

A Comparison of New Hampshire Homeowners Insurance Premiums

The following exhibits show a comparison of premiums charged by 35 of the largest insurance companies (by 2014 direct written premium) in New Hampshire. These companies have submitted the premium they would charge for 4 different samples of insurance customers as of February 1, 2016. These examples differ by type of dwelling, age of dwelling, construction materials and value of contents. Also, the companies considered these examples in 9 different sample locations in the state.

These examples all share some general assumptions:

- Liability limit is \$300,000.
- Deductible is \$500.
- Medical payment is \$5,000.
- Premium is for a 12 month period.
- Premiums are not considered for multi-policy or package discounts.
- All properties are equipped with smoke detectors, fire extinguishers and dead bolts locks.
- If the company considers credit in calculating premium, they assumed that the policy holder has the highest credit rating. (Generally, lower credit scores will generate higher premiums.)
- All roofs are 10 years old.

If the companies differed from these assumptions or made further assumptions specific to their product, it is posted in the notes section following the premium exhibits.

It is important to understand that these are only estimates of the premium based on the risk descriptions provided on the next page. Actual premiums will vary based on individual characteristics. In any purchase of insurance, you should talk to your agent about the level of insurance and any special coverages you may need. Remember, different agents service different companies. So, to get the best match of price and coverage, you may have to speak to multiple agents. Also remember that the amount of homeowners premium you pay is heavily dependent on the estimated cost to rebuild your home (coverage A amount or limit). These exhibits intended only as a baseline comparison for the described scenarios.

New Hampshire Homeowners Insurance Premiums

All examples include the following unless otherwise noted:

Coverages

Liability Limit: \$300,000
Deductible: \$500 Deductible
Medical Payments: \$5,000

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

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.

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 \$150,000.

Example 3:

Tenant (HO-4) policy for an apartment located in a twenty-five unit wood frame building, built in 1995. The fire hydrant is located within 500 feet and a responding fire station is located within five miles. The full replacement value for contents is \$50,000.

Example 4:

Condominium owners (HO-6) policy. The property is one of ten units in a wood frame building, built in 2000. 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 contents is \$100,000.

