

## A Comparison of New Hampshire Personal Auto 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 7 different samples of insurance customers as of February 1, 2016. These examples differ by number and age of drivers, whether insured owns or rents their home, number of make/model of cars, number of traffic violations, driving tendencies, and accident history. Also, the companies considered these examples in 9 different sample locations in the state.

These examples all share some general assumptions:

- Bodily injury liability limit is \$100,000 per person, \$300,000 per occurrence.
- Property damage liability is \$100,000.
- Deductibles are \$500 collision and \$250 comprehensive.
- Medical payments are \$5,000.
- Premium is for a 12 month period and for new business.
- Premiums are not considered for multi-policy or package discounts.
- If insurer sells Single Limit Liability coverage only, premiums reflect a combined single limit of \$300,000.
- The insured had prior insurance with a standard carrier at the same limits, and there has been no lapse in coverage.
- 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.)
- Vehicles do not have anti-theft, anti-lock or other safety devices unless noted within VIN.

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. These exhibits are intended only as a baseline comparison for the described scenarios.

## New Hampshire Personal Automobile Insurance Premiums

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

All examples include the following unless otherwise noted:

### Coverages

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

### Example 1:

Married couple, both age 44, home owners. Husband drives a 2010 Toyota Camry 4 Dr Sedan (VIN# 4T1BF3EK&A) five miles each way to work, five days a week, 8,000 miles annually. Wife drives a 2009 Dodge Caravan SE (VIN# 1D8HN44E&9) ten miles each way to work, five days a week, 15,000 miles annually. Neither has had an accident or moving violation in the past three years. Their oldest of three children is a male, age 16, who just received his drivers' license. He has no tickets or accidents, passed an approved driver's training course, has a 3.2 grade point average and drives both cars occasionally.

### Example 2:

Married couple, both age 35, home owners. Husband drives a 2011 Ford Explorer XLT 4x4 (VIN# 1FMHK8D8&B) twelve miles each way to work, five days a week, 12,000 miles annually. He has not had an accident in the past three years, but was cited ten months ago for speeding (70 in a 55 mph zone). Wife drives a 2007 Dodge Caliber Sedan (VIN# 1B3HB28B&7) two miles each way to work, five days a week, 5,000 miles annually. She has not had an accident or moving violation in the past three years.

### Example 3:

Single male, renter, age 23. He drives a 2008 Ford F-150 Supercab XLT 4x4 (VIN# 1FTPX14V&8) ten miles each way to work, five days a week, 20,000 miles annually. He has not had an accident or moving violation in the past three years. He was licensed at age 16, and passed an approved driver's training course.

### Example 4:

Married couple, home owners, the husband is 72 and the wife is 68. They drive a 2007 Buick LaCrosse CXL (VIN# 2G4WD582&7) for pleasure and 6,000 miles annually. They have had no accidents or moving violations in the past three years.

### Example 5:

Single female, age 19. She drives a 2006 Honda Civic LX Coupe (VIN# 2HGFG116&6) six miles each way to a post-secondary school, five days a week and works weekends at a local restaurant, located two miles from her apartment. Her annual mileage is 10,000. She maintains a 3.0 grade point average and has had no accidents or moving violations in the past three years. She received her license at age 16 and passed an approved driver's training course.

### Example 6:

Single male, renter, age 30. He drives a 2008 Jeep Grand Cherokee Laredo Sport Utility 4x4 (VIN# 1J8GR48K&8) five miles each way to work, five days a week, 15,000 miles annually. He has had two speeding tickets within the past two years (10 months ago, 45-mph in a 30-mph zone and 18 months ago, 80-mph in a 65-mph zone) and was cited 15 months ago for driving under the influence (DUI). He has had no other moving violations or any accidents. An SR-22 filing is needed, which provides proof of financial responsibility. He only wants to purchase 25/50 BI and 25 PD.

### Example 7:

Single female, renter, age 35. She drives a 2011 Chrysler 200 convertible (VIN# 1C3BC2EG&B) eighteen miles each way to work 5 days a week, 25,000 miles annually. She has not had an accident or moving violation in the past three years.

