

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 2017 direct written premium) in New Hampshire. These companies have submitted the premium they would charge for 7 different samples of insurance customers as of May 1, 2019. 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

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

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:

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	10/5/2018									
1	Allstate Fire & Cas Ins Co	8/13/2018									
1	Amica Mut Ins Co	12/12/2017	\$1,991	\$1,792	\$2,314	\$1,729	\$1,619	\$1,932	\$1,792	\$1,956	\$1,733
1	Central Mut Ins Co	9/1/2018	\$4,607	\$3,914	\$5,734	\$4,045	\$3,612	\$4,212	\$3,915	\$4,293	\$3,802
1	Co Operative Ins Cos	4/1/2017	\$2,351	\$1,895	\$3,270	\$1,876	\$1,618	\$1,953	\$1,895	\$2,455	\$1,953
1	Commerce Ins Co	8/31/2018									
1	Concord Gen Mut Ins Co	4/15/2018	\$1,526	\$1,560	\$1,617	\$1,543	\$1,423	\$1,496	\$1,294	\$1,537	\$1,383
1	Garrison Prop & Cas Ins Co	6/18/2016	\$2,787	\$2,739	\$3,403	\$2,525	\$2,391	\$2,769	\$2,739	\$2,689	\$2,715
1	GEICO Advantage Ins Co	4/5/2018	\$1,284	\$1,349	\$1,464	\$1,217	\$1,147	\$1,198	\$1,112	\$1,261	\$1,251
1	GEICO Choice Ins Co	4/5/2018									
1	Hartford Fire Ins Co	8/26/2017									
1	Integon Natl Ins Co	10/23/2017	\$3,099	\$2,671	\$3,455	\$2,845	\$2,425	\$2,818	\$2,731	\$2,884	\$2,496
1	Interins Exch Of The Automobile Club	8/1/2017	\$2,513	\$2,142	\$2,882	\$2,072	\$1,793	\$2,151	\$2,142	\$2,266	\$2,066
1	LM Gen Ins Co	3/8/2018	\$7,069	\$5,608	\$6,981	\$6,070	\$6,103	\$4,829	\$5,448	\$4,870	\$4,530
1	Main Street Amer Protection Ins Co	6/15/2018	\$1,315	\$1,229	\$1,557	\$1,286	\$1,108	\$1,232	\$1,086	\$1,147	\$1,140
1	Metropolitan Gen Ins Co	10/31/2018	\$2,935	\$2,516	\$3,201	\$2,814	\$2,502	\$2,600	\$2,807	\$2,853	\$2,763
1	Metropolitan Grp Prop & Cas Ins Co	5/31/2018									
1	MMG Ins Co	6/1/2018	\$2,288	\$2,380	\$2,726	\$2,288	\$2,015	\$1,941	\$1,941	\$2,288	\$1,941
1	MT WA Assur Corp	8/1/2018									
1	Nationwide Mut Ins Co	12/2/2018	\$2,337	\$2,234	\$2,673	\$1,985	\$1,967	\$1,998	\$2,000	\$2,130	\$1,998
1	Patriot Ins Co	3/1/2019	\$1,838	\$2,166	\$2,250	\$1,804	\$1,820	\$1,900	\$1,832	\$2,008	\$1,786
1	Progressive Northern Ins Co	7/7/2017	\$1,479	\$1,356	\$1,749	\$1,312	\$1,352	\$1,570	\$1,423	\$1,454	\$1,369
1	Progressive Universal Ins Co	7/7/2017	\$1,614	\$1,484	\$1,748	\$1,293	\$1,428	\$1,590	\$1,409	\$1,488	\$1,395
1	Providence Mut Fire Ins Co	7/1/2014	\$2,603	\$2,369	\$2,793	\$2,238	\$1,935	\$2,425	\$1,993	\$2,398	\$2,246
1	Safeco Ins Co Of Amer	5/31/2018	\$1,522	\$1,390	\$1,722	\$1,295	\$1,237	\$1,344	\$1,390	\$1,314	\$1,344
1	Safety Ins Co	1/1/2019	\$3,099	\$2,713	\$3,884	\$2,743	\$2,364	\$2,461	\$2,713	\$2,559	\$2,252
1	Standard Fire Ins Co	5/25/2018									
1	State Farm Fire & Cas Co	5/14/2018	\$2,672	\$2,567	\$3,362	\$2,375	\$2,073	\$2,332	\$1,973	\$2,299	\$2,231
1	State Farm Mut Auto Ins Co	5/14/2018	\$1,851	\$1,769	\$2,325	\$1,632	\$1,420	\$1,602	\$1,351	\$1,584	\$1,533
