$789	\$892	\$817
7	PROGRESSIVE DIRECT INS CO (10/23/2009)	\$573	\$524	\$690	\$485	\$486	\$571	\$524	\$499	\$522
7	PROGRESSIVE NORTHERN INS CO (1/30/2009)	\$681	\$637	\$779	\$615	\$556	\$676	\$637	\$594	\$640
7	STATE FARM FIRE AND CAS CO (5/25/2009)	\$980	\$947	\$1,107	\$891	\$793	\$929	\$797	\$947	\$929
7	STATE FARM MUT AUTO INS CO (5/25/2009)	\$739	\$714	\$837	\$670	\$596	\$700	\$598	\$714	\$700
7	TEACHERS INS CO (5/1/2009)									
7	TRAVELERS HOME & MARINE INS CO (6/1/2009)	\$437	\$428	\$504	\$389	\$359	\$347	\$440	\$352	\$453
7	TWIN CITY FIRE INS CO CO (4/4/2009)	\$811	\$716	\$826	\$707	\$635	\$739	\$716	\$684	\$702
7	USAA (11/1/2009)	\$600	\$592	\$701	\$542	\$518	\$598	\$592	\$571	\$593
7	USAA CAS INS CO (11/1/2009)	\$633	\$622	\$739	\$570	\$545	\$628	\$622	\$601	\$622
7	VERMONT MUT INS CO (1/1/2005)	\$1,222	\$1,014	\$1,561	\$1,016	\$906	\$958	\$1,014	\$1,025	\$950

* 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.