## New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Rating Example]

Rating Example	Company Name	Effective Date	03063 Nashua	03070 South Rural	03102 Manchester	03301 Concord	03431 Keene	03570 Berlin	03766 Lebanon	03801 Portsmouth	03846 North Rural
1	Allmerica Fin Benefit Ins Co	10/1/2015	\$2,820	\$2,601	\$3,013	\$2,515	\$2,499	\$2,789	\$2,638	\$2,586	\$2,664
1	Allstate Fire & Cas Ins Co	11/9/2015	\$2,534	\$2,440	\$2,570	\$2,260	\$2,362	\$2,344	\$2,140	\$2,542	\$2,344
1	Amica Mut Ins Co	7/1/2013	\$1,981	\$1,790	\$2,350	\$1,676	\$1,633	\$1,879	\$1,790	\$1,990	\$1,769
1	Central Mut Ins Co	9/1/2015	\$4,586	\$3,817	\$5,464	\$4,006	\$3,639	\$4,218	\$3,817	\$4,462	\$3,949
1	Co Operative Ins Co	1/1/2013	\$3,843	\$3,144	\$5,336	\$3,098	\$2,684	\$3,269	\$3,144	\$3,873	\$3,269
1	Commerce Ins Co	7/15/2015	\$2,425	\$1,995	\$2,835	\$1,820	\$1,571	\$1,896	\$2,074	\$1,822	\$1,942
1	Concord Gen Mut Ins Co	6/6/2015	\$1,708	\$1,622	\$2,312	\$1,682	\$1,311	\$1,573	\$1,572	\$1,452	\$1,279
1	Farm Family Cas Ins Co	5/3/2015	\$2,017	\$1,870	\$2,220	\$1,749	\$1,813	\$1,982	\$1,526	\$1,920	\$1,854
1	Garrison Prop & Cas Ins Co	2/25/2015	\$2,958	\$2,909	\$3,608	\$2,677	\$2,532	\$2,941	\$2,909	\$2,850	\$2,885
1	Geico Gen Ins Co	9/24/2015	\$1,267	\$1,248	\$1,398	\$1,134	\$1,099	\$1,201	\$1,120	\$1,110	\$1,202
1	Geico Ind Co	9/24/2015									
1	Government Employees Ins Co	9/24/2015	\$1,267	\$1,248	\$1,398	\$1,134	\$1,099	\$1,201	\$1,120	\$1,110	\$1,202
1	Hartford Fire In Co	7/17/2014									
1	Interins Exch Of The Automobile Club	11/15/2015	\$2,552	\$2,266	\$2,984	\$2,190	\$1,922	\$2,276	\$2,266	\$2,346	\$2,222
1	LM Gen Ins Co	6/23/2014	\$1,280	\$1,248	\$1,389	\$1,193	\$1,040	\$1,116	\$1,061	\$1,063	\$1,088
1	Metropolitan Gen Ins Co	8/3/2015	\$3,092	\$2,608	\$3,900	\$2,960	\$2,440	\$2,838	\$2,892	\$2,994	\$3,266
1	Metropolitan Grp Prop & Cas Ins Co	1/31/2016	\$2,092	\$2,030	\$2,192	\$1,848	\$2,026	\$1,856	\$1,962	\$1,952	\$2,130
1	MMG Ins Co	11/15/2015	\$2,296	\$2,387	\$2,736	\$2,296	\$2,026	\$1,953	\$1,953	\$2,296	\$1,953
1	MT WA Assur Corp	11/15/2015	\$1,589	\$1,318	\$1,725	\$1,203	\$1,142	\$1,278	\$1,318	\$1,212	\$1,278
1	Nationwide Mut Ins Co	12/31/2015	\$2,365	\$2,275	\$2,704	\$2,020	\$2,011	\$2,057	\$2,044	\$2,167	\$2,057
1	Patriot Ins Co	8/1/2015	\$1,622	\$1,906	\$1,976	\$1,592	\$1,692	\$1,672	\$1,606	\$1,780	\$1,572
1	Progressive Northern Ins Co	2/14/2014	\$1,622	\$1,653	\$1,951	\$1,377	\$1,590	\$1,796	\$1,632	\$1,656	\$1,699
1	Progressive Universal Ins Co	2/14/2014	\$1,641	\$1,658	\$1,930	\$1,391	\$1,590	\$1,786	\$1,646	\$1,653	\$1,666
1	Safeco Ins Co Of Amer	7/13/2013	\$1,253	\$1,144	\$1,417	\$1,065	\$1,018	\$1,106	\$1,144	\$1,081	\$1,106
1	Safety Ins Co	11/1/2015	\$3,833	\$3,465	\$4,741	\$3,471	\$3,129	\$3,363	\$3,465	\$3,355	\$3,077
1	State Farm Fire & Cas Co	6/8/2015	\$2,726	\$2,667	\$3,087	\$2,432	\$2,120	\$2,416	\$2,037	\$2,341	\$2,314
1	State Farm Mut Auto Ins Co	6/8/2015	\$2,031	\$1,976	\$2,289	\$1,796	\$1,559	\$1,776	\$1,495	\$1,735	\$1,702
1	Teachers Ins Co	7/16/2015	\$2,954	\$2,457	\$3,172	\$2,395	\$2,125	\$2,682	\$2,457	\$2,553	\$2,581
1	Travelers Home & Marine Ins Co	11/17/2015	\$2,162	\$2,047	\$2,337	\$1,887	\$1,607	\$1,623	\$2,096	\$1,843	\$2,160
1	Union Mut Fire Ins Co	2/1/2013	\$2,397	\$2,022	\$2,707	\$2,109	\$1,820	\$1,915	\$1,808	\$2,012	\$1,927
1	United Serv Automobile Assn	8/16/2014	\$2,326	\$2,316	\$2,801	\$2,100	\$1,990	\$2,341	\$2,316	\$2,225	\$2,306
1	USAA Cas Ins Co	8/16/2014	\$2,339	\$2,324	\$2,812	\$2,108	\$1,998	\$2,348	\$2,324	\$2,235	\$2,318
1	USAA Gen Ind Co	8/16/2014	\$1,950	\$1,853	\$2,233	\$1,682	\$1,589	\$1,870	\$1,853	\$1,779	\$1,846
1	Vermont Mut Ins Co	4/1/2015	\$2,045	\$1,821	\$2,677	\$1,802	\$1,549	\$1,698	\$1,773	\$1,916	\$1,801
1	York Ins Co of ME	5/23/2015	\$2,242	\$1,970	\$2,440	\$2,023	\$1,793	\$2,059	\$2,016	\$2,073	\$1,857

\* 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 Personal Auto Insurance Premiums

[Reported by Company by Rating Example]