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	5/1/2018	\$2,545	\$2,476	\$3,190	\$2,501	\$2,264	\$2,324	\$2,069	\$2,459	\$2,264
1	United Serv Automobile Assn	6/18/2016	\$2,260	\$2,250	\$2,729	\$2,047	\$1,939	\$2,273	\$2,250	\$2,169	\$2,239
1	USAA Cas Ins Co	6/18/2016	\$2,269	\$2,259	\$2,737	\$2,055	\$1,946	\$2,281	\$2,259	\$2,178	\$2,250
1	USAA Gen Ind Co	6/18/2016	\$1,805	\$1,706	\$2,079	\$1,562	\$1,476	\$1,722	\$1,706	\$1,655	\$1,696
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

* 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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* 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
2	Allmerica Fin Benefit Ins Co	10/5/2018									
2	Allstate Fire & Cas Ins Co	8/13/2018									
2	Amica Mut Ins Co	12/12/2017	\$1,451	\$1,311	\$1,676	\$1,260	\$1,179	\$1,403	\$1,311	\$1,422	\$1,271
2	Central Mut Ins Co	9/1/2018	\$2,373	\$2,037	\$2,859	\$2,176	\$1,902	\$2,372	\$2,015	\$2,231	\$2,015
2	Co Operative Ins Cos	4/1/2017	\$1,430	\$1,153	\$1,999	\$1,140	\$985	\$1,180	\$1,153	\$1,487	\$1,180
2	Commerce Ins Co	8/31/2018									
2	Concord Gen Mut Ins Co	4/15/2018	\$986	\$1,023	\$1,038	\$990	\$941	\$1,028	\$876	\$993	\$942
2	Garrison Prop & Cas Ins Co	6/18/2016	\$1,401	\$1,347	\$1,680	\$1,262	\$1,196	\$1,362	\$1,347	\$1,342	\$1,337
2	GEICO Advantage Ins Co	4/5/2018	\$729	\$766	\$824	\$697	\$666	\$693	\$647	\$720	\$724
2	GEICO Choice Ins Co	4/5/2018									
2	Hartford Fire Ins Co	8/26/2017									
2	Integon Natl Ins Co	10/23/2017	\$1,945	\$1,666	\$2,157	\$1,781	\$1,506	\$1,769	\$1,703	\$1,800	\$1,566
2	Interins Exch Of The Automobile Club	8/1/2017	\$1,481	\$1,256	\$1,719	\$1,220	\$1,048	\$1,258	\$1,256	\$1,336	\$1,208
2	LM Gen Ins Co	3/8/2018	\$2,395	\$1,949	\$2,402	\$2,051	\$2,077	\$1,673	\$1,863	\$2,005	\$1,364
2	Main Street Amer Protection Ins Co	6/15/2018	\$1,121	\$1,085	\$1,309	\$1,113	\$972	\$1,084	\$985	\$997	\$1,011
2	Metropolitan Gen Ins Co	10/31/2018	\$1,330	\$1,176	\$1,450	\$1,299	\$1,128	\$1,187	\$1,283	\$1,308	\$1,272
2	Metropolitan Grp Prop & Cas Ins Co	5/31/2018									
2	MMG Ins Co	6/1/2018	\$1,365	\$1,415	\$1,590	\$1,365	\$1,246	\$1,202	\$1,202	\$1,365	\$1,202
2	MT WA Assur Corp	8/1/2018									
2	Nationwide Mut Ins Co	12/2/2018	\$1,613	\$1,545	\$1,812	\$1,397	\$1,388	\$1,407	\$1,409	\$1,488	\$1,407
2	Patriot Ins Co	3/1/2019	\$1,216	\$1,418	\$1,470	\$1,196	\$1,214	\$1,252	\$1,212	\$1,332	\$1,188
2	Progressive Northern Ins Co	7/7/2017	\$625	\$591	\$740	\$557	\$589	\$693	\$612	\$627	\$615
2	Progressive Universal Ins Co	7/7/2017	\$715	\$677	\$772	\$603	\$656	\$738	\$657	\$684	\$673
2	Providence Mut Fire Ins Co	7/1/2014	\$1,619	\$1,477	\$1,731	\$1,392	\$1,200	\$1,503	\$1,244	\$1,488	\$1,398
2	Safeco Ins Co Of Amer	5/31/2018	\$776	\$716	\$856	\$668	\$644	\$703	\$716	\$675	\$703
2	Safety Ins Co	1/1/2019	\$1,647	\$1,474	\$2,065	\$1,477	\$1,288	\$1,349	\$1,474	\$1,375	\$1,230
2	Standard Fire Ins Co	5/25/2018									
2	State Farm Fire & Cas Co	5/14/2018	\$1,533	\$1,490	\$1,896	\$1,394	\$1,230	\$1,403	\$1,190	\$1,344	\$1,336
2	State Farm Mut Auto Ins Co	5/14/2018	\$1,098	\$1,055	\$1,327	\$989	\$884	\$990	\$853	\$963	\$953
