

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 Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4	Example #5	Example #6	Example #7
03063	Nashua	Allmerica Fin Benefit Ins Co	10/1/2015	\$2,820	\$2,266	\$1,988	\$1,289	\$2,292	\$2,934	\$1,485
03063	Nashua	Allstate Fire & Cas Ins Co	11/9/2015	\$2,534	\$1,306	\$1,142	\$752	\$854		\$896
03063	Nashua	Amica Mut Ins Co	7/1/2013	\$1,981	\$1,656	\$1,541	\$687	\$1,607	\$2,801	\$1,017
03063	Nashua	Central Mut Ins Co	9/1/2015	\$4,586	\$2,445	\$2,295	\$927	\$3,759	\$2,980	\$1,434
03063	Nashua	Co Operative Ins Co	1/1/2013	\$3,843	\$1,655	\$1,575	\$855	\$1,815	\$1,623	\$1,215
03063	Nashua	Commerce Ins Co	7/15/2015	\$2,425	\$1,549	\$2,125	\$725	\$3,187	\$690	\$1,075
03063	Nashua	Concord Gen Mut Ins Co	6/6/2015	\$1,708	\$1,141	\$856	\$563	\$1,320	\$2,757	\$844
03063	Nashua	Farm Family Cas Ins Co	5/3/2015	\$2,017	\$1,008	\$906	\$416	\$480	\$1,159	\$794
03063	Nashua	Garrison Prop & Cas Ins Co	2/25/2015	\$2,958	\$1,363	\$1,592	\$818	\$1,829	\$887	\$894
03063	Nashua	Geico Gen Ins Co	9/24/2015	\$1,267	\$1,381	\$870	\$418	\$1,002		\$578
03063	Nashua	Geico Ind Co	9/24/2015						\$1,454	
03063	Nashua	Government Employees Ins Co	9/24/2015	\$1,267	\$1,381	\$870	\$418	\$1,002		\$578
03063	Nashua	Hartford Fire In Co	7/17/2014				\$456			
03063	Nashua	Interins Exch Of The Automobile Club	11/15/2015	\$2,552	\$1,500	\$1,574	\$804	\$1,702	\$5,832	\$1,034
03063	Nashua	LM Gen Ins Co	6/23/2014	\$1,280	\$845	\$1,053	\$612	\$979	\$2,534	\$874
03063	Nashua	Metropolitan Gen Ins Co	8/3/2015	\$3,092	\$1,472	\$1,458	\$878	\$2,054	\$3,976	\$1,204
03063	Nashua	Metropolitan Grp Prop & Cas Ins Co	1/31/2016	\$2,092	\$1,158	\$966	\$596	\$1,170	\$2,552	\$786
03063	Nashua	MMG Ins Co	11/15/2015	\$2,296	\$1,259	\$1,017	\$520	\$1,130	\$1,334	\$926
03063	Nashua	MT WA Assur Corp	11/15/2015	\$1,589	\$844	\$815	\$474	\$1,457	\$3,543	\$461
03063	Nashua	Nationwide Mut Ins Co	12/31/2015	\$2,365	\$1,628	\$1,233	\$812	\$1,674	\$1,288	\$999
03063	Nashua	Patriot Ins Co	8/1/2015	\$1,622	\$1,116	\$1,012	\$498	\$2,658	\$8,302	\$754
03063	Nashua	Progressive Northern Ins Co	2/14/2014	\$1,622	\$1,079	\$988	\$452	\$1,133	\$730	\$630
03063	Nashua	Progressive Universal Ins Co	2/14/2014	\$1,641	\$1,051	\$933	\$548	\$1,110	\$723	\$685
03063	Nashua	Safeco Ins Co Of Amer	7/13/2013	\$1,253	\$639	\$618	\$349	\$1,048	\$1,280	\$536
03063	Nashua	Safety Ins Co	11/1/2015	\$3,833	\$1,556	\$1,651	\$610	\$3,446	\$1,564	\$904
