

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	Assumes the best renewal Budgetwise group, tier #1
Commerce Ins Co	Premiums reflect preferred tier. Example 2, 3, 4 reflect standard tier premiums. Example 1, 2, 3, 4 rated without RCC or RCD; Assume Local Burglar or Fire Alarm or Smoke Detectors.
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	Example #1 - This includes a \$500 deductible which is the lowest we offer. Example #2 - This standard package includes 50% of Coverage A for contents so this premium includes \$150,000 contents. Also, this includes a \$500 deductible. Example #3 and #4 - Foremost does not write an HO4 or an HO6.
Great Northern Ins Co	\$10,000 Medical Payment included at no additional charge
Hartford Accident & Indemnity Co	*The Sentinel Coverage Package endorsement is included for all four examples to get to the \$300,000 limit of liability and \$1000 limit for medical coverage; *Assumed roof type is made of same building material unless explicitly said so; *Assumed each example is for a 23 year old male with the best credit score
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	Assumptions: As most customers in NH qualify for GSP, the GSP factor was included. For each example, Tier 10 was applied.
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 Mut Fire Ins Co	Assumes dead bolt locks, smoke/fire alarms for all examples. Assumes best credit. Ex #2 - standard Personal Prop Cvg on HO-3 is 55% of Dwelling limit or \$165,000
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 Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03063 (Nashua)	Allstate Ind Co (8/17/2009)			\$243	
03063 (Nashua)	Allstate Ins Co (8/17/2009)				\$552
03063 (Nashua)	Amica Mutual Ins Co (7/1/2009)	\$638	\$775	\$154	\$277
03063 (Nashua)	Cambridge Mutual Fire Ins (5/5/2009)	\$658	\$942	\$187	\$231
03063 (Nashua)	Citizens Ins Co of America (9/1/2009)	\$525	\$559		
03063 (Nashua)	Commerce Ins Co (1/15/2007)	\$625	\$928	\$168	\$209
03063 (Nashua)	Concord General Mutual Ins Co (10/1/2009)	\$541	\$671	\$157	\$257
03063 (Nashua)	Cooperative Ins Companies (5/1/2009)	\$653	\$938	\$203	\$282
03063 (Nashua)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03063 (Nashua)	Hartford Accident & Indemnity Co (10/3/2009)	\$371	\$430	\$100	\$183
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 (9/29/2009)	\$774	\$925	\$258	\$259
03063 (Nashua)	Merrimack Mutual Fire Ins Co (5/1/2009)	\$699	\$886	\$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 (4/1/2009)	\$549	\$899	\$150	\$164
03063 (Nashua)	Mt Washington Assurance Corp (3/1/2009)	\$535	\$687	\$214	\$228
03063 (Nashua)	Nationwide Mutual Fire Ins Co (8/22/2009)	\$773	\$1,051	\$187	\$326
03063 (Nashua)	Nationwide Prop & Cas Ins Co (8/22/2009)	\$638	\$840	\$170	\$309
03063 (Nashua)	New England Guaranty Ins Co Inc (2/1/2009)	\$395	\$660	\$107	\$164
03063 (Nashua)	NGM Ins Co (8/29/2008)	\$908	\$1,149	\$277	\$318
03063 (Nashua)	Peerless Ins Co (2/1/2009)	\$659	\$714	\$212	\$235
03063 (Nashua)	Phenix Mutual Fire Ins Co (5/1/2006)	\$619	\$787	\$113	\$239
03063 (Nashua)	Providence Mut Fire Ins Co (9/10/2007)	\$578	\$651	\$110	\$149
03063 (Nashua)	Standard Fire Ins Co (4/4/2009)	\$926	\$1,126	\$227	\$290
03063 (Nashua)	State Farm Fire & Casualty Co (4/1/2007)	\$949	\$1,263	\$203	\$391
03063 (Nashua)	Travelers Home & Marine Ins Co (1/23/2009)	\$346	\$435	\$209	\$245
03063 (Nashua)	Union Mutual Ins Co (10/1/2007)	\$556	\$918	\$209	\$236
03063 (Nashua)	USAA (11/30/2008)	\$1,479	\$1,548	\$60	\$663
03063 (Nashua)	USAA Casualty Ins Co (11/30/2008)	\$1,593	\$1,674	\$59	\$528
03063 (Nashua)	Vermont Mut Ins Co (8/1/2009)	\$888	\$1,102	\$146	\$352
03063 (Nashua)	Vigilant Ins Co (10/15/2007)	\$2,493	\$931	\$415	\$639
03063 (Nashua)	York Ins Co of ME (7/4/2009)	\$497	\$626	\$160	\$224

* 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.