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	5/1/2018	\$1,684	\$1,654	\$2,133	\$1,666	\$1,514	\$1,554	\$1,400	\$1,646	\$1,522
2	United Serv Automobile Assn	6/18/2016	\$1,240	\$1,192	\$1,467	\$1,109	\$1,053	\$1,206	\$1,192	\$1,177	\$1,189
2	USAA Cas Ins Co	6/18/2016	\$1,268	\$1,221	\$1,499	\$1,134	\$1,076	\$1,234	\$1,221	\$1,203	\$1,219
2	USAA Gen Ind Co	6/18/2016	\$1,352	\$1,250	\$1,544	\$1,162	\$1,100	\$1,263	\$1,250	\$1,234	\$1,245
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

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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	10/5/2018									
3	Allstate Fire & Cas Ins Co	8/13/2018									
3	Amica Mut Ins Co	12/12/2017	\$1,261	\$1,135	\$1,467	\$1,095	\$1,024	\$1,226	\$1,135	\$1,237	\$1,098
3	Central Mut Ins Co	9/1/2018	\$2,146	\$1,846	\$2,637	\$1,886	\$1,719	\$1,989	\$1,777	\$2,129	\$1,865
3	Co Operative Ins Cos	4/1/2017	\$1,371	\$1,098	\$1,909	\$1,093	\$940	\$1,129	\$1,098	\$1,430	\$1,129
3	Commerce Ins Co	8/31/2018									
3	Concord Gen Mut Ins Co	4/15/2018	\$879	\$896	\$927	\$885	\$813	\$859	\$732	\$883	\$791
3	Garrison Prop & Cas Ins Co	6/18/2016	\$1,490	\$1,433	\$1,801	\$1,164	\$1,257	\$1,252	\$1,433	\$1,421	\$1,423
3	GEICO Advantage Ins Co	4/5/2018	\$506	\$526	\$562	\$484	\$470	\$485	\$451	\$497	\$502
3	GEICO Choice Ins Co	4/5/2018									
3	Hartford Fire Ins Co	8/26/2017									
3	Integon Natl Ins Co	10/23/2017	\$1,590	\$1,368	\$1,781	\$1,465	\$1,239	\$1,445	\$1,398	\$1,486	\$1,275
3	Interins Exch Of The Automobile Club	8/1/2017	\$1,553	\$1,316	\$1,789	\$1,276	\$1,098	\$1,319	\$1,316	\$1,397	\$1,269
3	LM Gen Ins Co	3/8/2018	\$2,577	\$2,056	\$2,537	\$2,238	\$2,245	\$1,797	\$2,013	\$2,147	\$1,685
3	Main Street Amer Protection Ins Co	6/15/2018	\$978	\$914	\$1,145	\$953	\$820	\$912	\$813	\$849	\$845
3	Metropolitan Gen Ins Co	10/31/2018	\$1,371	\$1,189	\$1,491	\$1,318	\$1,166	\$1,215	\$1,325	\$1,337	\$1,301
3	Metropolitan Grp Prop & Cas Ins Co	5/31/2018									
3	MMG Ins Co	6/1/2018	\$1,113	\$1,158	\$1,328	\$1,113	\$981	\$944	\$944	\$1,113	\$944
3	MT WA Assur Corp	8/1/2018									
3	Nationwide Mut Ins Co	12/2/2018	\$1,094	\$1,050	\$1,249	\$935	\$924	\$936	\$938	\$999	\$936
3	Patriot Ins Co	3/1/2019	\$1,140	\$1,344	\$1,394	\$1,122	\$1,134	\$1,168	\$1,142	\$1,246	\$1,112
3	Progressive Northern Ins Co	7/7/2017	\$762	\$702	\$897	\$681	\$706	\$811	\$740	\$758	\$721
3	Progressive Universal Ins Co	7/7/2017	\$794	\$747	\$844	\$661	\$727	\$788	\$713	\$752	\$719
3	Providence Mut Fire Ins Co	7/1/2014	\$1,646	\$1,490	\$1,752	\$1,405	\$1,204	\$1,518	\$1,251	\$1,508	\$1,408
3	Safeco Ins Co Of Amer	5/31/2018	\$752	\$691	\$833	\$648	\$622	\$676	\$691	\$655	\$676
3	Safety Ins Co	1/1/2019	\$1,769	\$1,547	\$2,235	\$1,569	\$1,348	\$1,403	\$1,547	\$1,473	\$1,290
3	Standard Fire Ins Co	5/25/2018									
3	State Farm Fire & Cas Co	5/14/2018	\$1,333	\$1,291	\$1,655	\$1,200	\$1,054	\$1,197	\$1,017	\$1,162	\$1,141
3	State Farm Mut Auto Ins Co	5/14/2018	\$937	\$902	\$1,167	\$835	\$729	\$833	\$702	\$809	\$794
