

## 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	
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:

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 Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4
03063	Nashua	Allstate Ind Co	9/5/2011			<b>\$361</b>	
03063	Nashua	Allstate Ins Co	9/5/2011				<b>\$396</b>
03063	Nashua	Allstate Prop & Cas Ins Co	4/2/2018	<b>\$1,354</b>	<b>\$1,831</b>		
03063	Nashua	Amica Mut Ins Co	11/1/2017	<b>\$816</b>	<b>\$962</b>	<b>\$160</b>	<b>\$474</b>
03063	Nashua	Cambridge Mut Fire Ins Co	12/1/2020	<b>\$645</b>	<b>\$1,015</b>	<b>\$160</b>	<b>\$205</b>
03063	Nashua	Central Mut Ins Co	2/1/2020	<b>\$709</b>	<b>\$1,079</b>	<b>\$303</b>	<b>\$286</b>
03063	Nashua	Co Operative Ins Cos	4/1/2016	<b>\$637</b>	<b>\$679</b>	<b>\$199</b>	<b>\$266</b>
03063	Nashua	Commerce Ins Co	5/15/2021	<b>\$1,961</b>	<b>\$2,763</b>	<b>\$244</b>	<b>\$252</b>
03063	Nashua	Concord Gen Mut Ins Co	10/9/2020	<b>\$471</b>	<b>\$523</b>	<b>\$120</b>	<b>\$265</b>
03063	Nashua	Foremost Ins Co Grand Rapids MI	11/15/2013	<b>\$945</b>	<b>\$1,446</b>		
03063	Nashua	Homesite Ins Co Of The Midwest	1/24/2021	<b>\$771</b>	<b>\$1,103</b>		
03063	Nashua	Integon Natl Ins Co	10/23/2020	<b>\$647</b>	<b>\$720</b>	<b>\$224</b>	<b>\$323</b>
03063	Nashua	Interins Exch Of The Automobile Club	4/1/2021	<b>\$479</b>	<b>\$648</b>	<b>\$175</b>	<b>\$197</b>
03063	Nashua	Liberty Mut Fire Ins Co	7/28/2014				
03063	Nashua	Liberty Mut Personal Ins Co	5/17/2021	<b>\$920</b>	<b>\$1,096</b>	<b>\$156</b>	<b>\$319</b>
03063	Nashua	Massachusetts Bay Ins Co	12/5/2018	<b>\$738</b>	<b>\$857</b>	<b>\$173</b>	<b>\$240</b>
03063	Nashua	Merrimack Mut Fire Ins Co	7/1/2017	<b>\$827</b>	<b>\$1,204</b>	<b>\$179</b>	<b>\$215</b>
03063	Nashua	Metropolitan Grp Prop & Cas Ins Co	5/31/2015	<b>\$446</b>	<b>\$684</b>	<b>\$145</b>	<b>\$161</b>
03063	Nashua	Metropolitan Prop & Cas Ins Co	6/30/2020	<b>\$548</b>	<b>\$738</b>	<b>\$189</b>	<b>\$235</b>
03063	Nashua	MMG Ins Co	2/15/2016	<b>\$553</b>	<b>\$714</b>	<b>\$150</b>	<b>\$150</b>
03063	Nashua	MT WA Assur Corp	2/15/2019				
03063	Nashua	Old Dominion Ins Co	12/2/2020	<b>\$402</b>	<b>\$510</b>	<b>\$194</b>	<b>\$359</b>
03063	Nashua	Providence Mut Fire Ins Co	2/1/2017	<b>\$597</b>	<b>\$853</b>	<b>\$100</b>	<b>\$225</b>
03063	Nashua	Safeco Ins Co Of Amer	2/4/2019	<b>\$523</b>	<b>\$649</b>	<b>\$108</b>	<b>\$354</b>
03063	Nashua	Safety Ind Ins Co	5/1/2021	<b>\$636</b>	<b>\$751</b>		
03063	Nashua	Safety Ins Co	5/1/2021	<b>\$723</b>	<b>\$854</b>	<b>\$172</b>	<b>\$256</b>
03063	Nashua	State Farm Fire & Cas Co	3/15/2021	<b>\$1,024</b>	<b>\$1,254</b>	<b>\$165</b>	<b>\$521</b>
03063	Nashua	Travelers Home & Marine Ins Co	12/2/2016	<b>\$720</b>	<b>\$954</b>	<b>\$151</b>	<b>\$332</b>
03063	Nashua	Travelers Personal Ins Co	10/9/2020	<b>\$527</b>	<b>\$548</b>	<b>\$130</b>	<b>\$209</b>
03063	Nashua	Union Mut Fire Ins Co	12/15/2020	<b>\$395</b>	<b>\$510</b>	<b>\$135</b>	<b>\$270</b>
03063	Nashua	United Serv Automobile Assn	6/8/2020	<b>\$1,036</b>	<b>\$1,377</b>		<b>\$566</b>
03063	Nashua	USAA Cas Ins Co	6/8/2020	<b>\$831</b>	<b>\$1,098</b>		<b>\$520</b>
03063	Nashua	USAA Gen Ind Co	6/8/2020				
03063	Nashua	Vermont Mut Ins Co	3/1/2019	<b>\$560</b>	<b>\$707</b>	<b>\$79</b>	<b>\$223</b>
03063	Nashua	Vigilant Ins Co	1/25/2016	<b>\$901</b>	<b>\$1,138</b>	<b>\$416</b>	<b>\$640</b>

\* 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 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 Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4
03070	South Rural	Allstate Ind Co	9/5/2011			<b>\$361</b>	
03070	South Rural	Allstate Ins Co	9/5/2011				<b>\$396</b>
03070	South Rural	Allstate Prop & Cas Ins Co	4/2/2018	<b>\$1,712</b>	<b>\$2,416</b>		
03070	South Rural	Amica Mut Ins Co	11/1/2017	<b>\$753</b>	<b>\$881</b>	<b>\$160</b>	<b>\$488</b>