Rating Example	Company Name	Effective Date	03063 Nashua	03070 South Rural	03102 Manchester	03301 Concord	03431 Keene	03570 Berlin	03766 Lebanon	03801 Portsmouth	03846 North Rural
2	Allmerica Fin Benefit Ins Co	10/1/2015	\$2,266	\$2,098	\$2,404	\$2,042	\$2,030	\$2,228	\$2,126	\$2,098	\$2,147
2	Allstate Fire & Cas Ins Co	11/9/2015	\$1,306	\$1,282	\$1,320	\$1,206	\$1,244	\$1,236	\$1,148	\$1,378	\$1,236
2	Amica Mut Ins Co	7/1/2013	\$1,656	\$1,516	\$1,944	\$1,395	\$1,354	\$1,573	\$1,516	\$1,649	\$1,510
2	Central Mut Ins Co	9/1/2015	\$2,445	\$2,070	\$3,048	\$2,207	\$2,037	\$2,286	\$2,070	\$2,383	\$2,111
2	Co Operative Ins Co	1/1/2013	\$1,655	\$1,370	\$2,303	\$1,341	\$1,174	\$1,431	\$1,370	\$1,673	\$1,431
2	Commerce Ins Co	7/15/2015	\$1,549	\$1,283	\$1,823	\$1,166	\$1,012	\$1,223	\$1,332	\$1,168	\$1,250
2	Concord Gen Mut Ins Co	6/6/2015	\$1,141	\$1,090	\$1,539	\$1,128	\$885	\$1,062	\$1,056	\$973	\$868
2	Farm Family Cas Ins Co	5/3/2015	\$1,008	\$948	\$1,104	\$886	\$912	\$1,008	\$888	\$966	\$936
2	Garrison Prop & Cas Ins Co	2/25/2015	\$1,363	\$1,309	\$1,631	\$1,225	\$1,161	\$1,325	\$1,309	\$1,302	\$1,301
2	Geico Gen Ins Co	9/24/2015	\$1,381	\$1,376	\$1,510	\$1,256	\$1,228	\$1,336	\$1,250	\$1,219	\$1,344
2	Geico Ind Co	9/24/2015									
2	Government Employees Ins Co	9/24/2015	\$1,381	\$1,376	\$1,510	\$1,256	\$1,228	\$1,336	\$1,250	\$1,219	\$1,344
2	Hartford Fire In Co	7/17/2014									
2	Interins Exch Of The Automobile Club	11/15/2015	\$1,500	\$1,324	\$1,788	\$1,292	\$1,122	\$1,340	\$1,324	\$1,382	\$1,292
2	LM Gen Ins Co	6/23/2014	\$845	\$829	\$906	\$799	\$712	\$755	\$724	\$726	\$742
2	Metropolitan Gen Ins Co	8/3/2015	\$1,472	\$1,224	\$1,836	\$1,408	\$1,180	\$1,330	\$1,368	\$1,430	\$1,552
2	Metropolitan Grp Prop & Cas Ins Co	1/31/2016	\$1,158	\$1,122	\$1,216	\$1,036	\$1,124	\$1,040	\$1,108	\$1,098	\$1,190
2	MMG Ins Co	11/15/2015	\$1,259	\$1,307	\$1,466	\$1,259	\$1,156	\$1,120	\$1,120	\$1,259	\$1,120
2	MT WA Assur Corp	11/15/2015	\$844	\$703	\$912	\$641	\$609	\$690	\$703	\$644	\$690
2	Nationwide Mut Ins Co	12/31/2015	\$1,628	\$1,567	\$1,829	\$1,416	\$1,411	\$1,438	\$1,430	\$1,510	\$1,438
2	Patriot Ins Co	8/1/2015	\$1,116	\$1,304	\$1,346	\$1,098	\$1,170	\$1,152	\$1,110	\$1,232	\$1,090
2	Progressive Northern Ins Co	2/14/2014	\$1,079	\$1,099	\$1,292	\$917	\$1,060	\$1,203	\$1,085	\$1,106	\$1,138
2	Progressive Universal Ins Co	2/14/2014	\$1,051	\$1,060	\$1,225	\$897	\$1,022	\$1,154	\$1,055	\$1,063	\$1,083
2	Safeco Ins Co Of Amer	7/13/2013	\$639	\$589	\$705	\$550	\$530	\$579	\$589	\$555	\$579
2	Safety Ins Co	11/1/2015	\$1,556	\$1,393	\$2,025	\$1,380	\$1,208	\$1,343	\$1,393	\$1,316	\$1,189
2	State Farm Fire & Cas Co	6/8/2015	\$1,563	\$1,546	\$1,769	\$1,421	\$1,255	\$1,448	\$1,224	\$1,362	\$1,381
2	State Farm Mut Auto Ins Co	6/8/2015	\$1,206	\$1,172	\$1,322	\$1,086	\$967	\$1,090	\$937	\$1,053	\$1,049
2	Teachers Ins Co	7/16/2015	\$1,608	\$1,360	\$1,681	\$1,316	\$1,176	\$1,482	\$1,360	\$1,405	\$1,441
2	Travelers Home & Marine Ins Co	11/17/2015	\$1,188	\$1,150	\$1,268	\$1,050	\$913	\$932	\$1,191	\$1,025	\$1,224
2	Union Mut Fire Ins Co	2/1/2013	\$2,065	\$1,772	\$2,333	\$1,828	\$1,586	\$1,677	\$1,605	\$1,754	\$1,654
2	United Serv Automobile Assn	8/16/2014	\$1,158	\$1,123	\$1,361	\$1,035	\$985	\$1,135	\$1,123	\$1,096	\$1,123
2	USAA Cas Ins Co	8/16/2014	\$1,211	\$1,172	\$1,422	\$1,079	\$1,027	\$1,184	\$1,172	\$1,144	\$1,173
2	USAA Gen Ind Co	8/16/2014	\$1,310	\$1,216	\$1,486	\$1,123	\$1,063	\$1,228	\$1,216	\$1,190	\$1,214
2	Vermont Mut Ins Co	4/1/2015	\$1,319	\$1,199	\$1,738	\$1,181	\$1,019	\$1,126	\$1,198	\$1,258	\$1,205
2	York Ins Co of ME	5/23/2015	\$1,074	\$929	\$1,163	\$966	\$838	\$986	\$949	\$984	\$884

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## New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Rating Example]