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	5/1/2018	\$1,826	\$1,772	\$2,250	\$1,794	\$1,620	\$1,662	\$1,488	\$1,766	\$1,622
3	United Serv Automobile Assn	6/18/2016	\$962	\$927	\$1,145	\$855	\$808	\$938	\$927	\$909	\$926
3	USAA Cas Ins Co	6/18/2016	\$937	\$904	\$1,114	\$833	\$788	\$913	\$904	\$886	\$903
3	USAA Gen Ind Co	6/18/2016	\$1,332	\$1,237	\$1,527	\$1,136	\$1,071	\$1,250	\$1,237	\$1,208	\$1,232
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

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4	Allmerica Fin Benefit Ins Co	10/5/2018									
4	Allstate Fire & Cas Ins Co	8/13/2018									
4	Amica Mut Ins Co	12/12/2017	\$689	\$617	\$803	\$601	\$568	\$669	\$617	\$681	\$595
4	Central Mut Ins Co	9/1/2018	\$929	\$815	\$1,158	\$840	\$769	\$853	\$805	\$941	\$823
4	Co Operative Ins Cos	4/1/2017	\$665	\$526	\$931	\$529	\$454	\$538	\$526	\$688	\$538
4	Commerce Ins Co	8/31/2018									
4	Concord Gen Mut Ins Co	4/15/2018	\$511	\$523	\$541	\$515	\$477	\$507	\$432	\$514	\$465
4	Garrison Prop & Cas Ins Co	6/18/2016	\$774	\$749	\$942	\$704	\$668	\$758	\$749	\$750	\$740
4	GEICO Advantage Ins Co	4/5/2018	\$474	\$489	\$531	\$534	\$426	\$445	\$413	\$464	\$453
4	GEICO Choice Ins Co	4/5/2018									
4	Hartford Fire Ins Co	8/26/2017	\$445	\$414	\$501	\$407	\$424	\$367	\$414	\$405	\$384
4	Integon Natl Ins Co	10/23/2017	\$933	\$798	\$1,047	\$856	\$723	\$845	\$815	\$868	\$744
4	Interins Exch Of The Automobile Club	8/1/2017	\$803	\$675	\$929	\$666	\$572	\$675	\$675	\$724	\$650
4	LM Gen Ins Co	3/8/2018	\$1,628	\$1,326	\$1,616	\$1,432	\$1,442	\$1,182	\$1,290	\$1,369	\$1,104
4	Main Street Amer Protection Ins Co	6/15/2018	\$462	\$433	\$543	\$452	\$396	\$435	\$384	\$408	\$403
4	Metropolitan Gen Ins Co	10/31/2018	\$724	\$623	\$798	\$701	\$618	\$635	\$691	\$709	\$675
4	Metropolitan Grp Prop & Cas Ins Co	5/31/2018									
4	MMG Ins Co	6/1/2018	\$576	\$600	\$687	\$576	\$510	\$491	\$491	\$576	\$491
4	MT WA Assur Corp	8/1/2018									
4	Nationwide Mut Ins Co	12/2/2018	\$766	\$736	\$869	\$671	\$660	\$659	\$665	\$705	\$659
4	Patriot Ins Co	3/1/2019	\$526	\$620	\$644	\$518	\$524	\$548	\$532	\$576	\$516
4	Progressive Northern Ins Co	7/7/2017	\$363	\$339	\$430	\$323	\$335	\$396	\$352	\$360	\$346
4	Progressive Universal Ins Co	7/7/2017	\$499	\$469	\$530	\$423	\$454	\$504	\$451	\$470	\$457
4	Providence Mut Fire Ins Co	7/1/2014	\$666	\$594	\$712	\$565	\$486	\$613	\$499	\$611	\$563
4	Safeco Ins Co Of Amer	5/31/2018	\$424	\$393	\$464	\$375	\$363	\$384	\$393	\$381	\$384
4	Safety Ins Co	1/1/2019	\$675	\$576	\$825	\$589	\$507	\$521	\$576	\$542	\$475
4	Standard Fire Ins Co	5/25/2018									
4	State Farm Fire & Cas Co	5/14/2018	\$797	\$771	\$989	\$717	\$632	\$710	\$607	\$695	\$679
4	State Farm Mut Auto Ins Co	5/14/2018	\$565	\$544	\$702	\$505	\$443	\$499	\$425	\$490	\$478
4	Travelers Home & Marine Ins Co	11/17/2015	\$562	\$542	\$600	\$503	\$441	\$447	\$555	\$491	\$568
4	Union Mut Fire Ins Co	5/1/2018	\$978	\$935	\$1,257	\$953	\$877	\$885	\$787	\$942	\$862
4	United Serv Automobile Assn	6/18/2016	\$631	\$614	\$758	\$573	\$544	\$621	\$614	\$608	\$609