03070	South Rural	Cambridge Mut Fire Ins Co	12/1/2020	<b>\$735</b>	<b>\$1,167</b>	<b>\$176</b>	<b>\$225</b>
03070	South Rural	Central Mut Ins Co	2/1/2020	<b>\$836</b>	<b>\$1,299</b>	<b>\$305</b>	<b>\$281</b>
03070	South Rural	Co Operative Ins Cos	4/1/2016	<b>\$694</b>	<b>\$743</b>	<b>\$213</b>	<b>\$291</b>
03070	South Rural	Commerce Ins Co	5/15/2021	<b>\$1,577</b>	<b>\$2,196</b>	<b>\$294</b>	<b>\$278</b>
03070	South Rural	Concord Gen Mut Ins Co	10/9/2020	<b>\$537</b>	<b>\$616</b>	<b>\$146</b>	<b>\$245</b>
03070	South Rural	Foremost Ins Co Grand Rapids MI	11/15/2013	<b>\$945</b>	<b>\$1,446</b>		
03070	South Rural	Homesite Ins Co Of The Midwest	1/24/2021	<b>\$813</b>	<b>\$1,222</b>		
03070	South Rural	Integon Natl Ins Co	10/23/2020	<b>\$636</b>	<b>\$733</b>	<b>\$238</b>	<b>\$326</b>
03070	South Rural	Interins Exch Of The Automobile Club	4/1/2021	<b>\$474</b>	<b>\$641</b>	<b>\$175</b>	<b>\$197</b>
03070	South Rural	Liberty Mut Fire Ins Co	7/28/2014				
03070	South Rural	Liberty Mut Personal Ins Co	5/17/2021	<b>\$912</b>	<b>\$1,081</b>	<b>\$156</b>	<b>\$319</b>
03070	South Rural	Massachusetts Bay Ins Co	12/5/2018	<b>\$839</b>	<b>\$990</b>	<b>\$173</b>	<b>\$240</b>
03070	South Rural	Merrimack Mut Fire Ins Co	7/1/2017	<b>\$829</b>	<b>\$1,206</b>	<b>\$194</b>	<b>\$254</b>
03070	South Rural	Metropolitan Grp Prop & Cas Ins Co	5/31/2015	<b>\$664</b>	<b>\$1,008</b>	<b>\$205</b>	<b>\$229</b>
03070	South Rural	Metropolitan Prop & Cas Ins Co	6/30/2020	<b>\$711</b>	<b>\$963</b>	<b>\$251</b>	<b>\$315</b>
03070	South Rural	MMG Ins Co	2/15/2016	<b>\$453</b>	<b>\$587</b>	<b>\$150</b>	<b>\$150</b>
03070	South Rural	MT WA Assur Corp	2/15/2019				
03070	South Rural	Old Dominion Ins Co	12/2/2020	<b>\$402</b>	<b>\$509</b>	<b>\$185</b>	<b>\$327</b>
03070	South Rural	Providence Mut Fire Ins Co	2/1/2017	<b>\$630</b>	<b>\$900</b>	<b>\$104</b>	<b>\$213</b>
03070	South Rural	Safeco Ins Co Of Amer	2/4/2019	<b>\$497</b>	<b>\$614</b>	<b>\$113</b>	<b>\$372</b>
03070	South Rural	Safety Ind Ins Co	5/1/2021	<b>\$817</b>	<b>\$966</b>		
03070	South Rural	Safety Ins Co	5/1/2021	<b>\$931</b>	<b>\$1,101</b>	<b>\$189</b>	<b>\$268</b>
03070	South Rural	State Farm Fire & Cas Co	3/15/2021	<b>\$1,084</b>	<b>\$1,325</b>	<b>\$165</b>	<b>\$521</b>
03070	South Rural	Travelers Home & Marine Ins Co	12/2/2016	<b>\$921</b>	<b>\$1,240</b>	<b>\$182</b>	<b>\$296</b>
03070	South Rural	Travelers Personal Ins Co	10/9/2020	<b>\$550</b>	<b>\$570</b>	<b>\$146</b>	<b>\$183</b>
03070	South Rural	Union Mut Fire Ins Co	12/15/2020	<b>\$420</b>	<b>\$556</b>	<b>\$137</b>	<b>\$259</b>
03070	South Rural	United Serv Automobile Assn	6/8/2020	<b>\$2,172</b>	<b>\$1,692</b>		<b>\$585</b>
03070	South Rural	USAA Cas Ins Co	6/8/2020	<b>\$1,757</b>	<b>\$1,372</b>		<b>\$539</b>
03070	South Rural	USAA Gen Ind Co	6/8/2020				
03070	South Rural	Vermont Mut Ins Co	3/1/2019	<b>\$612</b>	<b>\$774</b>	<b>\$117</b>	<b>\$213</b>
03070	South Rural	Vigilant Ins Co	1/25/2016	<b>\$901</b>	<b>\$1,138</b>	<b>\$416</b>	<b>\$640</b>

\* 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 Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4
03102	Manchester	Allstate Ind Co	9/5/2011			<b>\$361</b>	
03102	Manchester	Allstate Ins Co	9/5/2011				<b>\$396</b>
03102	Manchester	Allstate Prop & Cas Ins Co	4/2/2018	<b>\$1,433</b>	<b>\$1,945</b>		
03102	Manchester	Amica Mut Ins Co	11/1/2017	<b>\$924</b>	<b>\$1,095</b>	<b>\$160</b>	<b>\$488</b>
03102	Manchester	Cambridge Mut Fire Ins Co	12/1/2020	<b>\$710</b>	<b>\$1,126</b>	<b>\$202</b>	<b>\$261</b>
03102	Manchester	Central Mut Ins Co	2/1/2020	<b>\$758</b>	<b>\$1,156</b>	<b>\$303</b>	<b>\$286</b>
03102	Manchester	Co Operative Ins Cos	4/1/2016	<b>\$637</b>	<b>\$679</b>	<b>\$199</b>	<b>\$266</b>
03102	Manchester	Commerce Ins Co	5/15/2021	<b>\$1,684</b>	<b>\$2,350</b>	<b>\$321</b>	<b>\$252</b>