New Hampshire Homeowners 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	9/5/2011									
1	Allstate Ins Co	9/5/2011									
1	Allstate Prop & Cas Ins Co	3/16/2015	\$1,132	\$1,429	\$1,198	\$1,155	\$1,125	\$1,172	\$1,111	\$1,259	\$1,172
1	Amica Mut Ins Co	7/1/2012	\$848	\$782	\$963	\$802	\$802	\$802	\$802	\$896	\$802
1	Cambridge Mut Fire Ins Co	1/1/2011	\$859	\$986	\$951	\$994	\$994	\$994	\$994	\$1,024	\$994
1	Citizens Ins Co Of Amer	12/1/2015	\$586	\$679	\$655	\$690	\$560	\$755	\$750	\$724	\$727
1	Co Operative Ins Co	11/1/2014	\$874	\$962	\$874	\$874	\$874	\$874	\$874	\$874	\$874
1	Commerce Ins Co	2/15/2015	\$978	\$914	\$919	\$996	\$1,043	\$1,106	\$985	\$1,041	\$1,014
1	Concord Gen Mut Ins Co	4/1/2015	\$487	\$581	\$743	\$765	\$765	\$765	\$765	\$759	\$765
1	Foremost Ins Co Grand Rapids MI	11/15/2013	\$945	\$945	\$945	\$945	\$945	\$945	\$945	\$945	\$945
1	Interins Exch Of The Automobile Club	4/1/2013	\$473	\$467	\$473	\$475	\$481	\$467	\$467	\$481	\$475
1	Liberty Ins Corp	8/28/2015	\$815	\$807	\$806	\$799	\$806	\$754	\$765	\$867	\$770
1	Massachusetts Bay Ins Co	12/1/2015	\$668	\$779	\$705	\$791	\$639	\$867	\$862	\$831	\$834
1	Merrimack Mut Fire Ins Co	10/7/2014	\$981	\$983	\$1,016	\$1,028	\$1,182	\$1,127	\$1,310	\$1,025	\$1,182
1	Metropolitan Grp Prop & Cas Ins Co	5/31/2015	\$446	\$664	\$452	\$493	\$477	\$527	\$477	\$644	\$527
1	Metropolitan Prop & Cas Ins Co	5/31/2015	\$548	\$711	\$579	\$557	\$638	\$697	\$638	\$591	\$697
1	MMG Ins Co	10/1/2013	\$507	\$416	\$551	\$508	\$523	\$428	\$523	\$561	\$542
1	MT WA Assur Corp	11/15/2013	\$672	\$801	\$801	\$788	\$788	\$788	\$788	\$827	\$788
1	Nationwide Mut Fire Ins Co	2/7/2015	\$682	\$783	\$682	\$747	\$762	\$742	\$714	\$768	\$767
1	Nationwide Prop & Cas Ins Co	2/7/2015	\$586	\$673	\$586	\$625	\$639	\$645	\$621	\$643	\$652
1	NGM Ins Co	3/28/2012	\$560	\$594	\$603	\$570	\$607	\$607	\$607	\$607	\$607
1	Patriot Ins Co	8/1/2015	\$486	\$410	\$530	\$445	\$417	\$455	\$453	\$460	\$445
1	Phenix Mut Fire Ins Co	5/1/2015	\$532	\$518	\$562	\$541	\$550	\$550	\$550	\$582	\$550
1	Providence Mut Fire Ins Co	1/1/2016	\$624	\$632	\$627	\$632	\$644	\$650	\$644	\$693	\$650
1	Safeco Ins Co Of Amer	1/10/2016	\$467	\$443	\$477	\$451	\$431	\$475	\$446	\$488	\$458
1	Safety Ind Ins Co	10/15/2013	\$629	\$646	\$629	\$678	\$698	\$709	\$696	\$692	\$698
1	Standard Fire Ins Co	10/22/2011	\$1,019	\$966	\$1,097	\$1,020	\$1,010	\$1,086	\$1,012	\$1,029	\$1,086
1	State Farm Fire & Cas Co	4/1/2013	\$1,316	\$1,430	\$1,317	\$1,326	\$1,263	\$1,447	\$1,447	\$1,349	\$1,673
1	Travelers Home & Marine Ins Co	1/1/2014	\$693	\$923	\$737	\$794	\$814	\$817	\$800	\$779	\$789
1	Union Mut Fire Ins Co	10/1/2015	\$735	\$797	\$772	\$789	\$815	\$820	\$815	\$782	\$821
1	United Serv Automobile Assn	4/20/2015	\$900	\$975	\$915	\$905	\$920	\$946	\$920	\$976	\$946
1	USAA Cas Ins Co	4/20/2015	\$886	\$958	\$901	\$890	\$904	\$930	\$904	\$962	\$930
1	Vermont Mut Ins Co	1/1/2016	\$410	\$429	\$564	\$507	\$516	\$520	\$564	\$502	\$571
1	Vigilant Ins Co	1/25/2016	\$901	\$901	\$901	\$901	\$901	\$901	\$901	\$935	\$901
1	York Ins Co of ME	8/25/2014	\$450	\$424	\$563	\$442	\$463	\$516	\$500	\$617	\$536

* 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 con:

* All premiums are 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 Homeowners 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	9/5/2011									
2	Allstate Ins Co	9/5/2011									
2	Allstate Prop & Cas Ins Co	3/16/2015	\$1,535	\$2,019	\$1,629	\$1,567	\$1,525	\$1,591	\$1,504	\$1,713	\$1,642
2	Amica Mut Ins Co	7/1/2012	\$1,020	\$939	\$1,163	\$963	\$963	\$963	\$963	\$1,080	\$963
2	Cambridge Mut Fire Ins Co	1/1/2011	\$1,248	\$1,499	\$1,384	\$1,453	\$1,453	\$1,453	\$1,453	\$1,497	\$1,453
2	Citizens Ins Co Of Amer	12/1/2015	\$657	\$780	\$748	\$795	\$624	\$880	\$874	\$838	\$842
2	Co Operative Ins Co	11/1/2014	\$646	\$708	\$646	\$646	\$646	\$646	\$646	\$646	\$646
2	Commerce Ins Co	2/15/2015	\$1,365	\$1,266	\$1,276	\$1,391	\$1,464	\$1,560	\$1,377	\$1,461	\$1,421
2	Concord Gen Mut Ins Co	4/1/2015	\$657	\$666	\$852	\$879	\$879	\$879	\$879	\$871	\$879
2	Foremost Ins Co Grand Rapids MI	11/15/2013	\$1,446	\$1,446	\$1,446	\$1,446	\$1,446	\$1,446	\$1,446	\$1,446	\$1,446
2	Interins Exch Of The Automobile Club	4/1/2013	\$627	\$618	\$627	\$631	\$640	\$618	\$618	\$640	\$631
2	Liberty Ins Corp	8/28/2015	\$971	\$957	\$955	\$942	\$949	\$871	\$890	\$1,042	\$896
2	Massachusetts Bay Ins Co	12/1/2015	\$765	\$912	\$814	\$928	\$727	\$1,028	\$1,022	\$980	\$985
2	Merrimack Mut Fire Ins Co	10/7/2014	\$1,189	\$1,191	\$1,183	\$1,246	\$1,433	\$1,367	\$1,589	\$1,241	\$1,433
2	Metropolitan Grp Prop & Cas Ins Co	5/31/2015	\$684	\$1,008	\$695	\$756	\$730	\$806	\$730	\$979	\$806
2	Metropolitan Prop & Cas Ins Co	5/31/2015	\$738	\$963	\$781	\$751	\$863	\$943	\$863	\$799	\$943
2	MMG Ins Co	10/1/2013	\$857	\$707	\$931	\$859	\$885	\$793	\$885	\$946	\$916
