

A Comparison of New Hampshire Homeowners Insurance Premiums

The following exhibits show a comparison of premiums charged the 35 largest insurance companies (by 2020 direct written premium) in New Hampshire. These companies have submitted the premium they would charge for 4 different samples of insurance customers as of June 1, 2021. 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	4/2/2018	\$1,354	\$1,712	\$1,433	\$1,382	\$1,380	\$1,410	\$1,336	\$1,506	\$1,410
1	Amica Mut Ins Co	11/1/2017	\$816	\$753	\$924	\$770	\$770	\$770	\$770	\$753	\$770
1	Cambridge Mut Fire Ins Co	12/1/2020	\$645	\$735	\$710	\$743	\$743	\$743	\$743	\$763	\$743
1	Central Mut Ins Co	2/1/2020	\$709	\$836	\$758	\$766	\$815	\$729	\$814	\$774	\$716
1	Co Operative Ins Cos	4/1/2016	\$637	\$694	\$637	\$637	\$637	\$637	\$637	\$637	\$637
1	Commerce Ins Co	5/15/2021	\$1,961	\$1,577	\$1,684	\$1,898	\$1,713	\$2,094	\$1,895	\$2,167	\$1,770
1	Concord Gen Mut Ins Co	10/9/2020	\$471	\$537	\$567	\$599	\$562	\$580	\$565	\$623	\$562
1	Foremost Ins Co Grand Rapids MI	11/15/2013	\$945	\$945	\$945	\$945	\$945	\$945	\$945	\$945	\$945
1	Homesite Ins Co Of The Midwest	1/24/2021	\$771	\$813	\$780	\$872	\$747	\$1,055	\$793	\$877	\$1,033
1	Integon Natl Ins Co	10/23/2020	\$647	\$636	\$793	\$625	\$685	\$706	\$738	\$1,024	\$824
1	Interins Exch Of The Automobile Club	4/1/2021	\$479	\$474	\$479	\$481	\$488	\$474	\$474	\$488	\$481
1	Liberty Mut Fire Ins Co	7/28/2014									
1	Liberty Mut Personal Ins Co	5/17/2021	\$920	\$912	\$910	\$902	\$911	\$851	\$863	\$978	\$869
1	Massachusetts Bay Ins Co	12/5/2018	\$738	\$839	\$798	\$861	\$729	\$895	\$956	\$936	\$923
1	Merrimack Mut Fire Ins Co	7/1/2017	\$827	\$829	\$897	\$990	\$990	\$990	\$990	\$864	\$990
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	6/30/2020	\$548	\$711	\$605	\$557	\$668	\$729	\$668	\$620	\$729
1	MMG Ins Co	2/15/2016	\$553	\$453	\$600	\$554	\$570	\$575	\$570	\$610	\$591
1	MT WA Assur Corp	2/15/2019									
1	Old Dominion Ins Co	12/2/2020	\$402	\$402	\$380	\$393	\$401	\$410	\$388	\$632	\$515
1	Providence Mut Fire Ins Co	2/1/2017	\$597	\$630	\$611	\$627	\$639	\$645	\$639	\$688	\$645
1	Safeco Ins Co Of Amer	2/4/2019	\$523	\$497	\$535	\$506	\$473	\$522	\$490	\$547	\$503
1	Safety Ind Ins Co	5/1/2021	\$636	\$817	\$788	\$765	\$713	\$858	\$740	\$843	\$829
1	Safety Ins Co	5/1/2021	\$723	\$931	\$896	\$869	\$810	\$976	\$841	\$960	\$942
1	State Farm Fire & Cas Co	3/15/2021	\$1,024	\$1,084	\$927	\$1,002	\$941	\$1,010	\$952	\$1,061	\$1,133
1	Travelers Home & Marine Ins Co	12/2/2016	\$720	\$921	\$743	\$766	\$829	\$899	\$842	\$775	\$930
1	Travelers Personal Ins Co	10/9/2020	\$527	\$550	\$491	\$463	\$484	\$423	\$448	\$696	\$541
1	Union Mut Fire Ins Co	12/15/2020	\$395	\$420	\$410	\$406	\$388	\$388	\$397	\$497	\$427
1	United Serv Automobile Assn	6/8/2020	\$1,036	\$2,172	\$1,087	\$1,215	\$1,249	\$1,310	\$1,249	\$1,087	\$1,310