03063	Nashua	State Farm Fire & Cas Co	6/8/2015	\$2,726	\$1,563	\$1,394	\$815	\$1,538	\$2,550	\$910
03063	Nashua	State Farm Mut Auto Ins Co	6/8/2015	\$2,031	\$1,206	\$1,072	\$621	\$1,182	\$2,060	\$700
03063	Nashua	Teachers Ins Co	7/16/2015	\$2,954	\$1,608	\$1,179	\$879	\$1,714	\$1,335	\$1,073
03063	Nashua	Travelers Home & Marine Ins Co	11/17/2015	\$2,162	\$1,188	\$976	\$562	\$2,803	\$1,117	\$621
03063	Nashua	Union Mut Fire Ins Co	2/1/2013	\$2,397	\$2,065	\$2,004	\$1,016	\$2,959		\$1,278
03063	Nashua	United Serv Automobile Assn	8/16/2014	\$2,326	\$1,158	\$1,054	\$651	\$1,241	\$591	\$695
03063	Nashua	USAA Cas Ins Co	8/16/2014	\$2,339	\$1,211	\$1,065	\$654	\$1,360	\$618	\$731
03063	Nashua	USAA Gen Ind Co	8/16/2014	\$1,950	\$1,310	\$1,460	\$524	\$1,747	\$943	\$825
03063	Nashua	Vermont Mut Ins Co	4/1/2015	\$2,045	\$1,319	\$1,740	\$648	\$1,794	\$1,410	\$1,189
03063	Nashua	York Ins Co of ME	5/23/2015	\$2,242	\$1,074	\$1,060	\$589	\$1,274	\$3,419	\$919

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New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4	Example #5	Example #6	Example #7
03070	South Rural	Allmerica Fin Benefit Ins Co	10/1/2015	\$2,601	\$2,098	\$1,844	\$1,188	\$2,084	\$2,678	\$1,388
03070	South Rural	Allstate Fire & Cas Ins Co	11/9/2015	\$2,440	\$1,282	\$1,120	\$724	\$816		\$870
03070	South Rural	Amica Mut Ins Co	7/1/2013	\$1,790	\$1,516	\$1,377	\$615	\$1,442	\$2,349	\$940
03070	South Rural	Central Mut Ins Co	9/1/2015	\$3,817	\$2,070	\$1,880	\$785	\$3,094	\$2,736	\$1,160
03070	South Rural	Co Operative Ins Co	1/1/2013	\$3,144	\$1,370	\$1,284	\$685	\$1,499	\$1,326	\$1,012
03070	South Rural	Commerce Ins Co	7/15/2015	\$1,995	\$1,283	\$1,741	\$582	\$2,604	\$505	\$879
03070	South Rural	Concord Gen Mut Ins Co	6/6/2015	\$1,622	\$1,090	\$819	\$526	\$1,266	\$2,581	\$818
03070	South Rural	Farm Family Cas Ins Co	5/3/2015	\$1,870	\$948	\$848	\$384	\$470	\$1,087	\$756
03070	South Rural	Garrison Prop & Cas Ins Co	2/25/2015	\$2,909	\$1,309	\$1,530	\$792	\$1,788	\$801	\$857
03070	South Rural	Geico Gen Ins Co	9/24/2015	\$1,248	\$1,376	\$857	\$407	\$998		\$580
03070	South Rural	Geico Ind Co	9/24/2015						\$1,325	
03070	South Rural	Government Employees Ins Co	9/24/2015	\$1,248	\$1,376	\$857	\$407	\$998		\$580
03070	South Rural	Hartford Fire In Co	7/17/2014				\$429			
03070	South Rural	Interins Exch Of The Automobile Club	11/15/2015	\$2,266	\$1,324	\$1,388	\$704	\$1,514	\$5,134	\$930