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 (8/17/2009)			\$243	
03070 (South Rural)	Allstate Ins Co (8/17/2009)				\$552
03070 (South Rural)	Amica Mutual Ins Co (7/1/2009)	\$599	\$727	\$157	\$289
03070 (South Rural)	Cambridge Mutual Fire Ins (5/5/2009)	\$818	\$1,054	\$187	\$231
03070 (South Rural)	Citizens Ins Co of America (9/1/2009)	\$588	\$641		
03070 (South Rural)	Commerce Ins Co (1/15/2007)	\$748	\$1,023	\$206	\$225
03070 (South Rural)	Concord General Mutual Ins Co (10/1/2009)	\$648	\$811	\$192	\$235
03070 (South Rural)	Cooperative Ins Companies (5/1/2009)	\$718	\$1,038	\$223	\$311
03070 (South Rural)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03070 (South Rural)	Hartford Accident & Indemnity Co (10/3/2009)	\$481	\$562	\$100	\$183
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 (9/29/2009)	\$793	\$948	\$261	\$261
03070 (South Rural)	Merrimack Mutual Fire Ins Co (5/1/2009)	\$911	\$1,176	\$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 (4/1/2009)	\$551	\$901	\$150	\$153
03070 (South Rural)	Mt Washington Assurance Corp (3/1/2009)	\$589	\$754	\$233	\$240
03070 (South Rural)	Nationwide Mutual Fire Ins Co (8/22/2009)	\$888	\$1,210	\$187	\$326
03070 (South Rural)	Nationwide Prop & Cas Ins Co (8/22/2009)				
03070 (South Rural)	New England Guaranty Ins Co Inc (2/1/2009)	\$433	\$725	\$115	\$164
03070 (South Rural)	NGM Ins Co (8/29/2008)	\$912	\$1,155	\$281	\$315
03070 (South Rural)	Peerless Ins Co (2/1/2009)	\$712	\$781	\$212	\$235
03070 (South Rural)	Phenix Mutual Fire Ins Co (5/1/2006)	\$650	\$833	\$156	\$244
03070 (South Rural)	Providence Mut Fire Ins Co (9/10/2007)	\$690	\$782	\$123	\$153
03070 (South Rural)	Standard Fire Ins Co (4/4/2009)	\$883	\$1,069	\$227	\$290
03070 (South Rural)	State Farm Fire & Casualty Co (4/1/2007)	\$996	\$1,327	\$203	\$391
03070 (South Rural)	Travelers Home & Marine Ins Co (1/23/2009)	\$443	\$575	\$237	\$208
03070 (South Rural)	Union Mutual Ins Co (10/1/2007)	\$556	\$918	\$209	\$236
03070 (South Rural)	USAA (11/30/2008)	\$1,426	\$1,543	\$60	\$640
03070 (South Rural)	USAA Casualty Ins Co (11/30/2008)	\$1,540	\$1,671	\$59	\$509
03070 (South Rural)	Vermont Mut Ins Co (8/1/2009)	\$849	\$1,052	\$148	\$329
03070 (South Rural)	Vigilant Ins Co (10/15/2007)	\$2,282	\$931	\$415	\$639
03070 (South Rural)	York Ins Co of ME (7/4/2009)	\$450	\$558	\$169	\$227

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[Reported by Company by Zip Code/Territory]

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03102 (Manchester)	Allstate Ind Co (8/17/2009)			\$243	
03102 (Manchester)	Allstate Ins Co (8/17/2009)				\$552
03102 (Manchester)	Amica Mutual Ins Co (7/1/2009)	\$713	\$869	\$160	\$289
03102 (Manchester)	Cambridge Mutual Fire Ins (5/5/2009)	\$736	\$1,047	\$241	\$332
03102 (Manchester)	Citizens Ins Co of America (9/1/2009)	\$588	\$641		
03102 (Manchester)	Commerce Ins Co (1/15/2007)	\$727	\$1,087	\$225	\$205
03102 (Manchester)	Concord General Mutual Ins Co (10/1/2009)	\$836	\$1,016	\$229	\$231
03102 (Manchester)	Cooperative Ins Companies (5/1/2009)	\$653	\$938	\$203	\$282