03102	Manchester	Concord Gen Mut Ins Co	10/9/2020	<b>\$567</b>	<b>\$659</b>	<b>\$171</b>	<b>\$241</b>
03102	Manchester	Foremost Ins Co Grand Rapids MI	11/15/2013	<b>\$945</b>	<b>\$1,446</b>		
03102	Manchester	Homesite Ins Co Of The Midwest	1/24/2021	<b>\$780</b>	<b>\$1,093</b>		
03102	Manchester	Integon Natl Ins Co	10/23/2020	<b>\$793</b>	<b>\$956</b>	<b>\$250</b>	<b>\$326</b>
03102	Manchester	Interins Exch Of The Automobile Club	4/1/2021	<b>\$479</b>	<b>\$648</b>	<b>\$175</b>	<b>\$197</b>
03102	Manchester	Liberty Mut Fire Ins Co	7/28/2014				
03102	Manchester	Liberty Mut Personal Ins Co	5/17/2021	<b>\$910</b>	<b>\$1,078</b>	<b>\$156</b>	<b>\$319</b>
03102	Manchester	Massachusetts Bay Ins Co	12/5/2018	<b>\$798</b>	<b>\$936</b>	<b>\$173</b>	<b>\$240</b>
03102	Manchester	Merrimack Mut Fire Ins Co	7/1/2017	<b>\$897</b>	<b>\$1,310</b>	<b>\$227</b>	<b>\$304</b>
03102	Manchester	Metropolitan Grp Prop & Cas Ins Co	5/31/2015	<b>\$452</b>	<b>\$695</b>	<b>\$140</b>	<b>\$154</b>
03102	Manchester	Metropolitan Prop & Cas Ins Co	6/30/2020	<b>\$605</b>	<b>\$818</b>	<b>\$189</b>	<b>\$235</b>
03102	Manchester	MMG Ins Co	2/15/2016	<b>\$600</b>	<b>\$774</b>	<b>\$150</b>	<b>\$150</b>
03102	Manchester	MT WA Assur Corp	2/15/2019				
03102	Manchester	Old Dominion Ins Co	12/2/2020	<b>\$380</b>	<b>\$480</b>	<b>\$155</b>	<b>\$269</b>
03102	Manchester	Providence Mut Fire Ins Co	2/1/2017	<b>\$611</b>	<b>\$872</b>	<b>\$100</b>	<b>\$272</b>
03102	Manchester	Safeco Ins Co Of Amer	2/4/2019	<b>\$535</b>	<b>\$663</b>	<b>\$112</b>	<b>\$380</b>
03102	Manchester	Safety Ind Ins Co	5/1/2021	<b>\$788</b>	<b>\$931</b>		
03102	Manchester	Safety Ins Co	5/1/2021	<b>\$896</b>	<b>\$1,058</b>	<b>\$198</b>	<b>\$259</b>
03102	Manchester	State Farm Fire & Cas Co	3/15/2021	<b>\$927</b>	<b>\$1,134</b>	<b>\$165</b>	<b>\$521</b>
03102	Manchester	Travelers Home & Marine Ins Co	12/2/2016	<b>\$743</b>	<b>\$990</b>	<b>\$143</b>	<b>\$345</b>
03102	Manchester	Travelers Personal Ins Co	10/9/2020	<b>\$491</b>	<b>\$510</b>	<b>\$126</b>	<b>\$203</b>
03102	Manchester	Union Mut Fire Ins Co	12/15/2020	<b>\$410</b>	<b>\$540</b>	<b>\$135</b>	<b>\$305</b>
03102	Manchester	United Serv Automobile Assn	6/8/2020	<b>\$1,087</b>	<b>\$1,450</b>		<b>\$585</b>
03102	Manchester	USAA Cas Ins Co	6/8/2020	<b>\$873</b>	<b>\$1,159</b>		<b>\$537</b>
03102	Manchester	USAA Gen Ind Co	6/8/2020				
03102	Manchester	Vermont Mut Ins Co	3/1/2019	<b>\$765</b>	<b>\$970</b>	<b>\$77</b>	<b>\$216</b>
03102	Manchester	Vigilant Ins Co	1/25/2016	<b>\$901</b>	<b>\$1,138</b>	<b>\$416</b>	<b>\$640</b>

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03301	Concord	Allstate Ins Co	9/5/2011				<b>\$396</b>
03301	Concord	Allstate Prop & Cas Ins Co	4/2/2018	<b>\$1,382</b>	<b>\$1,870</b>		
03301	Concord	Amica Mut Ins Co	11/1/2017	<b>\$770</b>	<b>\$905</b>	<b>\$160</b>	<b>\$495</b>
03301	Concord	Cambridge Mut Fire Ins Co	12/1/2020	<b>\$743</b>	<b>\$1,180</b>	<b>\$160</b>	<b>\$205</b>
03301	Concord	Central Mut Ins Co	2/1/2020	<b>\$766</b>	<b>\$1,187</b>	<b>\$303</b>	<b>\$279</b>
03301	Concord	Co Operative Ins Cos	4/1/2016	<b>\$637</b>	<b>\$679</b>	<b>\$199</b>	<b>\$266</b>
03301	Concord	Commerce Ins Co	5/15/2021	<b>\$1,898</b>	<b>\$2,671</b>	<b>\$277</b>	<b>\$293</b>
03301	Concord	Concord Gen Mut Ins Co	10/9/2020	<b>\$599</b>	<b>\$704</b>	<b>\$145</b>	<b>\$282</b>
03301	Concord	Foremost Ins Co Grand Rapids MI	11/15/2013	<b>\$945</b>	<b>\$1,446</b>		
03301	Concord	Homesite Ins Co Of The Midwest	1/24/2021	<b>\$872</b>	<b>\$1,407</b>		
03301	Concord	Integon Natl Ins Co	10/23/2020	<b>\$625</b>	<b>\$729</b>	<b>\$233</b>	<b>\$326</b>
03301	Concord	Interins Exch Of The Automobile Club	4/1/2021	<b>\$481</b>	<b>\$652</b>	<b>\$175</b>	<b>\$197</b>
03301	Concord	Liberty Mut Fire Ins Co	7/28/2014				