2	MT WA Assur Corp	11/15/2013	\$837	\$1,005	\$1,005	\$988	\$988	\$988	\$988	\$1,038	\$988
2	Nationwide Mut Fire Ins Co	2/7/2015	\$931	\$1,071	\$931	\$1,022	\$1,041	\$1,015	\$976	\$1,050	\$1,049
2	Nationwide Prop & Cas Ins Co	2/7/2015	\$798	\$919	\$798	\$853	\$872	\$881	\$848	\$877	\$890
2	NGM Ins Co	3/28/2012	\$712	\$759	\$771	\$725	\$776	\$776	\$776	\$776	\$776
2	Patriot Ins Co	8/1/2015	\$727	\$602	\$802	\$659	\$614	\$676	\$673	\$686	\$658
2	Phenix Mut Fire Ins Co	5/1/2015	\$670	\$649	\$715	\$684	\$697	\$697	\$697	\$746	\$697
2	Providence Mut Fire Ins Co	1/1/2016	\$687	\$696	\$691	\$696	\$710	\$717	\$710	\$764	\$717
2	Safeco Ins Co Of Amer	1/10/2016	\$579	\$548	\$592	\$560	\$534	\$589	\$555	\$606	\$567
2	Safety Ind Ins Co	10/15/2013	\$743	\$763	\$743	\$802	\$825	\$838	\$822	\$817	\$825
2	Standard Fire Ins Co	10/22/2011	\$1,288	\$1,221	\$1,389	\$1,289	\$1,277	\$1,376	\$1,279	\$1,301	\$1,376
2	State Farm Fire & Cas Co	4/1/2013	\$1,790	\$1,945	\$1,791	\$1,794	\$1,710	\$1,958	\$1,958	\$1,834	\$2,264
2	Travelers Home & Marine Ins Co	1/1/2014	\$935	\$1,276	\$994	\$1,093	\$1,127	\$1,088	\$1,081	\$1,044	\$1,039
2	Union Mut Fire Ins Co	10/1/2015	\$901	\$1,005	\$965	\$990	\$1,028	\$1,037	\$1,028	\$975	\$1,037
2	United Serv Automobile Assn	4/20/2015	\$1,273	\$1,384	\$1,295	\$1,280	\$1,302	\$1,342	\$1,302	\$1,382	\$1,342
2	USAA Cas Ins Co	4/20/2015	\$1,251	\$1,358	\$1,273	\$1,257	\$1,277	\$1,315	\$1,277	\$1,359	\$1,315
2	Vermont Mut Ins Co	1/1/2016	\$517	\$539	\$715	\$638	\$652	\$658	\$715	\$633	\$722
2	Vigilant Ins Co	1/25/2016	\$1,138	\$1,138	\$1,138	\$1,138	\$1,138	\$1,138	\$1,138	\$1,184	\$1,138
2	York Ins Co of ME	8/25/2014	\$556	\$551	\$783	\$595	\$606	\$741	\$694	\$780	\$762