Rating Example	Company Name	Effective Date	03063 Nashua	03070 South Rural	03102 Manchester	03301 Concord	03431 Keene	03570 Berlin	03766 Lebanon	03801 Portsmouth	03846 North Rural
3	Allmerica Fin Benefit Ins Co	10/1/2015	\$1,988	\$1,844	\$2,150	\$1,759	\$1,748	\$2,014	\$1,883	\$1,814	\$1,912
3	Allstate Fire & Cas Ins Co	11/9/2015	\$1,142	\$1,120	\$1,152	\$1,030	\$1,086	\$1,078	\$974	\$1,204	\$1,078
3	Amica Mut Ins Co	7/1/2013	\$1,541	\$1,377	\$1,831	\$1,295	\$1,254	\$1,455	\$1,377	\$1,539	\$1,357
3	Central Mut Ins Co	9/1/2015	\$2,295	\$1,880	\$2,734	\$1,932	\$1,808	\$1,943	\$1,880	\$2,197	\$1,952
3	Co Operative Ins Co	1/1/2013	\$1,575	\$1,284	\$2,193	\$1,271	\$1,098	\$1,335	\$1,284	\$1,591	\$1,335
3	Commerce Ins Co	7/15/2015	\$2,125	\$1,741	\$2,475	\$1,587	\$1,370	\$1,650	\$1,810	\$1,591	\$1,691
3	Concord Gen Mut Ins Co	6/6/2015	\$856	\$819	\$1,159	\$845	\$660	\$794	\$793	\$730	\$647
3	Farm Family Cas Ins Co	5/3/2015	\$906	\$848	\$1,001	\$794	\$817	\$905	\$792	\$868	\$843
3	Garrison Prop & Cas Ins Co	2/25/2015	\$1,592	\$1,530	\$1,922	\$1,421	\$1,339	\$1,548	\$1,530	\$1,515	\$1,521
3	Geico Gen Ins Co	9/24/2015	\$870	\$857	\$959	\$779	\$758	\$826	\$769	\$759	\$829
3	Geico Ind Co	9/24/2015									
3	Government Employees Ins Co	9/24/2015	\$870	\$857	\$959	\$779	\$758	\$826	\$769	\$759	\$829
3	Hartford Fire In Co	7/17/2014									
3	Interins Exch Of The Automobile Club	11/15/2015	\$1,574	\$1,388	\$1,856	\$1,348	\$1,178	\$1,400	\$1,388	\$1,448	\$1,360
3	LM Gen Ins Co	6/23/2014	\$1,053	\$1,041	\$1,133	\$1,002	\$903	\$963	\$920	\$918	\$941
3	Metropolitan Gen Ins Co	8/3/2015	\$1,458	\$1,210	\$1,834	\$1,394	\$1,154	\$1,326	\$1,356	\$1,414	\$1,528
3	Metropolitan Grp Prop & Cas Ins Co	1/31/2016	\$966	\$932	\$1,014	\$852	\$934	\$856	\$902	\$906	\$974
3	MMG Ins Co	11/15/2015	\$1,017	\$1,058	\$1,212	\$1,017	\$898	\$867	\$867	\$1,017	\$867
3	MT WA Assur Corp	11/15/2015	\$815	\$679	\$879	\$618	\$588	\$666	\$679	\$621	\$666
3	Nationwide Mut Ins Co	12/31/2015	\$1,233	\$1,186	\$1,410	\$1,047	\$1,041	\$1,060	\$1,061	\$1,122	\$1,060
3	Patriot Ins Co	8/1/2015	\$1,012	\$1,190	\$1,234	\$994	\$1,054	\$1,042	\$1,004	\$1,108	\$982
3	Progressive Northern Ins Co	2/14/2014	\$988	\$1,008	\$1,177	\$839	\$978	\$1,096	\$998	\$1,020	\$1,052
3	Progressive Universal Ins Co	2/14/2014	\$933	\$949	\$1,073	\$805	\$918	\$1,016	\$943	\$953	\$972
3	Safeco Ins Co Of Amer	7/13/2013	\$618	\$568	\$685	\$533	\$512	\$556	\$568	\$539	\$556
3	Safety Ins Co	11/1/2015	\$1,651	\$1,444	\$2,168	\$1,447	\$1,251	\$1,387	\$1,444	\$1,380	\$1,224
3	State Farm Fire & Cas Co	6/8/2015	\$1,394	\$1,379	\$1,588	\$1,258	\$1,104	\$1,273	\$1,075	\$1,209	\$1,214
3	State Farm Mut Auto Ins Co	6/8/2015	\$1,072	\$1,054	\$1,216	\$958	\$837	\$966	\$813	\$924	\$921
3	Teachers Ins Co	7/16/2015	\$1,179	\$974	\$1,245	\$949	\$842	\$1,066	\$974	\$1,010	\$1,027
3	Travelers Home & Marine Ins Co	11/17/2015	\$976	\$934	\$1,040	\$858	\$747	\$758	\$963	\$841	\$995
3	Union Mut Fire Ins Co	2/1/2013	\$2,004	\$1,651	\$2,233	\$1,744	\$1,501	\$1,573	\$1,473	\$1,665	\$1,587
3	United Serv Automobile Assn	8/16/2014	\$1,054	\$1,023	\$1,253	\$936	\$886	\$1,035	\$1,023	\$995	\$1,022
3	USAA Cas Ins Co	8/16/2014	\$1,065	\$1,031	\$1,263	\$944	\$893	\$1,042	\$1,031	\$1,003	\$1,032
3	USAA Gen Ind Co	8/16/2014	\$1,460	\$1,358	\$1,663	\$1,239	\$1,168	\$1,373	\$1,358	\$1,316	\$1,357
3	Vermont Mut Ins Co	4/1/2015	\$1,740	\$1,557	\$2,271	\$1,542	\$1,323	\$1,455	\$1,532	\$1,641	\$1,547
3	York Ins Co of ME	5/23/2015	\$1,060	\$916	\$1,168	\$952	\$828	\$968	\$937	\$983	\$863

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Rating Example	Company Name	Effective Date	03063 Nashua	03070 South Rural	03102 Manchester	03301 Concord	03431 Keene	03570 Berlin	03766 Lebanon	03801 Portsmouth	03846 North Rural
4	Allmerica Fin Benefit Ins Co	10/1/2015	\$1,289	\$1,188	\$1,380	\$1,165	\$1,156	\$1,275	\$1,210	\$1,190	\$1,220
4	Allstate Fire & Cas Ins Co	11/9/2015	\$752	\$724	\$762	\$692	\$700	\$694	\$654	\$740	\$694
4	Amica Mut Ins Co	7/1/2013	\$687	\$615	\$816	\$585	\$570	\$650	\$615	\$691	\$605
4	Central Mut Ins Co	9/1/2015	\$927	\$785	\$1,130	\$825	\$756	\$864	\$785	\$916	\$812
4	Co Operative Ins Co	1/1/2013	\$855	\$685	\$1,194	\$681	\$588	\$702	\$685	\$852	\$702
4	Commerce Ins Co	7/15/2015	\$725	\$582	\$872	\$543	\$468	\$549	\$607	\$544	\$565
4	Concord Gen Mut Ins Co	6/6/2015	\$563	\$526	\$765	\$549	\$424	\$504	\$507	\$475	\$413
4	Farm Family Cas Ins Co	5/3/2015	\$416	\$384	\$452	\$360	\$371	\$406	\$359	\$394	\$377
4	Garrison Prop & Cas Ins Co	2/25/2015	\$818	\$792	\$994	\$743	\$704	\$802	\$792	\$791	\$783
4	Geico Gen Ins Co	9/24/2015	\$418	\$407	\$461	\$373	\$361	\$396	\$367	\$368	\$392
4	Geico Ind Co	9/24/2015									
4	Government Employees Ins Co	9/24/2015	\$418	\$407	\$461	\$373	\$361	\$396	\$367	\$368	\$392
4	Hartford Fire In Co	7/17/2014	\$456	\$429	\$510	\$418	\$429	\$382	\$429	\$413	\$402
4	Interins Exch Of The Automobile Club	11/15/2015	\$804	\$704	\$966	\$700	\$612	\$712	\$704	\$746	\$686
4	LM Gen Ins Co	6/23/2014	\$612	\$600	\$646	\$585	\$535	\$553	\$539	\$541	\$551
4	Metropolitan Gen Ins Co	8/3/2015	\$878	\$714	\$1,134	\$858	\$716	\$790	\$822	\$838	\$908
4	Metropolitan Grp Prop & Cas Ins Co	1/31/2016	\$596	\$554	\$610	\$514	\$560	\$518	\$546	\$546	\$582
4	MMG Ins Co	11/15/2015	\$520	\$540	\$618	\$520	\$462	\$445	\$445	\$520	\$445
4	MT WA Assur Corp	11/15/2015	\$474	\$397	\$514	\$361	\$344	\$388	\$397	\$362	\$388
4	Nationwide Mut Ins Co	12/31/2015	\$812	\$781	\$923	\$708	\$699	\$703	\$706	\$746	\$703
4	Patriot Ins Co	8/1/2015	\$498	\$586	\$604	\$490	\$520	\$514	\$498	\$546	\$488
4	Progressive Northern Ins Co	2/14/2014	\$452	\$455	\$535	\$384	\$440	\$498	\$449	\$460	\$466
4	Progressive Universal Ins Co	2/14/2014	\$548	\$547	\$617	\$480	\$532	\$590	\$545	\$549	\$555
4	Safeco Ins Co Of Amer	7/13/2013	\$349	\$324	\$382	\$309	\$299	\$316	\$324	\$313	\$316
4	Safety Ins Co	11/1/2015	\$610	\$531	\$795	\$536	\$466	\$510	\$531	\$513	\$454
4	State Farm Fire & Cas Co	6/8/2015	\$815	\$801	\$919	\$735	\$648	\$735	\$627	\$708	\$705
4	State Farm Mut Auto Ins Co	6/8/2015	\$621	\$607	\$698	\$554	\$486	\$552	\$469	\$536	\$529
4	Teachers Ins Co	7/16/2015	\$879	\$728	\$936	\$711	\$631	\$795	\$728	\$754	\$762
4	Travelers Home & Marine Ins Co	11/17/2015	\$562	\$542	\$600	\$503	\$441	\$447	\$555	\$491	\$568
4	Union Mut Fire Ins Co	2/1/2013	\$1,016	\$838	\$1,178	\$901	\$768	\$799	\$743	\$846	\$784
4	United Serv Automobile Assn	8/16/2014	\$651	\$640	\$778	\$591	\$561	\$647	\$640	\$625	\$636
4	USAA Cas Ins Co	8/16/2014	\$654	\$642	\$780	\$593	\$563	\$649	\$642	\$627	\$639
4	USAA Gen Ind Co	8/16/2014	\$524	\$493	\$596	\$456	\$432	\$497	\$493	\$481	\$490
4	Vermont Mut Ins Co	4/1/2015	\$648	\$568	\$866	\$566	\$487	\$531	\$547	\$601	\$557
4	York Ins Co of ME	5/23/2015	\$589	\$508	\$653	\$530	\$461	\$538	\$521	\$546	\$476