03102 (Manchester)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03102 (Manchester)	Hartford Accident & Indemnity Co (10/3/2009)	\$436	\$509	\$100	\$183
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 (9/29/2009)	\$784	\$936	\$258	\$259
03102 (Manchester)	Merrimack Mutual Fire Ins Co (5/1/2009)	\$773	\$987	\$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 (4/1/2009)	\$644	\$1,054	\$150	\$156
03102 (Manchester)	Mt Washington Assurance Corp (3/1/2009)	\$614	\$788	\$259	\$245
03102 (Manchester)	Nationwide Mutual Fire Ins Co (8/22/2009)	\$773	\$1,051	\$187	\$326
03102 (Manchester)	Nationwide Prop & Cas Ins Co (8/22/2009)				
03102 (Manchester)	New England Guaranty Ins Co Inc (2/1/2009)	\$462	\$775	\$115	\$179
03102 (Manchester)	NGM Ins Co (8/29/2008)	\$994	\$1,265	\$296	\$322
03102 (Manchester)	Peerless Ins Co (2/1/2009)	\$659	\$714	\$212	\$235
03102 (Manchester)	Phenix Mutual Fire Ins Co (5/1/2006)	\$749	\$984	\$197	\$244
03102 (Manchester)	Providence Mut Fire Ins Co (9/10/2007)	\$772	\$878	\$125	\$163
03102 (Manchester)	Standard Fire Ins Co (4/4/2009)	\$997	\$1,218	\$227	\$290
03102 (Manchester)	State Farm Fire & Casualty Co (4/1/2007)	\$745	\$991	\$203	\$391
03102 (Manchester)	Travelers Home & Marine Ins Co (1/23/2009)	\$369	\$456	\$197	\$248
03102 (Manchester)	Union Mutual Ins Co (10/1/2007)	\$556	\$918	\$209	\$236
03102 (Manchester)	USAA (11/30/2008)	\$1,495	\$1,564	\$60	\$675
03102 (Manchester)	USAA Casualty Ins Co (11/30/2008)	\$1,609	\$1,689	\$59	\$537
03102 (Manchester)	Vermont Mut Ins Co (8/1/2009)	\$997	\$1,236	\$216	\$329
03102 (Manchester)	Vigilant Ins Co (10/15/2007)	\$2,690	\$931	\$415	\$639
03102 (Manchester)	York Ins Co of ME (7/4/2009)	\$538	\$683	\$178	\$227

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03301 (Concord)	Allstate Ins Co (8/17/2009)				\$552
03301 (Concord)	Amica Mutual Ins Co (7/1/2009)	\$612	\$743	\$158	\$295
03301 (Concord)	Cambridge Mutual Fire Ins (5/5/2009)	\$818	\$1,054	\$187	\$231
03301 (Concord)	Citizens Ins Co of America (9/1/2009)	\$609	\$670		
03301 (Concord)	Commerce Ins Co (1/15/2007)	\$711	\$1,060	\$178	\$218
03301 (Concord)	Concord General Mutual Ins Co (10/1/2009)	\$857	\$1,043	\$187	\$279
03301 (Concord)	Cooperative Ins Companies (5/1/2009)	\$653	\$938	\$203	\$282
03301 (Concord)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03301 (Concord)	Hartford Accident & Indemnity Co (10/3/2009)	\$453	\$527	\$100	\$183
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 (9/29/2009)	\$787	\$940	\$258	\$259
03301 (Concord)	Merrimack Mutual Fire Ins Co (5/1/2009)	\$911	\$1,176	\$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 (4/1/2009)	\$628	\$1,029	\$150	\$153
03301 (Concord)	Mt Washington Assurance Corp (3/1/2009)	\$609	\$781	\$214	\$240
03301 (Concord)	Nationwide Mutual Fire Ins Co (8/22/2009)	\$822	\$1,118	\$187	\$326
03301 (Concord)	Nationwide Prop & Cas Ins Co (8/22/2009)				
03301 (Concord)	New England Guaranty Ins Co Inc (2/1/2009)	\$571	\$962	\$139	\$179
03301 (Concord)	NGM Ins Co (8/29/2008)	\$938	\$1,189	\$281	\$312