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New Hampshire Homeowners Insurance Premiums

[Reported by Company by Rating Example]

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3	Allstate Ind Co	9/5/2011	\$361	\$361	\$361	\$361	\$361	\$368	\$368	\$361	\$368
3	Allstate Ins Co	9/5/2011									
3	Allstate Prop & Cas Ins Co	3/16/2015									
3	Amica Mut Ins Co	7/1/2012	\$172	\$172	\$171	\$171	\$171	\$171	\$171	\$170	\$171
3	Cambridge Mut Fire Ins Co	1/1/2011	\$165	\$180	\$247	\$165	\$165	\$165	\$165	\$165	\$165
3	Citizens Ins Co Of Amer	12/1/2015									
3	Co Operative Ins Co	11/1/2014	\$195	\$210	\$195	\$195	\$195	\$195	\$195	\$195	\$195
3	Commerce Ins Co	2/15/2015	\$169	\$205	\$224	\$193	\$193	\$180	\$180	\$201	\$180
3	Concord Gen Mut Ins Co	4/1/2015	\$145	\$180	\$217	\$175	\$175	\$175	\$175	\$191	\$175
3	Foremost Ins Co Grand Rapids MI	11/15/2013									
3	Interins Exch Of The Automobile Club	4/1/2013	\$181	\$181	\$181	\$181	\$181	\$181	\$181	\$181	\$181
3	Liberty Ins Corp	8/28/2015	\$133	\$133	\$133	\$133	\$133	\$133	\$133	\$133	\$133
3	Massachusetts Bay Ins Co	12/1/2015	\$173	\$173	\$173	\$173	\$173	\$173	\$173	\$173	\$173
3	Merrimack Mut Fire Ins Co	10/7/2014	\$179	\$194	\$227	\$179	\$179	\$179	\$176	\$179	\$179
3	Metropolitan Grp Prop & Cas Ins Co	5/31/2015	\$145	\$205	\$140	\$148	\$173	\$186	\$173	\$168	\$186
3	Metropolitan Prop & Cas Ins Co	5/31/2015	\$189	\$251	\$189	\$201	\$221	\$240	\$221	\$221	\$240
3	MMG Ins Co	10/1/2013	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
3	MT WA Assur Corp	11/15/2013	\$229	\$243	\$273	\$229	\$229	\$229	\$229	\$239	\$229
3	Nationwide Mut Fire Ins Co	2/7/2015	\$196	\$196	\$196	\$196	\$196	\$196	\$196	\$200	\$196
3	Nationwide Prop & Cas Ins Co	2/7/2015	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$178	\$175
3	NGM Ins Co	3/28/2012	\$245	\$249	\$262	\$249	\$249	\$249	\$249	\$249	\$249
3	Patriot Ins Co	8/1/2015	\$128	\$128	\$128	\$128	\$128	\$128	\$128	\$128	\$128
3	Phenix Mut Fire Ins Co	5/1/2015	\$100	\$115	\$140	\$100	\$100	\$100	\$100	\$103	\$100
3	Providence Mut Fire Ins Co	1/1/2016	\$82	\$112	\$101	\$83	\$83	\$84	\$83	\$94	\$84
3	Safeco Ins Co Of Amer	1/10/2016	\$105	\$109	\$108	\$113	\$113	\$113	\$113	\$110	\$113
3	Safety Ind Ins Co	10/15/2013									
3	Standard Fire Ins Co	10/22/2011	\$207	\$207	\$207	\$207	\$207	\$207	\$207	\$207	\$207
3	State Farm Fire & Cas Co	4/1/2013	\$187	\$187	\$187	\$158	\$158	\$158	\$158	\$187	\$158
3	Travelers Home & Marine Ins Co	1/1/2014	\$188	\$230	\$178	\$197	\$203	\$186	\$194	\$186	\$186
3	Union Mut Fire Ins Co	10/1/2015	\$177	\$252	\$221	\$171	\$177	\$177	\$177	\$188	\$177
3	United Serv Automobile Assn	4/20/2015	\$136	\$136	\$136	\$126	\$118	\$122	\$126	\$158	\$122
3	USAA Cas Ins Co	4/20/2015	\$143	\$143	\$143	\$132	\$124	\$129	\$132	\$165	\$129
3	Vermont Mut Ins Co	1/1/2016	\$100	\$140	\$100	\$100	\$100	\$100	\$100	\$100	\$100
3	Vigilant Ins Co	1/25/2016	\$416	\$416	\$416	\$416	\$416	\$416	\$416	\$416	\$416
3	York Ins Co of ME	8/25/2014	\$149	\$158	\$167	\$155	\$155	\$151	\$151	\$160	\$151