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\* 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 Personal Auto Insurance Premiums

[Reported by Company by Rating Example]

Rating Example	Company Name	Effective Date	03063 Nashua	03070 South Rural	03102 Manchester	03301 Concord	03431 Keene	03570 Berlin	03766 Lebanon	03801 Portsmouth	03846 North Rural
5	Allmerica Fin Benefit Ins Co	10/1/2015	\$2,292	\$2,084	\$2,470	\$2,013	\$2,005	\$2,264	\$2,123	\$2,073	\$2,152
5	Allstate Fire & Cas Ins Co	11/9/2015	\$854	\$816	\$868	\$778	\$788	\$782	\$736	\$816	\$782
5	Amica Mut Ins Co	7/1/2013	\$1,607	\$1,442	\$1,908	\$1,355	\$1,318	\$1,518	\$1,442	\$1,611	\$1,423
5	Central Mut Ins Co	9/1/2015	\$3,759	\$3,094	\$4,473	\$3,250	\$2,940	\$3,432	\$3,094	\$3,601	\$3,220
5	Co Operative Ins Co	1/1/2013	\$1,815	\$1,499	\$2,524	\$1,465	\$1,272	\$1,572	\$1,499	\$1,840	\$1,572
5	Commerce Ins Co	7/15/2015	\$3,187	\$2,604	\$3,712	\$2,374	\$2,046	\$2,465	\$2,709	\$2,381	\$2,529
5	Concord Gen Mut Ins Co	6/6/2015	\$1,320	\$1,266	\$1,793	\$1,306	\$1,023	\$1,230	\$1,227	\$1,125	\$1,002
5	Farm Family Cas Ins Co	5/3/2015	\$480	\$470	\$543	\$438	\$450	\$504	\$448	\$468	\$461
5	Garrison Prop & Cas Ins Co	2/25/2015	\$1,829	\$1,788	\$2,221	\$1,644	\$1,558	\$1,809	\$1,788	\$1,752	\$1,777
5	Geico Gen Ins Co	9/24/2015	\$1,002	\$998	\$1,113	\$901	\$874	\$961	\$894	\$880	\$965
5	Geico Ind Co	9/24/2015									
5	Government Employees Ins Co	9/24/2015	\$1,002	\$998	\$1,113	\$901	\$874	\$961	\$894	\$880	\$965
5	Hartford Fire In Co	7/17/2014									
5	Interins Exch Of The Automobile Club	11/15/2015	\$1,702	\$1,514	\$1,976	\$1,454	\$1,286	\$1,526	\$1,514	\$1,562	\$1,494
5	LM Gen Ins Co	6/23/2014	\$979	\$946	\$1,045	\$906	\$796	\$843	\$805	\$818	\$832
5	Metropolitan Gen Ins Co	8/3/2015	\$2,054	\$1,734	\$2,568	\$1,936	\$1,564	\$1,856	\$1,848	\$1,990	\$2,118
5	Metropolitan Grp Prop & Cas Ins Co	1/31/2016	\$1,170	\$1,154	\$1,240	\$1,030	\$1,130	\$1,038	\$1,086	\$1,082	\$1,198
5	MMG Ins Co	11/15/2015	\$1,130	\$1,176	\$1,354	\$1,130	\$989	\$952	\$952	\$1,130	\$952
5	MT WA Assur Corp	11/15/2015	\$1,457	\$1,226	\$1,568	\$1,113	\$1,060	\$1,205	\$1,226	\$1,108	\$1,205
5	Nationwide Mut Ins Co	12/31/2015	\$1,674	\$1,612	\$1,942	\$1,410	\$1,400	\$1,423	\$1,426	\$1,510	\$1,423
5	Patriot Ins Co	8/1/2015	\$2,658	\$3,130	\$3,248	\$2,606	\$2,758	\$2,738	\$2,628	\$2,922	\$2,572
5	Progressive Northern Ins Co	2/14/2014	\$1,133	\$1,145	\$1,356	\$957	\$1,102	\$1,237	\$1,131	\$1,150	\$1,162
5	Progressive Universal Ins Co	2/14/2014	\$1,110	\$1,118	\$1,285	\$948	\$1,076	\$1,197	\$1,112	\$1,117	\$1,123
5	Safeco Ins Co Of Amer	7/13/2013	\$1,048	\$946	\$1,180	\$886	\$847	\$909	\$946	\$905	\$909
5	Safety Ins Co	11/1/2015	\$3,446	\$3,046	\$4,535	\$3,033	\$2,625	\$2,935	\$3,046	\$2,890	\$2,586
5	State Farm Fire & Cas Co	6/8/2015	\$1,538	\$1,519	\$1,756	\$1,387	\$1,215	\$1,393	\$1,175	\$1,330	\$1,331
5	State Farm Mut Auto Ins Co	6/8/2015	\$1,182	\$1,160	\$1,342	\$1,056	\$920	\$1,055	\$888	\$1,016	\$1,008
5	Teachers Ins Co	7/16/2015	\$1,714	\$1,418	\$1,843	\$1,385	\$1,227	\$1,548	\$1,418	\$1,473	\$1,486
5	Travelers Home & Marine Ins Co	11/17/2015	\$2,803	\$2,742	\$3,012	\$2,476	\$2,136	\$2,157	\$2,822	\$2,412	\$2,878
5	Union Mut Fire Ins Co	2/1/2013	\$2,959	\$2,445	\$3,326	\$2,575	\$2,217	\$2,325	\$2,164	\$2,459	\$2,279
5	United Serv Automobile Assn	8/16/2014	\$1,241	\$1,233	\$1,490	\$1,116	\$1,058	\$1,247	\$1,233	\$1,183	\$1,230
5	USAA Cas Ins Co	8/16/2014	\$1,360	\$1,349	\$1,632	\$1,220	\$1,157	\$1,363	\$1,349	\$1,295	\$1,348
5	USAA Gen Ind Co	8/16/2014	\$1,747	\$1,654	\$2,001	\$1,494	\$1,412	\$1,670	\$1,654	\$1,584	\$1,650
5	Vermont Mut Ins Co	4/1/2015	\$1,794	\$1,628	\$2,336	\$1,607	\$1,378	\$1,528	\$1,628	\$1,710	\$1,633
5	York Ins Co of ME	5/23/2015	\$1,274	\$1,105	\$1,422	\$1,151	\$1,000	\$1,161	\$1,128	\$1,193	\$1,029