03070	South Rural	LM Gen Ins Co	6/23/2014	\$1,248	\$829	\$1,041	\$600	\$946	\$2,344	\$867
03070	South Rural	Metropolitan Gen Ins Co	8/3/2015	\$2,608	\$1,224	\$1,210	\$714	\$1,734	\$3,316	\$1,018
03070	South Rural	Metropolitan Grp Prop & Cas Ins Co	1/31/2016	\$2,030	\$1,122	\$932	\$554	\$1,154	\$2,472	\$768
03070	South Rural	MMG Ins Co	11/15/2015	\$2,387	\$1,307	\$1,058	\$540	\$1,176	\$1,201	\$964
03070	South Rural	MT WA Assur Corp	11/15/2015	\$1,318	\$703	\$679	\$397	\$1,226	\$2,969	\$387
03070	South Rural	Nationwide Mut Ins Co	12/31/2015	\$2,275	\$1,567	\$1,186	\$781	\$1,612	\$1,194	\$962
03070	South Rural	Patriot Ins Co	8/1/2015	\$1,906	\$1,304	\$1,190	\$586	\$3,130	\$9,774	\$884
03070	South Rural	Progressive Northern Ins Co	2/14/2014	\$1,653	\$1,099	\$1,008	\$455	\$1,145	\$649	\$653
03070	South Rural	Progressive Universal Ins Co	2/14/2014	\$1,658	\$1,060	\$949	\$547	\$1,118	\$675	\$699
03070	South Rural	Safeco Ins Co Of Amer	7/13/2013	\$1,144	\$589	\$568	\$324	\$946	\$1,172	\$501
03070	South Rural	Safety Ins Co	11/1/2015	\$3,465	\$1,393	\$1,444	\$531	\$3,046	\$1,175	\$818
03070	South Rural	State Farm Fire & Cas Co	6/8/2015	\$2,667	\$1,546	\$1,379	\$801	\$1,519	\$2,499	\$881
03070	South Rural	State Farm Mut Auto Ins Co	6/8/2015	\$1,976	\$1,172	\$1,054	\$607	\$1,160	\$2,015	\$674
03070	South Rural	Teachers Ins Co	7/16/2015	\$2,457	\$1,360	\$974	\$728	\$1,418	\$1,203	\$910
03070	South Rural	Travelers Home & Marine Ins Co	11/17/2015	\$2,047	\$1,150	\$934	\$542	\$2,742	\$964	\$604
03070	South Rural	Union Mut Fire Ins Co	2/1/2013	\$2,022	\$1,772	\$1,651	\$838	\$2,445		\$1,139
03070	South Rural	United Serv Automobile Assn	8/16/2014	\$2,316	\$1,123	\$1,023	\$640	\$1,233	\$535	\$670
03070	South Rural	USAA Cas Ins Co	8/16/2014	\$2,324	\$1,172	\$1,031	\$642	\$1,349	\$559	\$703
03070	South Rural	USAA Gen Ind Co	8/16/2014	\$1,853	\$1,216	\$1,358	\$493	\$1,654	\$812	\$765
03070	South Rural	Vermont Mut Ins Co	4/1/2015	\$1,821	\$1,199	\$1,557	\$568	\$1,628	\$1,265	\$1,101
03070	South Rural	York Ins Co of ME	5/23/2015	\$1,970	\$929	\$916	\$508	\$1,105	\$2,825	\$804

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New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4	Example #5	Example #6	Example #7
03102	Manchester	Allmerica Fin Benefit Ins Co	10/1/2015	\$3,013	\$2,404	\$2,150	\$1,380	\$2,470	\$3,179	\$1,604
03102	Manchester	Allstate Fire & Cas Ins Co	11/9/2015	\$2,570	\$1,320	\$1,152	\$762	\$868		\$904