03301	Concord	Liberty Mut Personal Ins Co	5/17/2021	<b>\$902</b>	<b>\$1,064</b>	<b>\$156</b>	<b>\$319</b>
03301	Concord	Massachusetts Bay Ins Co	12/5/2018	<b>\$861</b>	<b>\$1,020</b>	<b>\$173</b>	<b>\$240</b>
03301	Concord	Merrimack Mut Fire Ins Co	7/1/2017	<b>\$990</b>	<b>\$1,454</b>	<b>\$179</b>	<b>\$215</b>
03301	Concord	Metropolitan Grp Prop & Cas Ins Co	5/31/2015	<b>\$493</b>	<b>\$756</b>	<b>\$148</b>	<b>\$165</b>
03301	Concord	Metropolitan Prop & Cas Ins Co	6/30/2020	<b>\$557</b>	<b>\$751</b>	<b>\$201</b>	<b>\$249</b>
03301	Concord	MMG Ins Co	2/15/2016	<b>\$554</b>	<b>\$715</b>	<b>\$150</b>	<b>\$150</b>
03301	Concord	MT WA Assur Corp	2/15/2019				
03301	Concord	Old Dominion Ins Co	12/2/2020	<b>\$393</b>	<b>\$495</b>	<b>\$154</b>	<b>\$263</b>
03301	Concord	Providence Mut Fire Ins Co	2/1/2017	<b>\$627</b>	<b>\$896</b>	<b>\$100</b>	<b>\$211</b>
03301	Concord	Safeco Ins Co Of Amer	2/4/2019	<b>\$506</b>	<b>\$627</b>	<b>\$117</b>	<b>\$372</b>
03301	Concord	Safety Ind Ins Co	5/1/2021	<b>\$765</b>	<b>\$903</b>		
03301	Concord	Safety Ins Co	5/1/2021	<b>\$869</b>	<b>\$1,026</b>	<b>\$186</b>	<b>\$259</b>
03301	Concord	State Farm Fire & Cas Co	3/15/2021	<b>\$1,002</b>	<b>\$1,214</b>	<b>\$140</b>	<b>\$517</b>
03301	Concord	Travelers Home & Marine Ins Co	12/2/2016	<b>\$766</b>	<b>\$1,024</b>	<b>\$159</b>	<b>\$271</b>
03301	Concord	Travelers Personal Ins Co	10/9/2020	<b>\$463</b>	<b>\$485</b>	<b>\$125</b>	<b>\$236</b>
03301	Concord	Union Mut Fire Ins Co	12/15/2020	<b>\$406</b>	<b>\$540</b>	<b>\$135</b>	<b>\$248</b>
03301	Concord	United Serv Automobile Assn	6/8/2020	<b>\$1,215</b>	<b>\$1,626</b>		<b>\$580</b>
03301	Concord	USAA Cas Ins Co	6/8/2020	<b>\$988</b>	<b>\$1,317</b>		<b>\$535</b>
03301	Concord	USAA Gen Ind Co	6/8/2020				
03301	Concord	Vermont Mut Ins Co	3/1/2019	<b>\$675</b>	<b>\$854</b>	<b>\$80</b>	<b>\$217</b>
03301	Concord	Vigilant Ins Co	1/25/2016	<b>\$901</b>	<b>\$1,138</b>	<b>\$416</b>	<b>\$640</b>

\* 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 Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4
03431	Keene	Allstate Ind Co	9/5/2011			<b>\$361</b>	
03431	Keene	Allstate Ins Co	9/5/2011				<b>\$396</b>
03431	Keene	Allstate Prop & Cas Ins Co	4/2/2018	<b>\$1,380</b>	<b>\$1,869</b>		
03431	Keene	Amica Mut Ins Co	11/1/2017	<b>\$770</b>	<b>\$905</b>	<b>\$160</b>	<b>\$495</b>
03431	Keene	Cambridge Mut Fire Ins Co	12/1/2020	<b>\$743</b>	<b>\$1,180</b>	<b>\$160</b>	<b>\$205</b>
03431	Keene	Central Mut Ins Co	2/1/2020	<b>\$815</b>	<b>\$1,257</b>	<b>\$303</b>	<b>\$279</b>
03431	Keene	Co Operative Ins Cos	4/1/2016	<b>\$637</b>	<b>\$679</b>	<b>\$199</b>	<b>\$266</b>
03431	Keene	Commerce Ins Co	5/15/2021	<b>\$1,713</b>	<b>\$2,397</b>	<b>\$288</b>	<b>\$312</b>
03431	Keene	Concord Gen Mut Ins Co	10/9/2020	<b>\$562</b>	<b>\$655</b>	<b>\$145</b>	<b>\$282</b>
03431	Keene	Foremost Ins Co Grand Rapids MI	11/15/2013	<b>\$945</b>	<b>\$1,446</b>		
03431	Keene	Homesite Ins Co Of The Midwest	1/24/2021	<b>\$747</b>	<b>\$1,100</b>		
03431	Keene	Integon Natl Ins Co	10/23/2020	<b>\$685</b>	<b>\$796</b>	<b>\$233</b>	<b>\$326</b>
03431	Keene	Interins Exch Of The Automobile Club	4/1/2021	<b>\$488</b>	<b>\$662</b>	<b>\$175</b>	<b>\$197</b>
03431	Keene	Liberty Mut Fire Ins Co	7/28/2014				
03431	Keene	Liberty Mut Personal Ins Co	5/17/2021	<b>\$911</b>	<b>\$1,072</b>	<b>\$156</b>	<b>\$319</b>
03431	Keene	Massachusetts Bay Ins Co	12/5/2018	<b>\$729</b>	<b>\$847</b>	<b>\$173</b>	<b>\$240</b>
03431	Keene	Merrimack Mut Fire Ins Co	7/1/2017	<b>\$990</b>	<b>\$1,454</b>	<b>\$179</b>	<b>\$215</b>
03431	Keene	Metropolitan Grp Prop & Cas Ins Co	5/31/2015	<b>\$477</b>	<b>\$730</b>	<b>\$173</b>	<b>\$194</b>
03431	Keene	Metropolitan Prop & Cas Ins Co	6/30/2020	<b>\$668</b>	<b>\$904</b>	<b>\$221</b>	<b>\$276</b>