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## New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Rating Example]

Rating Example	Company Name	Effective Date	03063 Nashua	03070 South Rural	03102 Manchester	03301 Concord	03431 Keene	03570 Berlin	03766 Lebanon	03801 Portsmouth	03846 North Rural
6	Allmerica Fin Benefit Ins Co	10/1/2015	\$2,934	\$2,678	\$3,179	\$2,580	\$2,558	\$2,928	\$2,732	\$2,664	\$2,774
6	Allstate Fire & Cas Ins Co	11/9/2015									
6	Amica Mut Ins Co	7/1/2013	\$2,801	\$2,349	\$3,405	\$2,395	\$2,369	\$2,575	\$2,349	\$2,912	\$2,199
6	Central Mut Ins Co	9/1/2015	\$2,980	\$2,736	\$3,759	\$3,021	\$2,700	\$2,940	\$2,736	\$3,438	\$2,756
6	Co Operative Ins Co	1/1/2013	\$1,623	\$1,326	\$2,004	\$1,394	\$1,258	\$1,307	\$1,326	\$1,652	\$1,307
6	Commerce Ins Co	7/15/2015	\$690	\$505	\$812	\$511	\$450	\$447	\$524	\$528	\$482
6	Concord Gen Mut Ins Co	6/6/2015	\$2,757	\$2,581	\$4,775	\$2,602	\$2,417	\$2,751	\$2,581	\$2,510	\$2,692
6	Farm Family Cas Ins Co	5/3/2015	\$1,159	\$1,087	\$1,278	\$1,023	\$1,028	\$1,133	\$1,006	\$1,095	\$1,053
6	Garrison Prop & Cas Ins Co	2/25/2015	\$887	\$801	\$1,135	\$815	\$741	\$810	\$801	\$876	\$770
6	Geico Gen Ins Co	9/24/2015									
6	Geico Ind Co	9/24/2015	\$1,454	\$1,325	\$1,501	\$1,316	\$1,268	\$1,321	\$1,286	\$1,319	\$1,313
6	Government Employees Ins Co	9/24/2015									
6	Hartford Fire In Co	7/17/2014									
6	Interins Exch Of The Automobile Club	11/15/2015	\$5,832	\$5,134	\$7,068	\$5,044	\$4,286	\$5,152	\$5,134	\$5,372	\$4,930
6	LM Gen Ins Co	6/23/2014	\$2,534	\$2,344	\$4,037	\$2,370	\$2,191	\$2,500	\$2,344	\$2,301	\$2,398
6	Metropolitan Gen Ins Co	8/3/2015	\$3,976	\$3,316	\$4,948	\$3,778	\$3,094	\$3,548	\$3,610	\$3,840	\$4,118
6	Metropolitan Grp Prop & Cas Ins Co	1/31/2016	\$2,552	\$2,472	\$2,686	\$2,244	\$2,454	\$2,246	\$2,388	\$2,398	\$2,582
6	MMG Ins Co	11/15/2015	\$1,334	\$1,201	\$1,784	\$1,215	\$1,112	\$1,250	\$1,133	\$1,227	\$1,133
6	MT WA Assur Corp	11/15/2015	\$3,543	\$2,969	\$3,786	\$2,692	\$2,571	\$2,922	\$2,969	\$2,682	\$2,922
6	Nationwide Mut Ins Co	12/31/2015	\$1,288	\$1,194	\$1,567	\$1,048	\$968	\$916	\$962	\$1,113	\$916
6	Patriot Ins Co	8/1/2015	\$8,302	\$9,774	\$10,094	\$8,166	\$8,740	\$8,588	\$8,280	\$9,234	\$8,116
6	Progressive Northern Ins Co	2/14/2014	\$730	\$649	\$829	\$582	\$650	\$692	\$639	\$689	\$563
6	Progressive Universal Ins Co	2/14/2014	\$723	\$675	\$787	\$616	\$663	\$694	\$661	\$691	\$597
6	Safeco Ins Co Of Amer	7/13/2013	\$1,280	\$1,172	\$1,422	\$1,088	\$1,043	\$1,142	\$1,172	\$1,097	\$1,142
6	Safety Ins Co	11/1/2015	\$1,564	\$1,175	\$2,059	\$1,292	\$1,065	\$1,105	\$1,175	\$1,262	\$997
6	State Farm Fire & Cas Co	6/8/2015	\$2,550	\$2,499	\$2,792	\$2,330	\$2,105	\$2,335	\$2,052	\$2,268	\$2,257
6	State Farm Mut Auto Ins Co	6/8/2015	\$2,060	\$2,015	\$2,231	\$1,887	\$1,717	\$1,885	\$1,677	\$1,846	\$1,829
6	Teachers Ins Co	7/16/2015	\$1,335	\$1,203	\$1,404	\$1,217	\$1,158	\$1,233	\$1,203	\$1,218	\$1,206
6	Travelers Home & Marine Ins Co	11/17/2015	\$1,117	\$964	\$1,215	\$958	\$774	\$779	\$969	\$932	\$986
6	Union Mut Fire Ins Co	2/1/2013									
6	United Serv Automobile Assn	8/16/2014	\$591	\$535	\$756	\$544	\$496	\$542	\$535	\$584	\$513
6	USAA Cas Ins Co	8/16/2014	\$618	\$559	\$789	\$569	\$518	\$566	\$559	\$611	\$537
6	USAA Gen Ind Co	8/16/2014	\$943	\$812	\$1,150	\$826	\$751	\$821	\$812	\$887	\$779
6	Vermont Mut Ins Co	4/1/2015	\$1,410	\$1,265	\$1,909	\$1,275	\$1,167	\$1,319	\$1,265	\$1,292	\$1,191
6	York Ins Co of ME	5/23/2015	\$3,419	\$2,825	\$4,127	\$3,077	\$2,502	\$3,028	\$2,858	\$3,320	\$2,510