4	USAA Cas Ins Co	6/18/2016	\$645	\$629	\$774	\$586	\$555	\$635	\$629	\$621	\$624
4	USAA Gen Ind Co	6/18/2016	\$489	\$458	\$560	\$427	\$405	\$463	\$458	\$452	\$455
4	Vermont Mut Ins Co	4/1/2015	\$648	\$568	\$866	\$566	\$487	\$531	\$547	\$601	\$557

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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
5	Allmerica Fin Benefit Ins Co	10/5/2018									
5	Allstate Fire & Cas Ins Co	8/13/2018									
5	Amica Mut Ins Co	12/12/2017	\$1,384	\$1,246	\$1,609	\$1,201	\$1,124	\$1,344	\$1,246	\$1,358	\$1,206
5	Central Mut Ins Co	9/1/2018	\$3,567	\$3,044	\$4,311	\$3,096	\$2,825	\$3,292	\$3,073	\$3,483	\$3,079
5	Co Operative Ins Cos	4/1/2017	\$2,061	\$1,667	\$2,864	\$1,645	\$1,419	\$1,723	\$1,667	\$2,160	\$1,723
5	Commerce Ins Co	8/31/2018									
5	Concord Gen Mut Ins Co	4/15/2018	\$989	\$1,007	\$1,048	\$1,002	\$914	\$952	\$823	\$997	\$881
5	Garrison Prop & Cas Ins Co	6/18/2016	\$2,086	\$2,038	\$2,539	\$1,876	\$1,778	\$2,062	\$2,038	\$2,001	\$2,024
5	GEICO Advantage Ins Co	4/5/2018	\$881	\$923	\$990	\$843	\$809	\$841	\$783	\$865	\$877
5	GEICO Choice Ins Co	4/5/2018									
5	Hartford Fire Ins Co	8/26/2017									
5	Integon Natl Ins Co	10/23/2017	\$2,354	\$2,036	\$2,628	\$2,163	\$1,852	\$2,140	\$2,082	\$2,197	\$1,897
5	Interins Exch Of The Automobile Club	8/1/2017	\$1,670	\$1,424	\$1,912	\$1,368	\$1,192	\$1,435	\$1,424	\$1,508	\$1,382
5	LM Gen Ins Co	3/8/2018	\$5,257	\$4,186	\$5,165	\$4,621	\$4,631	\$3,728	\$4,134	\$4,384	\$3,496
5	Main Street Amer Protection Ins Co	6/15/2018	\$1,164	\$1,070	\$1,393	\$1,129	\$961	\$1,072	\$928	\$1,000	\$983
5	Metropolitan Gen Ins Co	10/31/2018	\$1,913	\$1,628	\$2,069	\$1,814	\$1,598	\$1,677	\$1,809	\$1,828	\$1,802
5	Metropolitan Grp Prop & Cas Ins Co	5/31/2018									
5	MMG Ins Co	6/1/2018	\$1,220	\$1,269	\$1,462	\$1,220	\$1,064	\$1,025	\$1,025	\$1,220	\$1,025
5	MT WA Assur Corp	8/1/2018									
5	Nationwide Mut Ins Co	12/2/2018	\$1,530	\$1,466	\$1,774	\$1,290	\$1,272	\$1,283	\$1,292	\$1,378	\$1,283
5	Patriot Ins Co	3/1/2019	\$3,160	\$3,730	\$3,870	\$3,102	\$3,130	\$3,262	\$3,142	\$3,458	\$3,062
5	Progressive Northern Ins Co	7/7/2017	\$1,012	\$927	\$1,193	\$900	\$930	\$1,063	\$980	\$997	\$939
5	Progressive Universal Ins Co	7/7/2017	\$1,134	\$1,058	\$1,218	\$928	\$1,023	\$1,111	\$1,007	\$1,058	\$993
5	Providence Mut Fire Ins Co	7/1/2014	\$2,507	\$2,282	\$2,674	\$2,146	\$1,841	\$2,324	\$1,909	\$2,292	\$2,153
5	Safeco Ins Co Of Amer	5/31/2018	\$1,273	\$1,149	\$1,434	\$1,076	\$1,029	\$1,104	\$1,149	\$1,100	\$1,104
5	Safety Ins Co	1/1/2019	\$1,954	\$1,712	\$2,472	\$1,736	\$1,491	\$1,558	\$1,712	\$1,585	\$1,393
5	Standard Fire Ins Co	5/25/2018									
5	State Farm Fire & Cas Co	5/14/2018	\$1,538	\$1,492	\$1,926	\$1,387	\$1,216	\$1,377	\$1,168	\$1,338	\$1,312
5	State Farm Mut Auto Ins Co	5/14/2018	\$1,084	\$1,045	\$1,359	\$968	\$845	\$960	\$810	\$936	\$915
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	5/1/2018	\$2,814	\$2,791	\$3,467	\$2,798	\$2,514	\$2,635	\$2,355	\$2,759	\$2,552
5	United Serv Automobile Assn	6/18/2016	\$1,398	\$1,392	\$1,682	\$1,259	\$1,193	\$1,407	\$1,392	\$1,335	\$1,389