03102	Manchester	Amica Mut Ins Co	7/1/2013	\$2,350	\$1,944	\$1,831	\$816	\$1,908	\$3,405	\$1,196
03102	Manchester	Central Mut Ins Co	9/1/2015	\$5,464	\$3,048	\$2,734	\$1,130	\$4,473	\$3,759	\$1,625
03102	Manchester	Co Operative Ins Co	1/1/2013	\$5,336	\$2,303	\$2,193	\$1,194	\$2,524	\$2,004	\$1,685
03102	Manchester	Commerce Ins Co	7/15/2015	\$2,835	\$1,823	\$2,475	\$872	\$3,712	\$812	\$1,271
03102	Manchester	Concord Gen Mut Ins Co	6/6/2015	\$2,312	\$1,539	\$1,159	\$765	\$1,793	\$4,775	\$1,138
03102	Manchester	Farm Family Cas Ins Co	5/3/2015	\$2,220	\$1,104	\$1,001	\$452	\$543	\$1,278	\$882
03102	Manchester	Garrison Prop & Cas Ins Co	2/25/2015	\$3,608	\$1,631	\$1,922	\$994	\$2,221	\$1,135	\$1,060
03102	Manchester	Geico Gen Ins Co	9/24/2015	\$1,398	\$1,510	\$959	\$461	\$1,113		\$637
03102	Manchester	Geico Ind Co	9/24/2015						\$1,501	
03102	Manchester	Government Employees Ins Co	9/24/2015	\$1,398	\$1,510	\$959	\$461	\$1,113		\$637
03102	Manchester	Hartford Fire In Co	7/17/2014				\$510			
03102	Manchester	Interins Exch Of The Automobile Club	11/15/2015	\$2,984	\$1,788	\$1,856	\$966	\$1,976	\$7,068	\$1,178
03102	Manchester	LM Gen Ins Co	6/23/2014	\$1,389	\$906	\$1,133	\$646	\$1,045	\$4,037	\$937
03102	Manchester	Metropolitan Gen Ins Co	8/3/2015	\$3,900	\$1,836	\$1,834	\$1,134	\$2,568	\$4,948	\$1,508
03102	Manchester	Metropolitan Grp Prop & Cas Ins Co	1/31/2016	\$2,192	\$1,216	\$1,014	\$610	\$1,240	\$2,686	\$832
03102	Manchester	MMG Ins Co	11/15/2015	\$2,736	\$1,466	\$1,212	\$618	\$1,354	\$1,784	\$1,085
03102	Manchester	MT WA Assur Corp	11/15/2015	\$1,725	\$912	\$879	\$514	\$1,568	\$3,786	\$496
03102	Manchester	Nationwide Mut Ins Co	12/31/2015	\$2,704	\$1,829	\$1,410	\$923	\$1,942	\$1,567	\$1,134
03102	Manchester	Patriot Ins Co	8/1/2015	\$1,976	\$1,346	\$1,234	\$604	\$3,248	\$10,094	\$912
03102	Manchester	Progressive Northern Ins Co	2/14/2014	\$1,951	\$1,292	\$1,177	\$535	\$1,356	\$829	\$755
03102	Manchester	Progressive Universal Ins Co	2/14/2014	\$1,930	\$1,225	\$1,073	\$617	\$1,285	\$787	\$784
03102	Manchester	Safeco Ins Co Of Amer	7/13/2013	\$1,417	\$705	\$685	\$382	\$1,180	\$1,422	\$588
03102	Manchester	Safety Ins Co	11/1/2015	\$4,741	\$2,025	\$2,168	\$795	\$4,535	\$2,059	\$1,176
03102	Manchester	State Farm Fire & Cas Co	6/8/2015	\$3,087	\$1,769	\$1,588	\$919	\$1,756	\$2,792	\$1,008
03102	Manchester	State Farm Mut Auto Ins Co	6/8/2015	\$2,289	\$1,322	\$1,216	\$698	\$1,342	\$2,231	\$773