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New Hampshire Homeowners Insurance Premiums

[Reported by Company by Rating Example]

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4	Allstate Ind Co	9/5/2011									
4	Allstate Ins Co	9/5/2011	\$396	\$396	\$396	\$396	\$396	\$406	\$406	\$396	\$406
4	Allstate Prop & Cas Ins Co	3/16/2015									
4	Amica Mut Ins Co	7/1/2012	\$434	\$447	\$447	\$455	\$455	\$455	\$455	\$421	\$455
4	Cambridge Mut Fire Ins Co	1/1/2011	\$238	\$282	\$337	\$238	\$238	\$238	\$238	\$238	\$238
4	Citizens Ins Co Of Amer	12/1/2015									
4	Co Operative Ins Co	11/1/2014	\$262	\$284	\$262	\$262	\$262	\$262	\$262	\$262	\$262
4	Commerce Ins Co	2/15/2015	\$208	\$225	\$205	\$232	\$232	\$219	\$219	\$229	\$219
4	Concord Gen Mut Ins Co	4/1/2015	\$242	\$223	\$218	\$262	\$262	\$262	\$262	\$277	\$262
4	Foremost Ins Co Grand Rapids MI	11/15/2013									
4	Interins Exch Of The Automobile Club	4/1/2013	\$204	\$204	\$204	\$204	\$204	\$204	\$204	\$204	\$204
4	Liberty Ins Corp	8/28/2015	\$289	\$289	\$289	\$289	\$289	\$289	\$289	\$289	\$289
4	Massachusetts Bay Ins Co	12/1/2015	\$240	\$240	\$240	\$240	\$240	\$240	\$240	\$240	\$240
4	Merrimack Mut Fire Ins Co	10/7/2014	\$217	\$256	\$306	\$217	\$217	\$219	\$217	\$217	\$221
4	Metropolitan Grp Prop & Cas Ins Co	5/31/2015	\$161	\$229	\$154	\$165	\$194	\$209	\$194	\$188	\$209
4	Metropolitan Prop & Cas Ins Co	5/31/2015	\$235	\$315	\$235	\$249	\$276	\$301	\$276	\$276	\$301
4	MMG Ins Co	10/1/2013	\$161	\$150	\$166	\$150	\$150	\$150	\$150	\$161	\$150
4	MT WA Assur Corp	11/15/2013	\$301	\$312	\$318	\$312	\$312	\$312	\$312	\$318	\$312
4	Nationwide Mut Fire Ins Co	2/7/2015	\$317	\$317	\$317	\$317	\$317	\$317	\$317	\$323	\$317
4	Nationwide Prop & Cas Ins Co	2/7/2015	\$290	\$290	\$290	\$290	\$290	\$290	\$290	\$295	\$290
4	NGM Ins Co	3/28/2012	\$280	\$277	\$283	\$274	\$274	\$274	\$274	\$274	\$274
4	Patriot Ins Co	8/1/2015	\$117	\$103	\$128	\$109	\$103	\$111	\$110	\$114	\$108
4	Phenix Mut Fire Ins Co	5/1/2015	\$176	\$180	\$180	\$174	\$174	\$174	\$174	\$156	\$174
4	Providence Mut Fire Ins Co	1/1/2016	\$211	\$202	\$244	\$205	\$207	\$209	\$207	\$181	\$209
4	Safeco Ins Co Of Amer	1/10/2016	\$296	\$311	\$318	\$311	\$311	\$311	\$311	\$276	\$311
4	Safety Ind Ins Co	10/15/2013									
4	Standard Fire Ins Co	10/22/2011	\$310	\$310	\$310	\$310	\$310	\$310	\$310	\$310	\$310
4	State Farm Fire & Cas Co	4/1/2013	\$386	\$386	\$386	\$384	\$384	\$384	\$384	\$386	\$384
4	Travelers Home & Marine Ins Co	1/1/2014	\$273	\$303	\$352	\$276	\$290	\$343	\$276	\$261	\$343
4	Union Mut Fire Ins Co	10/1/2015	\$500	\$477	\$570	\$477	\$492	\$497	\$492	\$427	\$496
4	United Serv Automobile Assn	4/20/2015	\$177	\$174	\$179	\$176	\$176	\$177	\$176	\$178	\$177
4	USAA Cas Ins Co	4/20/2015	\$152	\$149	\$153	\$150	\$150	\$151	\$150	\$153	\$151
4	Vermont Mut Ins Co	1/1/2016	\$253	\$243	\$249	\$249	\$249	\$253	\$249	\$222	\$253
4	Vigilant Ins Co	1/25/2016	\$640	\$640	\$640	\$640	\$640	\$640	\$640	\$640	\$640
4	York Ins Co of ME	8/25/2014	\$184	\$185	\$185	\$185	\$185	\$171	\$199	\$197	\$185

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New Hampshire Homeowners Insurance - Company Notes