1	USAA Cas Ins Co	6/8/2020	\$831	\$1,757	\$873	\$988	\$1,017	\$1,069	\$1,017	\$873	\$1,069
1	USAA Gen Ind Co	6/8/2020									
1	Vermont Mut Ins Co	3/1/2019	\$560	\$612	\$765	\$675	\$688	\$695	\$765	\$703	\$772
1	Vigilant Ins Co	1/25/2016	\$901	\$901	\$901	\$901	\$901	\$901	\$901	\$935	\$901

* 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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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	4/2/2018	\$1,831	\$2,416	\$1,945	\$1,870	\$1,869	\$1,912	\$1,807	\$2,047	\$1,973
2	Amica Mut Ins Co	11/1/2017	\$962	\$881	\$1,095	\$905	\$905	\$905	\$905	\$881	\$905
2	Cambridge Mut Fire Ins Co	12/1/2020	\$1,015	\$1,167	\$1,126	\$1,180	\$1,180	\$1,180	\$1,180	\$1,217	\$1,180
2	Central Mut Ins Co	2/1/2020	\$1,079	\$1,299	\$1,156	\$1,187	\$1,257	\$1,110	\$1,253	\$1,182	\$1,099
2	Co Operative Ins Cos	4/1/2016	\$679	\$743	\$679	\$679	\$679	\$679	\$679	\$679	\$679
2	Commerce Ins Co	5/15/2021	\$2,763	\$2,196	\$2,350	\$2,671	\$2,397	\$2,959	\$2,668	\$3,065	\$2,482
2	Concord Gen Mut Ins Co	10/9/2020	\$523	\$616	\$659	\$704	\$655	\$676	\$659	\$731	\$653
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	Homesite Ins Co Of The Midwest	1/24/2021	\$1,103	\$1,222	\$1,093	\$1,407	\$1,100	\$1,886	\$1,266	\$1,248	\$1,807
2	Integon Natl Ins Co	10/23/2020	\$720	\$733	\$956	\$729	\$796	\$943	\$893	\$1,193	\$1,020
2	Interins Exch Of The Automobile Club	4/1/2021	\$648	\$641	\$648	\$652	\$662	\$641	\$641	\$662	\$652
2	Liberty Mut Fire Ins Co	7/28/2014									
2	Liberty Mut Personal Ins Co	5/17/2021	\$1,096	\$1,081	\$1,078	\$1,064	\$1,072	\$983	\$1,004	\$1,176	\$1,012
2	Massachusetts Bay Ins Co	12/5/2018	\$857	\$990	\$936	\$1,020	\$847	\$1,064	\$1,145	\$1,118	\$1,102
2	Merrimack Mut Fire Ins Co	7/1/2017	\$1,204	\$1,206	\$1,310	\$1,454	\$1,454	\$1,454	\$1,454	\$1,259	\$1,454
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	6/30/2020	\$738	\$963	\$818	\$751	\$904	\$989	\$904	\$837	\$989
2	MMG Ins Co	2/15/2016	\$714	\$587	\$774	\$715	\$735	\$742	\$735	\$789	\$762
2	MT WA Assur Corp	2/15/2019									
2	Old Dominion Ins Co	12/2/2020	\$510	\$509	\$480	\$495	\$502	\$511	\$486	\$829	\$660
2	Providence Mut Fire Ins Co	2/1/2017	\$853	\$900	\$872	\$896	\$914	\$922	\$914	\$986	\$922
2	Safeco Ins Co Of Amer	2/4/2019	\$649	\$614	\$663	\$627	\$586	\$647	\$610	\$680	\$623
2	Safety Ind Ins Co	5/1/2021	\$751	\$966	\$931	\$903	\$843	\$1,014	\$874	\$997	\$980
2	Safety Ins Co	5/1/2021	\$854	\$1,101	\$1,058	\$1,026	\$958	\$1,155	\$995	\$1,135	\$1,114
2	State Farm Fire & Cas Co	3/15/2021	\$1,254	\$1,325	\$1,134	\$1,214	\$1,140	\$1,224	\$1,158	\$1,299	\$1,371
2	Travelers Home & Marine Ins Co	12/2/2016	\$954	\$1,240	\$990	\$1,024	\$1,113	\$1,192	\$1,119	\$1,035	\$1,223
2	Travelers Personal Ins Co	10/9/2020	\$548	\$570	\$510	\$485	\$508	\$439	\$468	\$722	\$559
2	Union Mut Fire Ins Co	12/15/2020	\$510	\$556	\$540	\$540	\$518	\$518	\$526	\$655	\$568