5	USAA Cas Ins Co	6/18/2016	\$1,416	\$1,398	\$1,703	\$1,272	\$1,205	\$1,413	\$1,398	\$1,351	\$1,395
5	USAA Gen Ind Co	6/18/2016	\$1,947	\$1,833	\$2,246	\$1,669	\$1,576	\$1,852	\$1,833	\$1,774	\$1,824
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

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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	10/5/2018									
6	Allstate Fire & Cas Ins Co	8/13/2018									
6	Amica Mut Ins Co	12/12/2017	\$2,737	\$2,300	\$3,251	\$2,347	\$2,276	\$2,597	\$2,300	\$2,786	\$2,149
6	Central Mut Ins Co	9/1/2018	\$2,974	\$2,756	\$4,294	\$3,042	\$2,742	\$2,974	\$2,733	\$3,506	\$2,737
6	Co Operative Ins Cos	4/1/2017	\$1,817	\$1,472	\$2,277	\$1,547	\$1,385	\$1,448	\$1,472	\$1,826	\$1,448
6	Commerce Ins Co	8/31/2018									
6	Concord Gen Mut Ins Co	4/15/2018	\$2,556	\$2,612	\$2,712	\$2,570	\$2,340	\$2,496	\$2,078	\$2,559	\$2,274
6	Garrison Prop & Cas Ins Co	6/18/2016	\$1,005	\$908	\$1,286	\$924	\$839	\$918	\$908	\$993	\$872
6	GEICO Advantage Ins Co	4/5/2018									
6	GEICO Choice Ins Co	4/5/2018	\$942	\$915	\$1,005	\$862	\$826	\$780	\$731	\$926	\$781
6	Hartford Fire Ins Co	8/26/2017									
6	Integon Natl Ins Co	10/23/2017	\$4,457	\$3,932	\$4,809	\$4,072	\$3,585	\$4,111	\$4,033	\$4,117	\$3,732
6	Interins Exch Of The Automobile Club	8/1/2017	\$5,220	\$4,410	\$6,124	\$4,318	\$3,629	\$4,374	\$4,410	\$4,693	\$4,165
6	LM Gen Ins Co	3/8/2018	\$1,597	\$1,307	\$1,460	\$1,480	\$1,419	\$1,284	\$1,335	\$1,398	\$1,205
6	Main Street Amer Protection Ins Co	6/15/2018	\$1,421	\$1,189	\$1,628	\$1,293	\$1,108	\$1,141	\$994	\$1,153	\$1,015
6	Metropolitan Gen Ins Co	10/31/2018	\$4,468	\$3,851	\$4,826	\$4,297	\$3,703	\$3,927	\$4,250	\$4,303	\$4,223
6	Metropolitan Grp Prop & Cas Ins Co	5/31/2018									
6	MMG Ins Co	6/1/2018	\$2,391	\$2,194	\$2,624	\$2,275	\$2,064	\$2,221	\$2,149	\$2,148	\$2,149
6	MT WA Assur Corp	8/1/2018									
6	Nationwide Mut Ins Co	12/2/2018	\$1,251	\$1,161	\$1,520	\$1,021	\$944	\$894	\$937	\$1,083	\$894
6	Patriot Ins Co	3/1/2019	\$9,566	\$11,298	\$11,676	\$9,426	\$9,572	\$9,918	\$9,600	\$10,576	\$9,370
6	Progressive Northern Ins Co	7/7/2017	\$408	\$341	\$462	\$355	\$349	\$386	\$357	\$385	\$299
6	Progressive Universal Ins Co	7/7/2017	\$568	\$506	\$575	\$468	\$500	\$518	\$487	\$519	\$441
6	Providence Mut Fire Ins Co	7/1/2014	\$5,044	\$4,131	\$5,144	\$4,098	\$3,594	\$4,361	\$3,568	\$4,634	\$4,026
6	Safeco Ins Co Of Amer	5/31/2018	\$1,555	\$1,424	\$1,728	\$1,322	\$1,268	\$1,388	\$1,424	\$1,333	\$1,388
6	Safety Ins Co	1/1/2019	\$2,161	\$1,621	\$2,669	\$1,789	\$1,476	\$1,438	\$1,621	\$1,745	\$1,377
6	Standard Fire Ins Co	5/25/2018									
6	State Farm Fire & Cas Co	5/14/2018	\$2,720	\$2,632	\$3,236	\$2,482	\$2,249	\$2,462	\$2,178	\$2,428	\$2,383
6	State Farm Mut Auto Ins Co	5/14/2018	\$2,029	\$1,962	\$2,380	\$1,857	\$1,694	\$1,846	\$1,647	\$1,822	\$1,791
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	5/1/2018									
6	United Serv Automobile Assn	6/18/2016	\$673	\$608	\$861	\$619	\$564	\$617	\$608	\$665	\$583