03431	Keene	MMG Ins Co	2/15/2016	<b>\$570</b>	<b>\$735</b>	<b>\$150</b>	<b>\$150</b>
03431	Keene	MT WA Assur Corp	2/15/2019				
03431	Keene	Old Dominion Ins Co	12/2/2020	<b>\$401</b>	<b>\$502</b>	<b>\$136</b>	<b>\$232</b>
03431	Keene	Providence Mut Fire Ins Co	2/1/2017	<b>\$639</b>	<b>\$914</b>	<b>\$100</b>	<b>\$213</b>
03431	Keene	Safeco Ins Co Of Amer	2/4/2019	<b>\$473</b>	<b>\$586</b>	<b>\$117</b>	<b>\$372</b>
03431	Keene	Safety Ind Ins Co	5/1/2021	<b>\$713</b>	<b>\$843</b>		
03431	Keene	Safety Ins Co	5/1/2021	<b>\$810</b>	<b>\$958</b>	<b>\$186</b>	<b>\$259</b>
03431	Keene	State Farm Fire & Cas Co	3/15/2021	<b>\$941</b>	<b>\$1,140</b>	<b>\$140</b>	<b>\$517</b>
03431	Keene	Travelers Home & Marine Ins Co	12/2/2016	<b>\$829</b>	<b>\$1,113</b>	<b>\$163</b>	<b>\$284</b>
03431	Keene	Travelers Personal Ins Co	10/9/2020	<b>\$484</b>	<b>\$508</b>	<b>\$125</b>	<b>\$188</b>
03431	Keene	Union Mut Fire Ins Co	12/15/2020	<b>\$388</b>	<b>\$518</b>	<b>\$135</b>	<b>\$246</b>
03431	Keene	United Serv Automobile Assn	6/8/2020	<b>\$1,249</b>	<b>\$1,673</b>		<b>\$581</b>
03431	Keene	USAA Cas Ins Co	6/8/2020	<b>\$1,017</b>	<b>\$1,356</b>		<b>\$535</b>
03431	Keene	USAA Gen Ind Co	6/8/2020				
03431	Keene	Vermont Mut Ins Co	3/1/2019	<b>\$688</b>	<b>\$871</b>	<b>\$80</b>	<b>\$218</b>
03431	Keene	Vigilant Ins Co	1/25/2016	<b>\$901</b>	<b>\$1,138</b>	<b>\$416</b>	<b>\$640</b>

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## New Hampshire Homeowners Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4
03570	Berlin	Allstate Ind Co	9/5/2011			<b>\$368</b>	
03570	Berlin	Allstate Ins Co	9/5/2011				<b>\$406</b>
03570	Berlin	Allstate Prop & Cas Ins Co	4/2/2018	<b>\$1,410</b>	<b>\$1,912</b>		
03570	Berlin	Amica Mut Ins Co	11/1/2017	<b>\$770</b>	<b>\$905</b>	<b>\$160</b>	<b>\$495</b>
03570	Berlin	Cambridge Mut Fire Ins Co	12/1/2020	<b>\$743</b>	<b>\$1,180</b>	<b>\$160</b>	<b>\$205</b>
03570	Berlin	Central Mut Ins Co	2/1/2020	<b>\$729</b>	<b>\$1,110</b>	<b>\$303</b>	<b>\$279</b>
03570	Berlin	Co Operative Ins Cos	4/1/2016	<b>\$637</b>	<b>\$679</b>	<b>\$199</b>	<b>\$266</b>
03570	Berlin	Commerce Ins Co	5/15/2021	<b>\$2,094</b>	<b>\$2,959</b>	<b>\$258</b>	<b>\$271</b>
03570	Berlin	Concord Gen Mut Ins Co	10/9/2020	<b>\$580</b>	<b>\$676</b>	<b>\$145</b>	<b>\$282</b>
03570	Berlin	Foremost Ins Co Grand Rapids MI	11/15/2013	<b>\$945</b>	<b>\$1,446</b>		
03570	Berlin	Homesite Ins Co Of The Midwest	1/24/2021	<b>\$1,055</b>	<b>\$1,886</b>		
03570	Berlin	Integon Natl Ins Co	10/23/2020	<b>\$706</b>	<b>\$943</b>	<b>\$232</b>	<b>\$309</b>
03570	Berlin	Interins Exch Of The Automobile Club	4/1/2021	<b>\$474</b>	<b>\$641</b>	<b>\$175</b>	<b>\$197</b>
03570	Berlin	Liberty Mut Fire Ins Co	7/28/2014				
03570	Berlin	Liberty Mut Personal Ins Co	5/17/2021	<b>\$851</b>	<b>\$983</b>	<b>\$156</b>	<b>\$319</b>
03570	Berlin	Massachusetts Bay Ins Co	12/5/2018	<b>\$895</b>	<b>\$1,064</b>	<b>\$173</b>	<b>\$240</b>
03570	Berlin	Merrimack Mut Fire Ins Co	7/1/2017	<b>\$990</b>	<b>\$1,454</b>	<b>\$179</b>	<b>\$217</b>
03570	Berlin	Metropolitan Grp Prop & Cas Ins Co	5/31/2015	<b>\$527</b>	<b>\$806</b>	<b>\$186</b>	<b>\$209</b>
03570	Berlin	Metropolitan Prop & Cas Ins Co	6/30/2020	<b>\$729</b>	<b>\$989</b>	<b>\$240</b>	<b>\$301</b>
03570	Berlin	MMG Ins Co	2/15/2016	<b>\$575</b>	<b>\$742</b>	<b>\$150</b>	<b>\$150</b>
03570	Berlin	MT WA Assur Corp	2/15/2019				
03570	Berlin	Old Dominion Ins Co	12/2/2020	<b>\$410</b>	<b>\$511</b>	<b>\$140</b>	<b>\$223</b>
03570	Berlin	Providence Mut Fire Ins Co	2/1/2017	<b>\$645</b>	<b>\$922</b>	<b>\$100</b>	<b>\$215</b>
03570	Berlin	Safeco Ins Co Of Amer	2/4/2019	<b>\$522</b>	<b>\$647</b>	<b>\$117</b>	<b>\$372</b>
03570	Berlin	Safety Ind Ins Co	5/1/2021	<b>\$858</b>	<b>\$1,014</b>		
03570	Berlin	Safety Ins Co	5/1/2021	<b>\$976</b>	<b>\$1,155</b>	<b>\$186</b>	<b>\$259</b>