Company Name	Effective Date	Notes
Allstate Ind Co	9/5/2011	
Allstate Ins Co	9/5/2011	Condo is not rented. They receive no Condo Buyers Discount.
Allstate Prop & Cas Ins Co	3/16/2015	Updated age of home for Ex 1 and Ex 2
Amica Mut Ins Co	7/1/2012	
Cambridge Mut Fire Ins Co	1/1/2011	
Citizens Ins Co Of Amer	12/1/2015	
Co Operative Ins Co	11/1/2014	
Commerce Ins Co	2/15/2015	Example 1: 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. No credit score discount applied.
Concord Gen Mut Ins Co	4/1/2015	
Foremost Ins Co Grand Rapids MI	11/15/2013	Foremost does not write an HO4 (Ex 3) or HO6 (Ex 4).
Interins Exch Of The Automobile Club	4/1/2013	1) Example 1, Cov C is 50%. 2) Full replacement value for contents for all properties: All examples have the Personal Property Replacement Cost coverage (HO-290 for HO-3 and HO-299 for HO-4 & HO-6). 3) All insureds have membership with AAA. 4) Example 4, based on coverage A base amount of \$1000.
Liberty Ins Corp	8/28/2015	All LIC customers received 0.95 company factor. For each example, Credit Score of 1500 was applied and square footage of 1,500 was used. Customers are loss free. Please kindly note that the lowest \$ deductible in Elements program is \$500. Examples I and II were rated with \$500 deductible.
Massachusetts Bay Ins Co	12/1/2015	
Merrimack Mut Fire Ins Co	10/7/2014	In Example 1, we quoted the Coverage C limit at \$100,000, not \$140,000. The instructions indicated that we should not include commonly added endorsements. Accordingly, we did not include the H-116 Program which includes 70% of Coverage A for Coverage C. We quoted the Standard HO3 Program as instructed.
Metropolitan Grp Prop & Cas Ins Co	5/31/2015	
Metropolitan Prop & Cas Ins Co	5/31/2015	1. Assume the deductible in Example 2 is \$250, the limit of liability \$300,000, and the medical limit is \$1,000. 2. The ages of the insureds in Example 3 and 4 are unknown, so they are assumed to be less than 55.
MMG Ins Co	10/1/2013	Example #1 is in Elite program - it comes with \$500,000 liab/\$5000 med pay (no additional charge), all quoted with 5% hydrant credit because w/1000ft/5miles, Example #4 - HO6, all HO6 sold have the HO 1732.
MT WA Assur Corp	11/15/2013	All policies are assumed to be free of loss from the previous three years.
Nationwide Mut Fire Ins Co	2/7/2015	
Nationwide Prop & Cas Ins Co	2/7/2015	
NGM Ins Co	3/28/2012	
Patriot Ins Co	8/1/2015	
Phenix Mut Fire Ins Co	5/1/2015	All rating examples include \$15,000 Identity Fraud Expense coverage without additional premium charge, loss free credit, and minimum policy premium of \$100.
Providence Mut Fire Ins Co	1/1/2016	
Safeco Ins Co Of Amer	1/10/2016	
Safety Ind Ins Co	10/15/2013	Example 3 and 4 are not offered in this company.
Standard Fire Ins Co	10/22/2011	Examples 1-4 have been priced in our Super Preferred Tier: Examples 1 & 2: HO3- Super Preferred Tier Customer must be loss free in past 5 years. 1 Family Dwelling in PC 1-9. Home must be insured 100% to value.
State Farm Fire & Cas Co	4/1/2013	Our Homeowners policy is a Form HO-W, which includes contents at 75% of Coverage A. The minimum deductible for new business is \$1000 for Non-Tenant and HO6 and \$500 for HO4. We used a neutral Customer Rating Index (CRI). A Utilities discount would apply in Example 2 had the heating been updated as well. In our current filing effective 4/1/2013 for new business, we are implementing a new method for territorial rating that develops rates at a finer level than Zip Code (with GRID cells that are approximately one square kilometer in area). As a result, we selected a single GRID cell in each Zip Code for these rating examples.
Travelers Home & Marine Ins Co	1/1/2014	
Union Mut Fire Ins Co	10/1/2015	
United Serv Automobile Assn	4/20/2015	We are assuming a clean loss history, and so are giving the claims free discount to all 4 scenarios. In NH, the claims free discount for RN new business is -4%, while for HO and CO, it's -10% regardless of tenure.
USAA Cas Ins Co	4/20/2015	We are assuming a clean loss history, and so are giving the claims free discount to all 4 scenarios. In NH, the claims free discount for RN new business is -4%, while for HO and CO, it's -10% regardless of tenure.
Vermont Mut Ins Co	1/1/2016	
Vigilant Ins Co	1/25/2016	
York Ins Co of ME	8/25/2014	In rating each example, the following items were assumed: 1. Best possible credit score 2. Policyholder is college educated