03301 (Concord)	Peerless Ins Co (2/1/2009)	\$736	\$813	\$212	\$235
03301 (Concord)	Phenix Mutual Fire Ins Co (5/1/2006)	\$655	\$841	\$132	\$234
03301 (Concord)	Providence Mut Fire Ins Co (9/10/2007)	\$695	\$788	\$103	\$143
03301 (Concord)	Standard Fire Ins Co (4/4/2009)	\$912	\$1,108	\$227	\$290
03301 (Concord)	State Farm Fire & Casualty Co (4/1/2007)	\$935	\$1,244	\$203	\$391
03301 (Concord)	Travelers Home & Marine Ins Co (1/23/2009)	\$382	\$494	\$205	\$198
03301 (Concord)	Union Mutual Ins Co (10/1/2007)	\$576	\$954	\$201	\$236
03301 (Concord)	USAA (11/30/2008)	\$1,383	\$1,455	\$55	\$619
03301 (Concord)	USAA Casualty Ins Co (11/30/2008)	\$1,490	\$1,572	\$54	\$492
03301 (Concord)	Vermont Mut Ins Co (8/1/2009)	\$976	\$1,213	\$148	\$329
03301 (Concord)	Vigilant Ins Co (10/15/2007)	\$2,160	\$931	\$415	\$639
03301 (Concord)	York Ins Co of ME (7/4/2009)	\$491	\$614	\$166	\$227

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03431 (Keene)	Citizens Ins Co of America (9/1/2009)	\$534	\$569		
03431 (Keene)	Commerce Ins Co (1/15/2007)	\$711	\$1,060	\$178	\$218
03431 (Keene)	Concord General Mutual Ins Co (10/1/2009)	\$857	\$1,043	\$187	\$279
03431 (Keene)	Cooperative Ins Companies (5/1/2009)	\$653	\$938	\$203	\$282
03431 (Keene)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
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03431 (Keene)	Liberty Mutual Fire Ins Co (9/29/2009)	\$794	\$950	\$261	\$261
03431 (Keene)	Merrimack Mutual Fire Ins Co (5/1/2009)	\$911	\$1,176	\$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 (4/1/2009)	\$628	\$1,029	\$150	\$153
03431 (Keene)	Mt Washington Assurance Corp (3/1/2009)	\$609	\$781	\$214	\$240
03431 (Keene)	Nationwide Mutual Fire Ins Co (8/22/2009)	\$831	\$1,131	\$187	\$326
03431 (Keene)	Nationwide Prop & Cas Ins Co (8/22/2009)				
03431 (Keene)	New England Guaranty Ins Co Inc (2/1/2009)	\$571	\$962	\$139	\$179
03431 (Keene)	NGM Ins Co (8/29/2008)	\$938	\$1,189	\$281	\$312
03431 (Keene)	Peerless Ins Co (2/1/2009)	\$736	\$813	\$212	\$235
03431 (Keene)	Phenix Mutual Fire Ins Co (5/1/2006)	\$655	\$841	\$132	\$234
03431 (Keene)	Providence Mut Fire Ins Co (9/10/2007)	\$695	\$788	\$103	\$143
03431 (Keene)	Standard Fire Ins Co (4/4/2009)	\$918	\$1,115	\$227	\$290
03431 (Keene)	State Farm Fire & Casualty Co (4/1/2007)	\$849	\$1,129	\$203	\$391
03431 (Keene)	Travelers Home & Marine Ins Co (1/23/2009)	\$391	\$504	\$210	\$202
03431 (Keene)	Union Mutual Ins Co (10/1/2007)	\$576	\$954	\$201	\$236
03431 (Keene)	USAA (11/30/2008)	\$1,354	\$1,429	\$52	\$604
03431 (Keene)	USAA Casualty Ins Co (11/30/2008)	\$1,460	\$1,545	\$51	\$480
03431 (Keene)	Vermont Mut Ins Co (8/1/2009)	\$988	\$1,226	\$152	\$329
03431 (Keene)	Vigilant Ins Co (10/15/2007)	\$2,172	\$931	\$415	\$639
03431 (Keene)	York Ins Co of ME (7/4/2009)	\$481	\$601	\$166	\$227

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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 (8/17/2009)			\$241	
03570 (Berlin)	Allstate Ins Co (8/17/2009)				\$544
03570 (Berlin)	Amica Mutual Ins Co (7/1/2009)	\$612	\$743	\$158	\$295