6	USAA Cas Ins Co	6/18/2016	\$690	\$624	\$882	\$635	\$578	\$632	\$624	\$682	\$599
6	USAA Gen Ind Co	6/18/2016	\$996	\$857	\$1,215	\$872	\$793	\$868	\$857	\$937	\$823
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

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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	10/5/2018									
7	Allstate Fire & Cas Ins Co	8/13/2018									
7	Amica Mut Ins Co	12/12/2017	\$950	\$868	\$1,098	\$829	\$771	\$928	\$868	\$928	\$844
7	Central Mut Ins Co	9/1/2018	\$1,467	\$1,172	\$1,617	\$1,176	\$1,075	\$1,254	\$1,161	\$1,313	\$1,187
7	Co Operative Ins Cos	4/1/2017	\$1,136	\$937	\$1,582	\$912	\$793	\$973	\$937	\$1,190	\$973
7	Commerce Ins Co	8/31/2018									
7	Concord Gen Mut Ins Co	4/15/2018	\$574	\$595	\$602	\$575	\$549	\$601	\$515	\$577	\$552
7	Garrison Prop & Cas Ins Co	6/18/2016	\$838	\$805	\$995	\$745	\$708	\$814	\$805	\$793	\$804
7	GEICO Advantage Ins Co	4/5/2018	\$559	\$588	\$628	\$539	\$522	\$547	\$512	\$549	\$564
7	GEICO Choice Ins Co	4/5/2018									
7	Hartford Fire Ins Co	8/26/2017									
7	Integon Natl Ins Co	10/23/2017	\$1,460	\$1,284	\$1,577	\$1,337	\$1,169	\$1,345	\$1,316	\$1,346	\$1,219
7	Interins Exch Of The Automobile Club	8/1/2017	\$1,004	\$866	\$1,143	\$817	\$718	\$873	\$866	\$905	\$846
7	LM Gen Ins Co	3/8/2018	\$2,167	\$1,763	\$2,193	\$1,851	\$1,888	\$1,499	\$1,681	\$1,804	\$1,400
7	Main Street Amer Protection Ins Co	6/15/2018	\$711	\$682	\$831	\$703	\$613	\$683	\$617	\$631	\$638
7	Metropolitan Gen Ins Co	10/31/2018	\$1,073	\$939	\$1,155	\$1,023	\$897	\$948	\$1,031	\$1,037	\$1,033
7	Metropolitan Grp Prop & Cas Ins Co	5/31/2018									
7	MMG Ins Co	6/1/2018	\$993	\$1,032	\$1,163	\$993	\$908	\$877	\$877	\$993	\$877
7	MT WA Assur Corp	8/1/2018									
7	Nationwide Mut Ins Co	12/2/2018	\$896	\$859	\$1,014	\$775	\$769	\$779	\$779	\$823	\$779
7	Patriot Ins Co	3/1/2019	\$804	\$942	\$974	\$790	\$802	\$832	\$802	\$888	\$784
7	Progressive Northern Ins Co	7/7/2017	\$463	\$435	\$548	\$412	\$432	\$509	\$458	\$462	\$459
7	Progressive Universal Ins Co	7/7/2017	\$572	\$542	\$611	\$486	\$527	\$582	\$521	\$544	\$538
7	Providence Mut Fire Ins Co	7/1/2014	\$1,116	\$1,041	\$1,197	\$964	\$822	\$1,041	\$866	\$1,017	\$977
7	Safeco Ins Co Of Amer	5/31/2018	\$651	\$608	\$714	\$569	\$549	\$604	\$608	\$570	\$604
7	Safety Ins Co	1/1/2019	\$1,031	\$916	\$1,316	\$912	\$796	\$867	\$916	\$870	\$783
7	Standard Fire Ins Co	5/25/2018									
7	State Farm Fire & Cas Co	5/14/2018	\$1,078	\$1,050	\$1,339	\$980	\$863	\$986	\$835	\$945	\$938
7	State Farm Mut Auto Ins Co	5/14/2018	\$765	\$741	\$950	\$689	\$604	\$695	\$585	\$665	\$660
7	Travelers Home & Marine Ins Co	11/17/2015	\$621	\$604	\$656	\$554	\$487	\$499	\$623	\$543	\$641
7	Union Mut Fire Ins Co	5/1/2018	\$1,177	\$1,202	\$1,468	\$1,187	\$1,068	\$1,116	\$1,033	\$1,172	\$1,095
7	United Serv Automobile Assn	6/18/2016	\$678	\$650	\$792	\$598	\$569	\$657	\$650	\$635	\$653
7	USAA Cas Ins Co	6/18/2016	\$688	\$660	\$803	\$606	\$577	\$666	\$660	\$644	\$663
7	USAA Gen Ind Co	6/18/2016	\$779	\$721	\$883	\$663	\$628	\$729	\$721	\$704	\$722