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## New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Rating Example]

Rating Example	Company Name	Effective Date	03063 Nashua	03070 South Rural	03102 Manchester	03301 Concord	03431 Keene	03570 Berlin	03766 Lebanon	03801 Portsmouth	03846 North Rural
7	Allmerica Fin Benefit Ins Co	10/1/2015	\$1,485	\$1,388	\$1,604	\$1,329	\$1,324	\$1,500	\$1,414	\$1,369	\$1,433
7	Allstate Fire & Cas Ins Co	11/9/2015	\$896	\$870	\$904	\$814	\$846	\$840	\$772	\$888	\$840
7	Amica Mut Ins Co	7/1/2013	\$1,017	\$940	\$1,196	\$860	\$837	\$975	\$940	\$1,015	\$939
7	Central Mut Ins Co	9/1/2015	\$1,434	\$1,160	\$1,625	\$1,186	\$1,092	\$1,289	\$1,160	\$1,317	\$1,211
7	Co Operative Ins Co	1/1/2013	\$1,215	\$1,012	\$1,685	\$986	\$863	\$1,060	\$1,012	\$1,231	\$1,060
7	Commerce Ins Co	7/15/2015	\$1,075	\$879	\$1,271	\$808	\$699	\$832	\$912	\$810	\$854
7	Concord Gen Mut Ins Co	6/6/2015	\$844	\$818	\$1,138	\$839	\$662	\$799	\$794	\$725	\$653
7	Farm Family Cas Ins Co	5/3/2015	\$794	\$756	\$882	\$704	\$731	\$823	\$715	\$768	\$752
7	Garrison Prop & Cas Ins Co	2/25/2015	\$894	\$857	\$1,060	\$793	\$752	\$867	\$857	\$844	\$857
7	Geico Gen Ins Co	9/24/2015	\$578	\$580	\$637	\$525	\$512	\$563	\$523	\$506	\$566
7	Geico Ind Co	9/24/2015									
7	Government Employees Ins Co	9/24/2015	\$578	\$580	\$637	\$525	\$512	\$563	\$523	\$506	\$566
7	Hartford Fire In Co	7/17/2014									
7	Interins Exch Of The Automobile Club	11/15/2015	\$1,034	\$930	\$1,178	\$876	\$782	\$934	\$930	\$946	\$924
7	LM Gen Ins Co	6/23/2014	\$874	\$867	\$937	\$841	\$761	\$806	\$776	\$767	\$790
7	Metropolitan Gen Ins Co	8/3/2015	\$1,204	\$1,018	\$1,508	\$1,144	\$934	\$1,092	\$1,108	\$1,160	\$1,260
7	Metropolitan Grp Prop & Cas Ins Co	1/31/2016	\$786	\$768	\$832	\$696	\$762	\$710	\$746	\$736	\$808
7	MMG Ins Co	11/15/2015	\$926	\$964	\$1,085	\$926	\$850	\$823	\$823	\$926	\$823
7	MT WA Assur Corp	11/15/2015	\$461	\$387	\$496	\$351	\$334	\$383	\$387	\$350	\$383
7	Nationwide Mut Ins Co	12/31/2015	\$999	\$962	\$1,134	\$860	\$860	\$880	\$874	\$921	\$880
7	Patriot Ins Co	8/1/2015	\$754	\$884	\$912	\$740	\$794	\$780	\$750	\$838	\$736
7	Progressive Northern Ins Co	2/14/2014	\$630	\$653	\$755	\$541	\$630	\$716	\$646	\$656	\$693
7	Progressive Universal Ins Co	2/14/2014	\$685	\$699	\$784	\$600	\$676	\$755	\$698	\$700	\$727
7	Safeco Ins Co Of Amer	7/13/2013	\$536	\$501	\$588	\$468	\$452	\$497	\$501	\$469	\$497
7	Safety Ins Co	11/1/2015	\$904	\$818	\$1,176	\$807	\$706	\$788	\$818	\$767	\$698
7	State Farm Fire & Cas Co	6/8/2015	\$910	\$881	\$1,008	\$811	\$711	\$813	\$682	\$780	\$779
7	State Farm Mut Auto Ins Co	6/8/2015	\$700	\$674	\$773	\$618	\$538	\$617	\$516	\$597	\$591
7	Teachers Ins Co	7/16/2015	\$1,073	\$910	\$1,113	\$876	\$786	\$996	\$910	\$940	\$965
7	Travelers Home & Marine Ins Co	11/17/2015	\$621	\$604	\$656	\$554	\$487	\$499	\$623	\$543	\$641
7	Union Mut Fire Ins Co	2/1/2013	\$1,278	\$1,139	\$1,439	\$1,149	\$1,002	\$1,072	\$1,053	\$1,107	\$1,063
7	United Serv Automobile Assn	8/16/2014	\$695	\$670	\$808	\$612	\$583	\$678	\$670	\$649	\$674
7	USAA Cas Ins Co	8/16/2014	\$731	\$703	\$849	\$641	\$611	\$710	\$703	\$681	\$709
7	USAA Gen Ind Co	8/16/2014	\$825	\$765	\$928	\$698	\$662	\$773	\$765	\$741	\$768
7	Vermont Mut Ins Co	4/1/2015	\$1,189	\$1,101	\$1,543	\$1,079	\$931	\$1,037	\$1,123	\$1,151	\$1,124
7	York Ins Co of ME	5/23/2015	\$919	\$804	\$986	\$826	\$730	\$845	\$824	\$843	\$766