03570 (Berlin)	Cambridge Mutual Fire Ins (5/5/2009)	\$818	\$1,054	\$187	\$231
03570 (Berlin)	Citizens Ins Co of America (9/1/2009)	\$659	\$735		
03570 (Berlin)	Commerce Ins Co (1/15/2007)	\$748	\$1,116	\$178	\$218
03570 (Berlin)	Concord General Mutual Ins Co (10/1/2009)	\$857	\$1,043	\$187	\$279
03570 (Berlin)	Cooperative Ins Companies (5/1/2009)	\$653	\$938	\$203	\$282
03570 (Berlin)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03570 (Berlin)	Hartford Accident & Indemnity Co (10/3/2009)	\$453	\$527	\$100	\$183
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 (9/29/2009)	\$794	\$950	\$261	\$261
03570 (Berlin)	Merrimack Mutual Fire Ins Co (5/1/2009)	\$911	\$1,176	\$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 (4/1/2009)	\$628	\$1,029	\$150	\$153
03570 (Berlin)	Mt Washington Assurance Corp (3/1/2009)	\$609	\$781	\$214	\$240
03570 (Berlin)	Nationwide Mutual Fire Ins Co (8/22/2009)	\$881	\$1,201	\$187	\$326
03570 (Berlin)	Nationwide Prop & Cas Ins Co (8/22/2009)				
03570 (Berlin)	New England Guaranty Ins Co Inc (2/1/2009)	\$571	\$962	\$139	\$179
03570 (Berlin)	NGM Ins Co (8/29/2008)	\$938	\$1,189	\$281	\$312
03570 (Berlin)	Peerless Ins Co (2/1/2009)	\$736	\$813	\$212	\$235
03570 (Berlin)	Phenix Mutual Fire Ins Co (5/1/2006)	\$655	\$841	\$132	\$234
03570 (Berlin)	Providence Mut Fire Ins Co (9/10/2007)	\$695	\$788	\$103	\$143
03570 (Berlin)	Standard Fire Ins Co (4/4/2009)	\$956	\$1,164	\$227	\$290
03570 (Berlin)	State Farm Fire & Casualty Co (4/1/2007)	\$980	\$1,306	\$203	\$391
03570 (Berlin)	Travelers Home & Marine Ins Co (1/23/2009)	\$395	\$484	\$193	\$248
03570 (Berlin)	Union Mutual Ins Co (10/1/2007)	\$576	\$954	\$201	\$236
03570 (Berlin)	USAA (11/30/2008)	\$1,390	\$1,481	\$54	\$625
03570 (Berlin)	USAA Casualty Ins Co (11/30/2008)	\$1,499	\$1,601	\$53	\$498
03570 (Berlin)	Vermont Mut Ins Co (8/1/2009)	\$997	\$1,236	\$152	\$333
03570 (Berlin)	Vigilant Ins Co (10/15/2007)	\$2,249	\$931	\$415	\$639
03570 (Berlin)	York Ins Co of ME (7/4/2009)	\$498	\$626	\$164	\$214

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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 (8/17/2009)			\$241	
03766 (Lebanon)	Allstate Ins Co (8/17/2009)				\$544
03766 (Lebanon)	Amica Mutual Ins Co (7/1/2009)	\$612	\$743	\$158	\$295
03766 (Lebanon)	Cambridge Mutual Fire Ins (5/5/2009)	\$818	\$1,054	\$187	\$231
03766 (Lebanon)	Citizens Ins Co of America (9/1/2009)	\$613	\$674		
03766 (Lebanon)	Commerce Ins Co (1/15/2007)	\$711	\$1,060	\$178	\$218
03766 (Lebanon)	Concord General Mutual Ins Co (10/1/2009)	\$857	\$1,043	\$187	\$279
03766 (Lebanon)	Cooperative Ins Companies (5/1/2009)	\$653	\$938	\$203	\$282
03766 (Lebanon)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03766 (Lebanon)	Hartford Accident & Indemnity Co (10/3/2009)	\$453	\$527	\$100	\$183
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 (9/29/2009)	\$794	\$950	\$261	\$261
03766 (Lebanon)	Merrimack Mutual Fire Ins Co (5/1/2009)	\$911	\$1,176	\$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 (4/1/2009)	\$628	\$1,029	\$150	\$153