03570	Berlin	State Farm Fire & Cas Co	3/15/2021	<b>\$1,010</b>	<b>\$1,224</b>	<b>\$140</b>	<b>\$517</b>
03570	Berlin	Travelers Home & Marine Ins Co	12/2/2016	<b>\$899</b>	<b>\$1,192</b>	<b>\$149</b>	<b>\$337</b>
03570	Berlin	Travelers Personal Ins Co	10/9/2020	<b>\$423</b>	<b>\$439</b>	<b>\$128</b>	<b>\$158</b>
03570	Berlin	Union Mut Fire Ins Co	12/15/2020	<b>\$388</b>	<b>\$518</b>	<b>\$135</b>	<b>\$247</b>
03570	Berlin	United Serv Automobile Assn	6/8/2020	<b>\$1,310</b>	<b>\$1,758</b>		<b>\$583</b>
03570	Berlin	USAA Cas Ins Co	6/8/2020	<b>\$1,069</b>	<b>\$1,429</b>		<b>\$537</b>
03570	Berlin	USAA Gen Ind Co	6/8/2020				
03570	Berlin	Vermont Mut Ins Co	3/1/2019	<b>\$695</b>	<b>\$880</b>	<b>\$81</b>	<b>\$220</b>
03570	Berlin	Vigilant Ins Co	1/25/2016	<b>\$901</b>	<b>\$1,138</b>	<b>\$416</b>	<b>\$640</b>

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## New Hampshire Homeowners Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4
03766	Lebanon	Allstate Ind Co	9/5/2011			<b>\$368</b>	
03766	Lebanon	Allstate Ins Co	9/5/2011				<b>\$406</b>
03766	Lebanon	Allstate Prop & Cas Ins Co	4/2/2018	<b>\$1,336</b>	<b>\$1,807</b>		
03766	Lebanon	Amica Mut Ins Co	11/1/2017	<b>\$770</b>	<b>\$905</b>	<b>\$160</b>	<b>\$495</b>
03766	Lebanon	Cambridge Mut Fire Ins Co	12/1/2020	<b>\$743</b>	<b>\$1,180</b>	<b>\$160</b>	<b>\$205</b>
03766	Lebanon	Central Mut Ins Co	2/1/2020	<b>\$814</b>	<b>\$1,253</b>	<b>\$303</b>	<b>\$279</b>
03766	Lebanon	Co Operative Ins Cos	4/1/2016	<b>\$637</b>	<b>\$679</b>	<b>\$199</b>	<b>\$266</b>
03766	Lebanon	Commerce Ins Co	5/15/2021	<b>\$1,895</b>	<b>\$2,668</b>	<b>\$258</b>	<b>\$271</b>
03766	Lebanon	Concord Gen Mut Ins Co	10/9/2020	<b>\$565</b>	<b>\$659</b>	<b>\$145</b>	<b>\$282</b>
03766	Lebanon	Foremost Ins Co Grand Rapids MI	11/15/2013	<b>\$945</b>	<b>\$1,446</b>		
03766	Lebanon	Homesite Ins Co Of The Midwest	1/24/2021	<b>\$793</b>	<b>\$1,266</b>		
03766	Lebanon	Integon Natl Ins Co	10/23/2020	<b>\$738</b>	<b>\$893</b>	<b>\$232</b>	<b>\$352</b>
03766	Lebanon	Interins Exch Of The Automobile Club	4/1/2021	<b>\$474</b>	<b>\$641</b>	<b>\$175</b>	<b>\$197</b>
03766	Lebanon	Liberty Mut Fire Ins Co	7/28/2014				
03766	Lebanon	Liberty Mut Personal Ins Co	5/17/2021	<b>\$863</b>	<b>\$1,004</b>	<b>\$156</b>	<b>\$319</b>
03766	Lebanon	Massachusetts Bay Ins Co	12/5/2018	<b>\$956</b>	<b>\$1,145</b>	<b>\$173</b>	<b>\$240</b>
03766	Lebanon	Merrimack Mut Fire Ins Co	7/1/2017	<b>\$990</b>	<b>\$1,454</b>	<b>\$179</b>	<b>\$215</b>
03766	Lebanon	Metropolitan Grp Prop & Cas Ins Co	5/31/2015	<b>\$477</b>	<b>\$730</b>	<b>\$173</b>	<b>\$194</b>
03766	Lebanon	Metropolitan Prop & Cas Ins Co	6/30/2020	<b>\$668</b>	<b>\$904</b>	<b>\$221</b>	<b>\$276</b>
03766	Lebanon	MMG Ins Co	2/15/2016	<b>\$570</b>	<b>\$735</b>	<b>\$150</b>	<b>\$150</b>
03766	Lebanon	MT WA Assur Corp	2/15/2019				
03766	Lebanon	Old Dominion Ins Co	12/2/2020	<b>\$388</b>	<b>\$486</b>	<b>\$141</b>	<b>\$226</b>
03766	Lebanon	Providence Mut Fire Ins Co	2/1/2017	<b>\$639</b>	<b>\$914</b>	<b>\$100</b>	<b>\$213</b>
03766	Lebanon	Safeco Ins Co Of Amer	2/4/2019	<b>\$490</b>	<b>\$610</b>	<b>\$117</b>	<b>\$372</b>
03766	Lebanon	Safety Ind Ins Co	5/1/2021	<b>\$740</b>	<b>\$874</b>		
03766	Lebanon	Safety Ins Co	5/1/2021	<b>\$841</b>	<b>\$995</b>	<b>\$186</b>	<b>\$259</b>
03766	Lebanon	State Farm Fire & Cas Co	3/15/2021	<b>\$952</b>	<b>\$1,158</b>	<b>\$140</b>	<b>\$517</b>
03766	Lebanon	Travelers Home & Marine Ins Co	12/2/2016	<b>\$842</b>	<b>\$1,119</b>	<b>\$156</b>	<b>\$272</b>
03766	Lebanon	Travelers Personal Ins Co	10/9/2020	<b>\$448</b>	<b>\$468</b>	<b>\$125</b>	<b>\$178</b>
03766	Lebanon	Union Mut Fire Ins Co	12/15/2020	<b>\$397</b>	<b>\$526</b>	<b>\$135</b>	<b>\$255</b>
03766	Lebanon	United Serv Automobile Assn	6/8/2020	<b>\$1,249</b>	<b>\$1,673</b>		<b>\$581</b>