2	United Serv Automobile Assn	6/8/2020	\$1,377	\$1,692	\$1,450	\$1,626	\$1,673	\$1,758	\$1,673	\$1,450	\$1,758
2	USAA Cas Ins Co	6/8/2020	\$1,098	\$1,372	\$1,159	\$1,317	\$1,356	\$1,429	\$1,356	\$1,159	\$1,429
2	USAA Gen Ind Co	6/8/2020									
2	Vermont Mut Ins Co	3/1/2019	\$707	\$774	\$970	\$854	\$871	\$880	\$970	\$891	\$979
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

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[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	4/2/2018									
3	Amica Mut Ins Co	11/1/2017	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160
3	Cambridge Mut Fire Ins Co	12/1/2020	\$160	\$176	\$202	\$160	\$160	\$160	\$160	\$160	\$160
3	Central Mut Ins Co	2/1/2020	\$303	\$305	\$303	\$303	\$303	\$303	\$303	\$335	\$303
3	Co Operative Ins Cos	4/1/2016	\$199	\$213	\$199	\$199	\$199	\$199	\$199	\$199	\$199
3	Commerce Ins Co	5/15/2021	\$244	\$294	\$321	\$277	\$288	\$258	\$258	\$288	\$258
3	Concord Gen Mut Ins Co	10/9/2020	\$120	\$146	\$171	\$145	\$145	\$145	\$145	\$153	\$145
3	Foremost Ins Co Grand Rapids MI	11/15/2013									
3	Homesite Ins Co Of The Midwest	1/24/2021									
3	Integon Natl Ins Co	10/23/2020	\$224	\$238	\$250	\$233	\$233	\$232	\$232	\$242	\$232
3	Interins Exch Of The Automobile Club	4/1/2021	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175
3	Liberty Mut Fire Ins Co	7/28/2014									
3	Liberty Mut Personal Ins Co	5/17/2021	\$156	\$156	\$156	\$156	\$156	\$156	\$156	\$156	\$156
3	Massachusetts Bay Ins Co	12/5/2018	\$173	\$173	\$173	\$173	\$173	\$173	\$173	\$173	\$173
3	Merrimack Mut Fire Ins Co	7/1/2017	\$179	\$194	\$227	\$179	\$179	\$179	\$179	\$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	6/30/2020	\$189	\$251	\$189	\$201	\$221	\$240	\$221	\$221	\$240
3	MMG Ins Co	2/15/2016	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
3	MT WA Assur Corp	2/15/2019									
3	Old Dominion Ins Co	12/2/2020	\$194	\$185	\$155	\$154	\$136	\$140	\$141	\$200	\$178
3	Providence Mut Fire Ins Co	2/1/2017	\$100	\$104	\$100	\$100	\$100	\$100	\$100	\$100	\$100
3	Safeco Ins Co Of Amer	2/4/2019	\$108	\$113	\$112	\$117	\$117	\$117	\$117	\$114	\$117
3	Safety Ind Ins Co	5/1/2021									
3	Safety Ins Co	5/1/2021	\$172	\$189	\$198	\$186	\$186	\$186	\$186	\$191	\$186
3	State Farm Fire & Cas Co	3/15/2021	\$165	\$165	\$165	\$140	\$140	\$140	\$140	\$165	\$140
3	Travelers Home & Marine Ins Co	12/2/2016	\$151	\$182	\$143	\$159	\$163	\$149	\$156	\$150	\$149
3	Travelers Personal Ins Co	10/9/2020	\$130	\$146	\$126	\$125	\$125	\$128	\$125	\$156	\$125
3	Union Mut Fire Ins Co	12/15/2020	\$135	\$137	\$135	\$135	\$135	\$135	\$135	\$135	\$135
3	United Serv Automobile Assn	6/8/2020									
3	USAA Cas Ins Co	6/8/2020									
3	USAA Gen Ind Co	6/8/2020									
3	Vermont Mut Ins Co	3/1/2019	\$79	\$117	\$77	\$80	\$80	\$81	\$77	\$80	\$78
3	Vigilant Ins Co	1/25/2016	\$416	\$416	\$416	\$416	\$416	\$416	\$416	\$416	\$416