03766 (Lebanon)	Mt Washington Assurance Corp (3/1/2009)	\$609	\$781	\$214	\$240
03766 (Lebanon)	Nationwide Mutual Fire Ins Co (8/22/2009)	\$847	\$1,154	\$187	\$326
03766 (Lebanon)	Nationwide Prop & Cas Ins Co (8/22/2009)				
03766 (Lebanon)	New England Guaranty Ins Co Inc (2/1/2009)	\$571	\$962	\$139	\$179
03766 (Lebanon)	NGM Ins Co (8/29/2008)	\$938	\$1,189	\$281	\$312
03766 (Lebanon)	Peerless Ins Co (2/1/2009)	\$684	\$746	\$212	\$235
03766 (Lebanon)	Phenix Mutual Fire Ins Co (5/1/2006)	\$655	\$841	\$132	\$234
03766 (Lebanon)	Providence Mut Fire Ins Co (9/10/2007)	\$695	\$788	\$103	\$143
03766 (Lebanon)	Standard Fire Ins Co (4/4/2009)	\$920	\$1,118	\$227	\$290
03766 (Lebanon)	State Farm Fire & Casualty Co (4/1/2007)	\$935	\$1,244	\$203	\$391
03766 (Lebanon)	Travelers Home & Marine Ins Co (1/23/2009)	\$380	\$481	\$201	\$199
03766 (Lebanon)	Union Mutual Ins Co (10/1/2007)	\$576	\$954	\$201	\$236
03766 (Lebanon)	USAA (11/30/2008)	\$1,354	\$1,429	\$55	\$604
03766 (Lebanon)	USAA Casualty Ins Co (11/30/2008)	\$1,460	\$1,545	\$54	\$480
03766 (Lebanon)	Vermont Mut Ins Co (8/1/2009)	\$988	\$1,226	\$152	\$329
03766 (Lebanon)	Vigilant Ins Co (10/15/2007)	\$2,282	\$931	\$415	\$639
03766 (Lebanon)	York Ins Co of ME (7/4/2009)	\$480	\$597	\$164	\$243

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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 (8/17/2009)			\$243	
03801 (Portsmouth)	Allstate Ins Co (8/17/2009)				\$552
03801 (Portsmouth)	Amica Mutual Ins Co (7/1/2009)	\$644	\$783	\$156	\$275
03801 (Portsmouth)	Cambridge Mutual Fire Ins (5/5/2009)	\$793	\$1,133	\$187	\$231
03801 (Portsmouth)	Citizens Ins Co of America (9/1/2009)	\$611	\$672		
03801 (Portsmouth)	Commerce Ins Co (1/15/2007)	\$1,141	\$1,715	\$219	\$335
03801 (Portsmouth)	Concord General Mutual Ins Co (10/1/2009)	\$853	\$1,039	\$202	\$298
03801 (Portsmouth)	Cooperative Ins Companies (5/1/2009)	\$653	\$938	\$203	\$282
03801 (Portsmouth)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03801 (Portsmouth)	Hartford Accident & Indemnity Co (10/3/2009)	\$654	\$766	\$100	\$183
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 (9/29/2009)	\$804	\$965	\$261	\$261
03801 (Portsmouth)	Merrimack Mutual Fire Ins Co (5/1/2009)	\$832	\$1,067	\$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 (4/1/2009)	\$748	\$1,229	\$150	\$150
03801 (Portsmouth)	Mt Washington Assurance Corp (3/1/2009)	\$615	\$789	\$228	\$245
03801 (Portsmouth)	Nationwide Mutual Fire Ins Co (8/22/2009)	\$847	\$1,154	\$191	\$331
03801 (Portsmouth)	Nationwide Prop & Cas Ins Co (8/22/2009)				
03801 (Portsmouth)	New England Guaranty Ins Co Inc (2/1/2009)	\$484	\$811	\$107	\$164
03801 (Portsmouth)	NGM Ins Co (8/29/2008)	\$938	\$1,189	\$281	\$312
03801 (Portsmouth)	Peerless Ins Co (2/1/2009)	\$698	\$763	\$212	\$235
03801 (Portsmouth)	Phenix Mutual Fire Ins Co (5/1/2006)				
03801 (Portsmouth)	Providence Mut Fire Ins Co (9/10/2007)	\$1,197	\$1,375	\$118	\$149
03801 (Portsmouth)	Standard Fire Ins Co (4/4/2009)	\$956	\$1,138	\$227	\$290