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## New Hampshire Personal Automobile Insurance - Company Notes

Company Name	CoCode	Effective Date	Notes
Allmerica Fin Benefit Ins Co	41840	10/1/2015	
Allstate Fire & Cas Ins Co	29688	11/9/2015	All examples have Responsible Payer and Full Pay discount. All examples have Safe Driving Discount applied assuming there are no at-fault accidents 4-5 years prior to quote. Example #1 and #5 qualify for Good Student discount. Example #6 does not qualify for Allstate Fire & Casualty Insurance Company due to 3 incidents in 3 years including 1 major violation. Our risk management policy will prevent this customer from being written in this Company.
Amica Mut Ins Co	19976	7/1/2013	
Central Mut Ins Co	20230	9/1/2015	
Co Operative Ins Co	18686	1/1/2013	Assumes no losses in past 3 years, paid in full. Example 1: Basic Tier applies to driver 3 due to driver age. Example 5: Assumes Preferred Tier applies due to approved driver training course. Example 6: Non-standard Tier applies due to Driving Record.
Commerce Ins Co	34754	7/15/2015	Examples 1, 2, 4, 6 & 7 - Homeownership discount is applied. 30% financial management credit discount and 5% Shop Smart discount are applied to all examples.
Concord Gen Mut Ins Co	20672	6/6/2015	1) All insureds held 3 years of continuous insurance with immediate prior carrier. 2) All examples quoted 7 days prior to effective date. 3) Example 4: Principle Driver is the husband. 4) Example 6: Rated in Facility; \$200 deductible comp.
Farm Family Cas Ins Co	13803	5/3/2015	
Garrison Prop & Cas Ins Co	21253	2/25/2015	
Geico Gen Ins Co	35882	9/24/2015	
Geico Ind Co	22055	9/24/2015	
Government Employees Ins Co	22063	9/24/2015	
Hartford Fire In Co	19682	7/17/2014	The assumptions used in calculating the premiums are as follows: Hartford Fire Insurance Co. is an AARP class plan, therefore all examples assume AARP membership. All rating examples assume 2 years tenure with prior carrier
Interins Exch Of The Automobile Club	15598	11/15/2015	1) All insureds held 3 years of continuous insurance with immediate prior carrier. 2) Homeowner insureds garage their cars. 3) All insureds are AAA members. 4) Example 6 - UMBI limit lowered to equal BI limit of 25/50. 5) None of the insureds qualified for Advance Purchase Discount.
LM Gen Ins Co	36447	6/23/2014	Assume Credit group 20, vehicles are owned and were purchased new. No coverage for Towing and Rental. LM Insurance Corporation (examples 1-5,7) NH Reinsurance Facility (example 6)
Metropolitan Gen Ins Co	39950	8/3/2015	
Metropolitan Grp Prop & Cas Ins Co	34339	1/31/2016	
MMG Ins Co	15997	11/15/2015	EX#1 - v#1 = sym13, v#2 = sym 10 op#3 = good student, EX#2 - V#1 = sym39/35, v#2 = sym 10, EX#3 - v#1 sym 13, EX#4 = sym 10, EX#5 - v#1 = sym 17, EX#6 = facility, EX#7 - V#1 = sym 29/24 Berlin - 03570 = MMG terr 6, Concord - 03301 = MMG terr 4, Keene - 03431 = MMG terr 5, Lebanon - 03766 = MMG terr 6, Manchester - 03102 = MMG terr 1, Nashua - 03063 = MMG terr 4, Portsmouth - 03801 = MMG terr 4, North Rural - 03846 = MMG terr 6, South Rural - 03070 = MMG terr 3
MT WA Assur Corp	43982	11/15/2015	
Nationwide Mut Ins Co	23787	12/31/2015	
Patriot Ins Co	32069	8/1/2015	
Progressive Northern Ins Co	38628	2/14/2014	
Progressive Universal Ins Co	21727	2/14/2014	
Safeco Ins Co Of Amer	24740	7/13/2013	
Safety Ins Co	39454	11/1/2015	
State Farm Fire & Cas Co	25143	6/8/2015	Used a 2010 model year vehicle for the Chrysler Sebring described in example 7. Our data does not show that vehicle being available in 2011 model year. Since rates can vary within the ZIP codes listed, we have used the "centroid" of each ZIP from our mapping software program to determine the location rating factor that applies for each risk.
State Farm Mut Auto Ins Co	25178	6/8/2015	Used a 2010 model year vehicle for the Chrysler Sebring described in example 7. Our data does not show that vehicle being available in 2011 model year. Since rates can vary within the ZIP codes listed, we have used the "centroid" of each ZIP from our mapping software program to determine the location rating factor that applies for each risk.
Teachers Ins Co	22683	7/16/2015	Vehicle symbol, one of our rating factors, has been taken as the statistical median of all symbols assigned countrywide by the Horace Mann Companies for the particular make, model and year of automobile. Additionally, educators are our target demographic, and policyholder occupation affects the calculated premium. In the absence of any such information, we have rated each hypothetical policyholder as if occupation is unknown.
Travelers Home & Marine Ins Co	27998	11/17/2015	
Union Mut Fire Ins Co	25860	2/1/2013	
United Serv Automobile Assn	25941	8/16/2014	
USAA Cas Ins Co	25968	8/16/2014	
USAA Gen Ind Co	18600	8/16/2014	
Vermont Mut Ins Co	26018	4/1/2015	In Example 1, the youthful driver was assumed to drive the Dodge Caravan more frequently than the Toyota Camry. Example 6 would be written in the New Hampshire Automobile Reinsurance Facility (NHARF). NHARF requires the following coverages: Uninsured Motorists (25/50/25 limits), Medical Payments (\$5,000), and Extended Non-Owned Liability. Example 6 has been quoted with these additional coverages accordingly.
York Ins Co of ME	31267	5/23/2015	No advanced quote discount, no comprehensive glass indication, no auto security rewards, no endorsement coverages, college education (4 years) unless otherwise indicated, no company cars, no military discounts, all drivers are licensed in NH, drivers got their licenses at 16 unless otherwise indicated and assumed renting unless otherwise stated.