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[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	4/2/2018									
4	Amica Mut Ins Co	11/1/2017	\$474	\$488	\$488	\$495	\$495	\$495	\$495	\$488	\$495
4	Cambridge Mut Fire Ins Co	12/1/2020	\$205	\$225	\$261	\$205	\$205	\$205	\$205	\$205	\$205
4	Central Mut Ins Co	2/1/2020	\$286	\$281	\$286	\$279	\$279	\$279	\$279	\$320	\$279
4	Co Operative Ins Cos	4/1/2016	\$266	\$291	\$266	\$266	\$266	\$266	\$266	\$266	\$266
4	Commerce Ins Co	5/15/2021	\$252	\$278	\$252	\$293	\$312	\$271	\$271	\$282	\$271
4	Concord Gen Mut Ins Co	10/9/2020	\$265	\$245	\$241	\$282	\$282	\$282	\$282	\$295	\$282
4	Foremost Ins Co Grand Rapids MI	11/15/2013									
4	Homesite Ins Co Of The Midwest	1/24/2021									
4	Integon Natl Ins Co	10/23/2020	\$323	\$326	\$326	\$326	\$326	\$309	\$352	\$336	\$326
4	Interins Exch Of The Automobile Club	4/1/2021	\$197	\$197	\$197	\$197	\$197	\$197	\$197	\$197	\$197
4	Liberty Mut Fire Ins Co	7/28/2014									
4	Liberty Mut Personal Ins Co	5/17/2021	\$319	\$319	\$319	\$319	\$319	\$319	\$319	\$319	\$319
4	Massachusetts Bay Ins Co	12/5/2018	\$240	\$240	\$240	\$240	\$240	\$240	\$240	\$240	\$240
4	Merrimack Mut Fire Ins Co	7/1/2017	\$215	\$254	\$304	\$215	\$215	\$217	\$215	\$215	\$219
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	6/30/2020	\$235	\$315	\$235	\$249	\$276	\$301	\$276	\$276	\$301
4	MMG Ins Co	2/15/2016	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
4	MT WA Assur Corp	2/15/2019									
4	Old Dominion Ins Co	12/2/2020	\$359	\$327	\$269	\$263	\$232	\$223	\$226	\$418	\$313
4	Providence Mut Fire Ins Co	2/1/2017	\$225	\$213	\$272	\$211	\$213	\$215	\$213	\$219	\$215
4	Safeco Ins Co Of Amer	2/4/2019	\$354	\$372	\$380	\$372	\$372	\$372	\$372	\$329	\$372
4	Safety Ind Ins Co	5/1/2021									
4	Safety Ins Co	5/1/2021	\$256	\$268	\$259	\$259	\$259	\$259	\$259	\$253	\$259
4	State Farm Fire & Cas Co	3/15/2021	\$521	\$521	\$521	\$517	\$517	\$517	\$517	\$521	\$517
4	Travelers Home & Marine Ins Co	12/2/2016	\$332	\$296	\$345	\$271	\$284	\$337	\$272	\$257	\$337
4	Travelers Personal Ins Co	10/9/2020	\$209	\$183	\$203	\$236	\$188	\$158	\$178	\$267	\$209
4	Union Mut Fire Ins Co	12/15/2020	\$270	\$259	\$305	\$248	\$246	\$247	\$255	\$262	\$267
4	United Serv Automobile Assn	6/8/2020	\$566	\$585	\$585	\$580	\$581	\$583	\$581	\$585	\$583
4	USAA Cas Ins Co	6/8/2020	\$520	\$539	\$537	\$535	\$535	\$537	\$535	\$537	\$537
4	USAA Gen Ind Co	6/8/2020									
4	Vermont Mut Ins Co	3/1/2019	\$223	\$213	\$216	\$217	\$218	\$220	\$216	\$197	\$218
4	Vigilant Ins Co	1/25/2016	\$640	\$640	\$640	\$640	\$640	\$640	\$640	\$640	\$640

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New Hampshire Homeowners Insurance - Company Notes

Company Name	CoCode	Effective Date	Notes
Allstate Ind Co	19240	9/5/2011	
Allstate Ins Co	19232	9/5/2011	Condo is not rented. They receive no Condo Buyers Discount.