03801 (Portsmouth)	State Farm Fire & Casualty Co (4/1/2007)	\$781	\$1,041	\$203	\$391
03801 (Portsmouth)	Travelers Home & Marine Ins Co (1/23/2009)	\$388	\$480	\$194	\$198
03801 (Portsmouth)	Union Mutual Ins Co (10/1/2007)	\$620	\$1,025	\$193	\$236
03801 (Portsmouth)	USAA (11/30/2008)	\$1,414	\$1,501	\$70	\$596
03801 (Portsmouth)	USAA Casualty Ins Co (11/30/2008)	\$1,531	\$1,631	\$69	\$475
03801 (Portsmouth)	Vermont Mut Ins Co (8/1/2009)	\$1,004	\$1,245	\$158	\$275
03801 (Portsmouth)	Vigilant Ins Co (10/15/2007)	\$2,399	\$969	\$415	\$639
03801 (Portsmouth)	York Ins Co of ME (7/4/2009)	\$620	\$808	\$172	\$238

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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 (8/17/2009)			\$241	
03846 (North Rural)	Allstate Ins Co (8/17/2009)				\$544
03846 (North Rural)	Amica Mutual Ins Co (7/1/2009)	\$612	\$743	\$158	\$295
03846 (North Rural)	Cambridge Mutual Fire Ins (5/5/2009)	\$818	\$1,054	\$187	\$231
03846 (North Rural)	Citizens Ins Co of America (9/1/2009)	\$613	\$674		
03846 (North Rural)	Commerce Ins Co (1/15/2007)	\$748	\$1,116	\$178	\$218
03846 (North Rural)	Concord General Mutual Ins Co (10/1/2009)	\$857	\$1,043	\$187	\$279
03846 (North Rural)	Cooperative Ins Companies (5/1/2009)	\$653	\$938	\$203	\$282
03846 (North Rural)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03846 (North Rural)	Hartford Accident & Indemnity Co (10/3/2009)	\$453	\$527	\$100	\$183
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 (9/29/2009)	\$794	\$950	\$261	\$261
03846 (North Rural)	Merrimack Mutual Fire Ins Co (5/1/2009)	\$911	\$1,176	\$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 (4/1/2009)	\$628	\$1,029	\$150	\$153
03846 (North Rural)	Mt Washington Assurance Corp (3/1/2009)	\$609	\$788	\$214	\$240
03846 (North Rural)	Nationwide Mutual Fire Ins Co (8/22/2009)	\$881	\$1,201	\$187	\$326
03846 (North Rural)	Nationwide Prop & Cas Ins Co (8/22/2009)				
03846 (North Rural)	New England Guaranty Ins Co Inc (2/1/2009)	\$571	\$962	\$139	\$179
03846 (North Rural)	NGM Ins Co (8/29/2008)	\$938	\$1,189	\$281	\$312
03846 (North Rural)	Peerless Ins Co (2/1/2009)	\$736	\$813	\$212	\$235
03846 (North Rural)	Phenix Mutual Fire Ins Co (5/1/2006)	\$655	\$841	\$132	\$234
03846 (North Rural)	Providence Mut Fire Ins Co (9/10/2007)	\$695	\$788	\$103	\$143
03846 (North Rural)	Standard Fire Ins Co (4/4/2009)	\$956	\$1,164	\$227	\$290
03846 (North Rural)	State Farm Fire & Casualty Co (4/1/2007)	\$980	\$1,306	\$203	\$391
03846 (North Rural)	Travelers Home & Marine Ins Co (1/23/2009)	\$382	\$463	\$193	\$248
03846 (North Rural)	Union Mutual Ins Co (10/1/2007)	\$576	\$954	\$201	\$236
03846 (North Rural)	USAA (11/30/2008)	\$1,390	\$1,481	\$54	\$625
03846 (North Rural)	USAA Casualty Ins Co (11/30/2008)	\$1,499	\$1,601	\$53	\$498
03846 (North Rural)	Vermont Mut Ins Co (8/1/2009)	\$997	\$1,236	\$152	\$333
03846 (North Rural)	Vigilant Ins Co (10/15/2007)	\$2,225	\$931	\$415	\$639
03846 (North Rural)	York Ins Co of ME (7/4/2009)	\$518	\$650	\$164	\$227

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