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

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New Hampshire Personal Automobile Insurance - Company Notes

Company Name	CoCode	Effective Date	Notes
Allmerica Fin Benefit Ins Co	41840	10/5/2018	
Allstate Fire & Cas Ins Co	29688	8/13/2018	Tier - Ex.1-4 and 7 assigned Tier 2 (5+ years with prior carrier at same limits, no lapse), Example 5 assigned Tier 6: (2-5 years with prior carrier at same limits, no lapse). Responsible Payer Discount - all examples, this is standard with new business Full Pay Discount - all examples, all pay in full Safe Driving Discount - all examples, given that there have been no at-fault accidents within the 3 year experience period Smart Student Discount - Ex. 1 and 5 qualify Electronic Stability Control discount, Passive Restraint Discount, Anti-Lock Brakes Discount - all examples for which these options are standard on the rated vehicle TAN - Assigned to group 6P7 (new business) Example #6 does not qualify for Allstate Fire & Casualty Insurance Company.
Amica Mut Ins Co	19976	12/12/2017	
Central Mut Ins Co	20230	9/1/2018	Applied paid in full discount and did not apply any insurance scores.
Co Operative Ins Cos	18686	4/1/2017	
Commerce Ins Co	34754	8/31/2018	
Concord Gen Mut Ins Co	20672	4/15/2018	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 6 rated in Facility with \$200 CP
Garrison Prop & Cas Ins Co	21253	6/18/2016	
GEICO Advantage Ins Co	14138	4/5/2018	
GEICO Choice Ins Co	14139	4/5/2018	
Hartford Fire Ins Co	19682	8/26/2017	Online Discount. All rating examples assume 2 years tenure with prior carrier.
Integon Natl Ins Co	29742	10/23/2017	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.
Interins Exch Of The Automobile Club	15598	8/1/2017	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.
LM Gen Ins Co	36447	3/8/2018	
Main Street Amer Protection Ins Co	13026	6/15/2018	(1) No Towing or Rental coverage (2) Licensed at 16 (3) Example 6 will not be eligible according to U/W
Metropolitan Gen Ins Co	39950	10/31/2018	All examples quoted >7 days prior to effective date.
Metropolitan Grp Prop & Cas Ins Co	34339	5/31/2018	
MMG Ins Co	15997	6/1/2018	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	8/1/2018	UM Limits must match BI limits (applies to Example #6). For all Examples, tenure with prior carrier is assumed to be 3 full years.
Nationwide Mut Ins Co	23787	12/2/2018	
Patriot Ins Co	32069	3/1/2019	
Progressive Northern Ins Co	38628	7/7/2017	
Progressive Universal Ins Co	21727	7/7/2017	
Providence Mut Fire Ins Co	15040	7/1/2014	
Safeco Ins Co Of Amer	24740	5/31/2018	
Safety Ins Co	39454	1/1/2019	
Standard Fire Ins Co	19070	5/25/2018	
State Farm Fire & Cas Co	25143	5/14/2018	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	5/14/2018	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.
Travelers Home & Marine Ins Co	27998	11/17/2015	
Union Mut Fire Ins Co	25860	5/1/2018	
United Serv Automobile Assn	25941	6/18/2016	
USAA Cas Ins Co	25968	6/18/2016	
USAA Gen Ind Co	18600	6/18/2016	
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.