Allstate Prop & Cas Ins Co	17230	4/2/2018	
Amica Mut Ins Co	19976	11/1/2017	\$250 deductible is not available for HO-3. Examples 1 and 2 are on \$500 deductible base.
Cambridge Mut Fire Ins Co	19771	12/1/2020	
Central Mut Ins Co	20230	2/1/2020	Assuming there are no chargeable prior claims in the last 3 years, and that the home in example 1 & 2 is single story. Also assuming the Age of Insured is 45 years old.
Co Operative Ins Cos	18686	4/1/2016	Assume that Policy is eligible for Preferred Plus Tier and Elite Credit (except examples 3 and 4) and Replacement Cost Contents is included.
Commerce Ins Co	34754	5/15/2021	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	20672	10/9/2020	Age of Insured = 65 Claims = 0 Insurance Score = 997
Foremost Ins Co Grand Rapids MI	11185	11/15/2013	Foremost does not write an HO4 (Ex 3) or HO6 (Ex 4).
Homesite Ins Co Of The Midwest	13927	1/24/2021	
Integon Natl Ins Co	29742	10/23/2020	
Interins Exch Of The Automobile Club	15598	4/1/2021	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 Mut Fire Ins Co	23035	7/28/2014	Please kindly note that new business Dwelling (H3), Tenant(H4) and Condominium(H6) policies are written in Liberty Insurance Corporation (LIC) and Liberty Mutual Insurance Company (LM-IC) and are not effected by this
Liberty Mut Personal Ins Co	12484	5/17/2021	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	22306	12/5/2018	
Merrimack Mut Fire Ins Co	19798	7/1/2017	
Metropolitan Grp Prop & Cas Ins Co	34339	5/31/2015	
Metropolitan Prop & Cas Ins Co	26298	6/30/2020	Put notes on exceptions in this box: 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	15997	2/15/2016	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	43982	2/15/2019	
Old Dominion Ins Co	40231	12/2/2020	Examples 1 & 2: 2 occupants. Head of household is aged 50, non smoker, married. Has a full coverage auto policy with 300 BI limit and 1 mortgage. Example 3: 1 occupant. Aged 35, non-smoker, single. Has a full coverage auto policy with 300 BI limit. Apartment is 1 story Example 4: 1 occupant. Aged 35, non-smoker, single. Has a full coverage auto policy with 300 BI limit and 1 mortgage. Bought condo > 5 years ago. Condo is 1 story.
Providence Mut Fire Ins Co	15040	2/1/2017	Insurance Score set between 725 to 749 to qualify for best tiering. Tenants minimum premium = \$100.
Safeco Ins Co Of Amer	24740	2/4/2019	Multiplied premiums listed in Homeowners Data Submission Worksheet from 2018 filing (SERFF Tracking # LBPM-131286973) by the overall rate impact of 4.2% for H3 and 4.4% for H6.
Safety Ind Ins Co	33618	5/1/2021	Example 3 and 4 are not offered in this company. For all examples we are assuming Portsmouth is at least 0.25 miles from the coast so we are not applying the Distance to Coast Rating Factor. For examples 1 and 2 we assume the policy is in Tier 2 with a factor of 1.00. Also in example 2, one car detached garage is rated to be 10% or less of replacement cost of house.
Safety Ins Co	39454	5/1/2021	For all examples we are assuming Portsmouth is at least 0.25 miles from the coast so we are not applying the Distance to Coast Rating Factor. For examples 1 and 2 we assume the policy is in Tier 2 with a factor of 1.00. Also in example 2, one car detached garage is rated to be 10% or less of replacement cost of house.
State Farm Fire & Cas Co	25143	3/15/2021	Our Homeowners policy is a Form HO-W, which includes contents at 75% of Coverage A. The minimum deductible for new business is 1/2%, \$1,000 minimum for Non-Tenant, \$500 for HO4 and HO6. We used a neutral Customer Rating Index (CRI). In our filing effective 4/1/2013 for new business, we implemented 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	27998	12/2/2016	
Travelers Personal Ins Co	38130	10/9/2020	
Union Mut Fire Ins Co	25860	12/15/2020	
United Serv Automobile Assn	25941	6/8/2020	
USAA Cas Ins Co	25968	6/8/2020	
USAA Gen Ind Co	18600	6/8/2020	
Vermont Mut Ins Co	26018	3/1/2019	
Vigilant Ins Co	20397	1/25/2016	