03102	Manchester	Teachers Ins Co	7/16/2015	\$3,172	\$1,681	\$1,245	\$936	\$1,843	\$1,404	\$1,113
03102	Manchester	Travelers Home & Marine Ins Co	11/17/2015	\$2,337	\$1,268	\$1,040	\$600	\$3,012	\$1,215	\$656
03102	Manchester	Union Mut Fire Ins Co	2/1/2013	\$2,707	\$2,333	\$2,233	\$1,178	\$3,326		\$1,439
03102	Manchester	United Serv Automobile Assn	8/16/2014	\$2,801	\$1,361	\$1,253	\$778	\$1,490	\$756	\$808
03102	Manchester	USAA Cas Ins Co	8/16/2014	\$2,812	\$1,422	\$1,263	\$780	\$1,632	\$789	\$849
03102	Manchester	USAA Gen Ind Co	8/16/2014	\$2,233	\$1,486	\$1,663	\$596	\$2,001	\$1,150	\$928
03102	Manchester	Vermont Mut Ins Co	4/1/2015	\$2,677	\$1,738	\$2,271	\$866	\$2,336	\$1,909	\$1,543
03102	Manchester	York Ins Co of ME	5/23/2015	\$2,440	\$1,163	\$1,168	\$653	\$1,422	\$4,127	\$986

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03301	Concord	Allmerica Fin Benefit Ins Co	10/1/2015	\$2,515	\$2,042	\$1,759	\$1,165	\$2,013	\$2,580	\$1,329
03301	Concord	Allstate Fire & Cas Ins Co	11/9/2015	\$2,260	\$1,206	\$1,030	\$692	\$778		\$814
03301	Concord	Amica Mut Ins Co	7/1/2013	\$1,676	\$1,395	\$1,295	\$585	\$1,355	\$2,395	\$860
03301	Concord	Central Mut Ins Co	9/1/2015	\$4,006	\$2,207	\$1,932	\$825	\$3,250	\$3,021	\$1,186
03301	Concord	Co Operative Ins Co	1/1/2013	\$3,098	\$1,341	\$1,271	\$681	\$1,465	\$1,394	\$986
03301	Concord	Commerce Ins Co	7/15/2015	\$1,820	\$1,166	\$1,587	\$543	\$2,374	\$511	\$808
03301	Concord	Concord Gen Mut Ins Co	6/6/2015	\$1,682	\$1,128	\$845	\$549	\$1,306	\$2,602	\$839
03301	Concord	Farm Family Cas Ins Co	5/3/2015	\$1,749	\$886	\$794	\$360	\$438	\$1,023	\$704
03301	Concord	Garrison Prop & Cas Ins Co	2/25/2015	\$2,677	\$1,225	\$1,421	\$743	\$1,644	\$815	\$793
03301	Concord	Geico Gen Ins Co	9/24/2015	\$1,134	\$1,256	\$779	\$373	\$901		\$525
03301	Concord	Geico Ind Co	9/24/2015						\$1,316	
03301	Concord	Government Employees Ins Co	9/24/2015	\$1,134	\$1,256	\$779	\$373	\$901		\$525
03301	Concord	Hartford Fire In Co	7/17/2014				\$418			
03301	Concord	Interins Exch Of The Automobile Club	11/15/2015	\$2,190	\$1,292	\$1,348	\$700	\$1,454	\$5,044	\$876
03301	Concord	LM Gen Ins Co	6/23/2014	\$1,193	\$799	\$1,002	\$585	\$906	\$2,370	\$841
03301	Concord	Metropolitan Gen Ins Co	8/3/2015	\$2,960	\$1,408	\$1,394	\$858	\$1,936	\$3,778	\$1,144
03301	Concord	Metropolitan Grp Prop & Cas Ins Co	1/31/2016	\$1,848	\$1,036	\$852	\$514	\$1,030	\$2,244	\$696