03766	Lebanon	USAA Cas Ins Co	6/8/2020	<b>\$1,017</b>	<b>\$1,356</b>		<b>\$535</b>
03766	Lebanon	USAA Gen Ind Co	6/8/2020				
03766	Lebanon	Vermont Mut Ins Co	3/1/2019	<b>\$765</b>	<b>\$970</b>	<b>\$77</b>	<b>\$216</b>
03766	Lebanon	Vigilant Ins Co	1/25/2016	<b>\$901</b>	<b>\$1,138</b>	<b>\$416</b>	<b>\$640</b>

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## New Hampshire Homeowners Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4
03801	Portsmouth	Allstate Ind Co	9/5/2011			<b>\$361</b>	
03801	Portsmouth	Allstate Ins Co	9/5/2011				<b>\$396</b>
03801	Portsmouth	Allstate Prop & Cas Ins Co	4/2/2018	<b>\$1,506</b>	<b>\$2,047</b>		
03801	Portsmouth	Amica Mut Ins Co	11/1/2017	<b>\$753</b>	<b>\$881</b>	<b>\$160</b>	<b>\$488</b>
03801	Portsmouth	Cambridge Mut Fire Ins Co	12/1/2020	<b>\$763</b>	<b>\$1,217</b>	<b>\$160</b>	<b>\$205</b>
03801	Portsmouth	Central Mut Ins Co	2/1/2020	<b>\$774</b>	<b>\$1,182</b>	<b>\$335</b>	<b>\$320</b>
03801	Portsmouth	Co Operative Ins Cos	4/1/2016	<b>\$637</b>	<b>\$679</b>	<b>\$199</b>	<b>\$266</b>
03801	Portsmouth	Commerce Ins Co	5/15/2021	<b>\$2,167</b>	<b>\$3,065</b>	<b>\$288</b>	<b>\$282</b>
03801	Portsmouth	Concord Gen Mut Ins Co	10/9/2020	<b>\$623</b>	<b>\$731</b>	<b>\$153</b>	<b>\$295</b>
03801	Portsmouth	Foremost Ins Co Grand Rapids MI	11/15/2013	<b>\$945</b>	<b>\$1,446</b>		
03801	Portsmouth	Homesite Ins Co Of The Midwest	1/24/2021	<b>\$877</b>	<b>\$1,248</b>		
03801	Portsmouth	Integon Natl Ins Co	10/23/2020	<b>\$1,024</b>	<b>\$1,193</b>	<b>\$242</b>	<b>\$336</b>
03801	Portsmouth	Interins Exch Of The Automobile Club	4/1/2021	<b>\$488</b>	<b>\$662</b>	<b>\$175</b>	<b>\$197</b>
03801	Portsmouth	Liberty Mut Fire Ins Co	7/28/2014				
03801	Portsmouth	Liberty Mut Personal Ins Co	5/17/2021	<b>\$978</b>	<b>\$1,176</b>	<b>\$156</b>	<b>\$319</b>
03801	Portsmouth	Massachusetts Bay Ins Co	12/5/2018	<b>\$936</b>	<b>\$1,118</b>	<b>\$173</b>	<b>\$240</b>
03801	Portsmouth	Merrimack Mut Fire Ins Co	7/1/2017	<b>\$864</b>	<b>\$1,259</b>	<b>\$179</b>	<b>\$215</b>
03801	Portsmouth	Metropolitan Grp Prop & Cas Ins Co	5/31/2015	<b>\$644</b>	<b>\$979</b>	<b>\$168</b>	<b>\$188</b>
03801	Portsmouth	Metropolitan Prop & Cas Ins Co	6/30/2020	<b>\$620</b>	<b>\$837</b>	<b>\$221</b>	<b>\$276</b>
03801	Portsmouth	MMG Ins Co	2/15/2016	<b>\$610</b>	<b>\$789</b>	<b>\$150</b>	<b>\$150</b>
03801	Portsmouth	MT WA Assur Corp	2/15/2019				
03801	Portsmouth	Old Dominion Ins Co	12/2/2020	<b>\$632</b>	<b>\$829</b>	<b>\$200</b>	<b>\$418</b>
03801	Portsmouth	Providence Mut Fire Ins Co	2/1/2017	<b>\$688</b>	<b>\$986</b>	<b>\$100</b>	<b>\$219</b>
03801	Portsmouth	Safeco Ins Co Of Amer	2/4/2019	<b>\$547</b>	<b>\$680</b>	<b>\$114</b>	<b>\$329</b>
03801	Portsmouth	Safety Ind Ins Co	5/1/2021	<b>\$843</b>	<b>\$997</b>		
03801	Portsmouth	Safety Ins Co	5/1/2021	<b>\$960</b>	<b>\$1,135</b>	<b>\$191</b>	<b>\$253</b>
03801	Portsmouth	State Farm Fire & Cas Co	3/15/2021	<b>\$1,061</b>	<b>\$1,299</b>	<b>\$165</b>	<b>\$521</b>
03801	Portsmouth	Travelers Home & Marine Ins Co	12/2/2016	<b>\$775</b>	<b>\$1,035</b>	<b>\$150</b>	<b>\$257</b>
03801	Portsmouth	Travelers Personal Ins Co	10/9/2020	<b>\$696</b>	<b>\$722</b>	<b>\$156</b>	<b>\$267</b>
03801	Portsmouth	Union Mut Fire Ins Co	12/15/2020	<b>\$497</b>	<b>\$655</b>	<b>\$135</b>	<b>\$262</b>
03801	Portsmouth	United Serv Automobile Assn	6/8/2020	<b>\$1,087</b>	<b>\$1,450</b>		<b>\$585</b>
03801	Portsmouth	USAA Cas Ins Co	6/8/2020	<b>\$873</b>	<b>\$1,159</b>		<b>\$537</b>
03801	Portsmouth	USAA Gen Ind Co	6/8/2020				
03801	Portsmouth	Vermont Mut Ins Co	3/1/2019	<b>\$703</b>	<b>\$891</b>	<b>\$80</b>	<b>\$197</b>
03801	Portsmouth	Vigilant Ins Co	1/25/2016	<b>\$935</b>	<b>\$1,184</b>	<b>\$416</b>	<b>\$640</b>

\* 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.