03301	Concord	MMG Ins Co	11/15/2015	\$2,296	\$1,259	\$1,017	\$520	\$1,130	\$1,215	\$926
03301	Concord	MT WA Assur Corp	11/15/2015	\$1,203	\$641	\$618	\$361	\$1,113	\$2,692	\$351
03301	Concord	Nationwide Mut Ins Co	12/31/2015	\$2,020	\$1,416	\$1,047	\$708	\$1,410	\$1,048	\$860
03301	Concord	Patriot Ins Co	8/1/2015	\$1,592	\$1,098	\$994	\$490	\$2,606	\$8,166	\$740
03301	Concord	Progressive Northern Ins Co	2/14/2014	\$1,377	\$917	\$839	\$384	\$957	\$582	\$541
03301	Concord	Progressive Universal Ins Co	2/14/2014	\$1,391	\$897	\$805	\$480	\$948	\$616	\$600
03301	Concord	Safeco Ins Co Of Amer	7/13/2013	\$1,065	\$550	\$533	\$309	\$886	\$1,088	\$468
03301	Concord	Safety Ins Co	11/1/2015	\$3,471	\$1,380	\$1,447	\$536	\$3,033	\$1,292	\$807
03301	Concord	State Farm Fire & Cas Co	6/8/2015	\$2,432	\$1,421	\$1,258	\$735	\$1,387	\$2,330	\$811
03301	Concord	State Farm Mut Auto Ins Co	6/8/2015	\$1,796	\$1,086	\$958	\$554	\$1,056	\$1,887	\$618
03301	Concord	Teachers Ins Co	7/16/2015	\$2,395	\$1,316	\$949	\$711	\$1,385	\$1,217	\$876
03301	Concord	Travelers Home & Marine Ins Co	11/17/2015	\$1,887	\$1,050	\$858	\$503	\$2,476	\$958	\$554
03301	Concord	Union Mut Fire Ins Co	2/1/2013	\$2,109	\$1,828	\$1,744	\$901	\$2,575		\$1,149
03301	Concord	United Serv Automobile Assn	8/16/2014	\$2,100	\$1,035	\$936	\$591	\$1,116	\$544	\$612
03301	Concord	USAA Cas Ins Co	8/16/2014	\$2,108	\$1,079	\$944	\$593	\$1,220	\$569	\$641
03301	Concord	USAA Gen Ind Co	8/16/2014	\$1,682	\$1,123	\$1,239	\$456	\$1,494	\$826	\$698
03301	Concord	Vermont Mut Ins Co	4/1/2015	\$1,802	\$1,181	\$1,542	\$566	\$1,607	\$1,275	\$1,079
03301	Concord	York Ins Co of ME	5/23/2015	\$2,023	\$966	\$952	\$530	\$1,151	\$3,077	\$826

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New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4	Example #5	Example #6	Example #7
03431	Keene	Allmerica Fin Benefit Ins Co	10/1/2015	\$2,499	\$2,030	\$1,748	\$1,156	\$2,005	\$2,558	\$1,324
03431	Keene	Allstate Fire & Cas Ins Co	11/9/2015	\$2,362	\$1,244	\$1,086	\$700	\$788		\$846
03431	Keene	Amica Mut Ins Co	7/1/2013	\$1,633	\$1,354	\$1,254	\$570	\$1,318	\$2,369	\$837
03431	Keene	Central Mut Ins Co	9/1/2015	\$3,639	\$2,037	\$1,808	\$756	\$2,940	\$2,700	\$1,092
03431	Keene	Co Operative Ins Co	1/1/2013	\$2,684	\$1,174	\$1,098	\$588	\$1,272	\$1,258	\$863
03431	Keene	Commerce Ins Co	7/15/2015	\$1,571	\$1,012	\$1,370	\$468	\$2,046	\$450	\$699
03431	Keene	Concord Gen Mut Ins Co	6/6/2015	\$1,311	\$885	\$660	\$424	\$1,023	\$2,417	\$662
03431	Keene	Farm Family Cas Ins Co	5/3/2015	\$1,813	\$912	\$817	\$371	\$450	\$1,028	\$731
03431	Keene	Garrison Prop & Cas Ins Co	2/25/2015	\$2,532	\$1,161	\$1,339	\$704	\$1,558	\$741	\$752
03431	Keene	Geico Gen Ins Co	9/24/2015	\$1,099	\$1,228	\$758	\$361	\$874		\$512
03431	Keene	Geico Ind Co	9/24/2015						\$1,268	
03431	Keene	Government Employees Ins Co	9/24/2015	\$1,099	\$1,228	\$758	\$361	\$874		\$512
03431	Keene	Hartford Fire In Co	7/17/2014				\$429			
03431	Keene	Interins Exch Of The Automobile Club	11/15/2015	\$1,922	\$1,122	\$1,178	\$612	\$1,286	\$4,286	\$782
03431	Keene	LM Gen Ins Co	6/23/2014	\$1,040	\$712	\$903	\$535	\$796	\$2,191	\$761
03431	Keene	Metropolitan Gen Ins Co	8/3/2015	\$2,440	\$1,180	\$1,154	\$716	\$1,564	\$3,094	\$934
03431	Keene	Metropolitan Grp Prop & Cas Ins Co	1/31/2016	\$2,026	\$1,124	\$934	\$560	\$1,130	\$2,454	\$762
03431	Keene	MMG Ins Co	11/15/2015	\$2,026	\$1,156	\$898	\$462	\$989	\$1,112	\$850
03431	Keene	MT WA Assur Corp	11/15/2015	\$1,142	\$609	\$588	\$344	\$1,060	\$2,571	\$334
03431	Keene	Nationwide Mut Ins Co	12/31/2015	\$2,011	\$1,411	\$1,041	\$699	\$1,400	\$968	\$860
03431	Keene	Patriot Ins Co	8/1/2015	\$1,692	\$1,170	\$1,054	\$520	\$2,758	\$8,740	\$794
03431	Keene	Progressive Northern Ins Co	2/14/2014	\$1,590	\$1,060	\$978	\$440	\$1,102	\$650	\$630
03431	Keene	Progressive Universal Ins Co	2/14/2014	\$1,590	\$1,022	\$918	\$532	\$1,076	\$663	\$676
03431	Keene	Safeco Ins Co Of Amer	7/13/2013	\$1,018	\$530	\$512	\$299	\$847	\$1,043	\$452
03431	Keene	Safety Ins Co	11/1/2015	\$3,129	\$1,208	\$1,251	\$466	\$2,625	\$1,065	\$706
03431	Keene	State Farm Fire & Cas Co	6/8/2015	\$2,120	\$1,255	\$1,104	\$648	\$1,215	\$2,105	\$711
03431	Keene	State Farm Mut Auto Ins Co	6/8/2015	\$1,559	\$967	\$837	\$486	\$920	\$1,717	\$538
03431	Keene	Teachers Ins Co	7/16/2015	\$2,125	\$1,176	\$842	\$631	\$1,227	\$1,158	\$786
03431	Keene	Travelers Home & Marine Ins Co	11/17/2015	\$1,607	\$913	\$747	\$441	\$2,136	\$774	\$487
03431	Keene	Union Mut Fire Ins Co	2/1/2013	\$1,820	\$1,586	\$1,501	\$768	\$2,217		\$1,002
03431	Keene	United Serv Automobile Assn	8/16/2014	\$1,990	\$985	\$886	\$561	\$1,058	\$496	\$583
03431	Keene	USAA Cas Ins Co	8/16/2014	\$1,998	\$1,027	\$893	\$563	\$1,157	\$518	\$611
03431	Keene	USAA Gen Ind Co	8/16/2014	\$1,589	\$1,063	\$1,168	\$432	\$1,412	\$751	\$662
03431	Keene	Vermont Mut Ins Co	4/1/2015	\$1,549	\$1,019	\$1,323	\$487	\$1,378	\$1,167	\$931