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## New Hampshire Homeowners Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4
03846	North Rural	Allstate Ind Co	9/5/2011			<b>\$368</b>	
03846	North Rural	Allstate Ins Co	9/5/2011				<b>\$406</b>
03846	North Rural	Allstate Prop & Cas Ins Co	4/2/2018	<b>\$1,410</b>	<b>\$1,973</b>		
03846	North Rural	Amica Mut Ins Co	11/1/2017	<b>\$770</b>	<b>\$905</b>	<b>\$160</b>	<b>\$495</b>
03846	North Rural	Cambridge Mut Fire Ins Co	12/1/2020	<b>\$743</b>	<b>\$1,180</b>	<b>\$160</b>	<b>\$205</b>
03846	North Rural	Central Mut Ins Co	2/1/2020	<b>\$716</b>	<b>\$1,099</b>	<b>\$303</b>	<b>\$279</b>
03846	North Rural	Co Operative Ins Cos	4/1/2016	<b>\$637</b>	<b>\$679</b>	<b>\$199</b>	<b>\$266</b>
03846	North Rural	Commerce Ins Co	5/15/2021	<b>\$1,770</b>	<b>\$2,482</b>	<b>\$258</b>	<b>\$271</b>
03846	North Rural	Concord Gen Mut Ins Co	10/9/2020	<b>\$562</b>	<b>\$653</b>	<b>\$145</b>	<b>\$282</b>
03846	North Rural	Foremost Ins Co Grand Rapids MI	11/15/2013	<b>\$945</b>	<b>\$1,446</b>		
03846	North Rural	Homesite Ins Co Of The Midwest	1/24/2021	<b>\$1,033</b>	<b>\$1,807</b>		
03846	North Rural	Integon Natl Ins Co	10/23/2020	<b>\$824</b>	<b>\$1,020</b>	<b>\$232</b>	<b>\$326</b>
03846	North Rural	Interins Exch Of The Automobile Club	4/1/2021	<b>\$481</b>	<b>\$652</b>	<b>\$175</b>	<b>\$197</b>
03846	North Rural	Liberty Mut Fire Ins Co	7/28/2014				
03846	North Rural	Liberty Mut Personal Ins Co	5/17/2021	<b>\$869</b>	<b>\$1,012</b>	<b>\$156</b>	<b>\$319</b>
03846	North Rural	Massachusetts Bay Ins Co	12/5/2018	<b>\$923</b>	<b>\$1,102</b>	<b>\$173</b>	<b>\$240</b>
03846	North Rural	Merrimack Mut Fire Ins Co	7/1/2017	<b>\$990</b>	<b>\$1,454</b>	<b>\$179</b>	<b>\$219</b>
03846	North Rural	Metropolitan Grp Prop & Cas Ins Co	5/31/2015	<b>\$527</b>	<b>\$806</b>	<b>\$186</b>	<b>\$209</b>
03846	North Rural	Metropolitan Prop & Cas Ins Co	6/30/2020	<b>\$729</b>	<b>\$989</b>	<b>\$240</b>	<b>\$301</b>
03846	North Rural	MMG Ins Co	2/15/2016	<b>\$591</b>	<b>\$762</b>	<b>\$150</b>	<b>\$150</b>
03846	North Rural	MT WA Assur Corp	2/15/2019				
03846	North Rural	Old Dominion Ins Co	12/2/2020	<b>\$515</b>	<b>\$660</b>	<b>\$178</b>	<b>\$313</b>
03846	North Rural	Providence Mut Fire Ins Co	2/1/2017	<b>\$645</b>	<b>\$922</b>	<b>\$100</b>	<b>\$215</b>
03846	North Rural	Safeco Ins Co Of Amer	2/4/2019	<b>\$503</b>	<b>\$623</b>	<b>\$117</b>	<b>\$372</b>
03846	North Rural	Safety Ind Ins Co	5/1/2021	<b>\$829</b>	<b>\$980</b>		
03846	North Rural	Safety Ins Co	5/1/2021	<b>\$942</b>	<b>\$1,114</b>	<b>\$186</b>	<b>\$259</b>
03846	North Rural	State Farm Fire & Cas Co	3/15/2021	<b>\$1,133</b>	<b>\$1,371</b>	<b>\$140</b>	<b>\$517</b>
03846	North Rural	Travelers Home & Marine Ins Co	12/2/2016	<b>\$930</b>	<b>\$1,223</b>	<b>\$149</b>	<b>\$337</b>
03846	North Rural	Travelers Personal Ins Co	10/9/2020	<b>\$541</b>	<b>\$559</b>	<b>\$125</b>	<b>\$209</b>
03846	North Rural	Union Mut Fire Ins Co	12/15/2020	<b>\$427</b>	<b>\$568</b>	<b>\$135</b>	<b>\$267</b>
03846	North Rural	United Serv Automobile Assn	6/8/2020	<b>\$1,310</b>	<b>\$1,758</b>		<b>\$583</b>
03846	North Rural	USAA Cas Ins Co	6/8/2020	<b>\$1,069</b>	<b>\$1,429</b>		<b>\$537</b>
03846	North Rural	USAA Gen Ind Co	6/8/2020				
03846	North Rural	Vermont Mut Ins Co	3/1/2019	<b>\$772</b>	<b>\$979</b>	<b>\$78</b>	<b>\$218</b>
03846	North Rural	Vigilant Ins Co	1/25/2016	<b>\$901</b>	<b>\$1,138</b>	<b>\$416</b>	<b>\$640</b>

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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	