03431	Keene	York Ins Co of ME	5/23/2015	\$1,793	\$838	\$828	\$461	\$1,000	\$2,502	\$730

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New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4	Example #5	Example #6	Example #7
03570	Berlin	Allmerica Fin Benefit Ins Co	10/1/2015	\$2,789	\$2,228	\$2,014	\$1,275	\$2,264	\$2,928	\$1,500
03570	Berlin	Allstate Fire & Cas Ins Co	11/9/2015	\$2,344	\$1,236	\$1,078	\$694	\$782		\$840
03570	Berlin	Amica Mut Ins Co	7/1/2013	\$1,879	\$1,573	\$1,455	\$650	\$1,518	\$2,575	\$975
03570	Berlin	Central Mut Ins Co	9/1/2015	\$4,218	\$2,286	\$1,943	\$864	\$3,432	\$2,940	\$1,289
03570	Berlin	Co Operative Ins Co	1/1/2013	\$3,269	\$1,431	\$1,335	\$702	\$1,572	\$1,307	\$1,060
03570	Berlin	Commerce Ins Co	7/15/2015	\$1,896	\$1,223	\$1,650	\$549	\$2,465	\$447	\$832
03570	Berlin	Concord Gen Mut Ins Co	6/6/2015	\$1,573	\$1,062	\$794	\$504	\$1,230	\$2,751	\$799
03570	Berlin	Farm Family Cas Ins Co	5/3/2015	\$1,982	\$1,008	\$905	\$406	\$504	\$1,133	\$823
03570	Berlin	Garrison Prop & Cas Ins Co	2/25/2015	\$2,941	\$1,325	\$1,548	\$802	\$1,809	\$810	\$867
03570	Berlin	Geico Gen Ins Co	9/24/2015	\$1,201	\$1,336	\$826	\$396	\$961		\$563
03570	Berlin	Geico Ind Co	9/24/2015						\$1,321	
03570	Berlin	Government Employees Ins Co	9/24/2015	\$1,201	\$1,336	\$826	\$396	\$961		\$563
03570	Berlin	Hartford Fire In Co	7/17/2014				\$382			
03570	Berlin	Interins Exch Of The Automobile Club	11/15/2015	\$2,276	\$1,340	\$1,400	\$712	\$1,526	\$5,152	\$934
03570	Berlin	LM Gen Ins Co	6/23/2014	\$1,116	\$755	\$963	\$553	\$843	\$2,500	\$806
03570	Berlin	Metropolitan Gen Ins Co	8/3/2015	\$2,838	\$1,330	\$1,326	\$790	\$1,856	\$3,548	\$1,092
03570	Berlin	Metropolitan Grp Prop & Cas Ins Co	1/31/2016	\$1,856	\$1,040	\$856	\$518	\$1,038	\$2,246	\$710
03570	Berlin	MMG Ins Co	11/15/2015	\$1,953	\$1,120	\$867	\$445	\$952	\$1,250	\$823
03570	Berlin	MT WA Assur Corp	11/15/2015	\$1,278	\$690	\$666	\$388	\$1,205	\$2,922	\$383
03570	Berlin	Nationwide Mut Ins Co	12/31/2015	\$2,057	\$1,438	\$1,060	\$703	\$1,423	\$916	\$880
03570	Berlin	Patriot Ins Co	8/1/2015	\$1,672	\$1,152	\$1,042	\$514	\$2,738	\$8,588	\$780
03570	Berlin	Progressive Northern Ins Co	2/14/2014	\$1,796	\$1,203	\$1,096	\$498	\$1,237	\$692	\$716
03570	Berlin	Progressive Universal Ins Co	2/14/2014	\$1,786	\$1,154	\$1,016	\$590	\$1,197	\$694	\$755
03570	Berlin	Safeco Ins Co Of Amer	7/13/2013	\$1,106	\$579	\$556	\$316	\$909	\$1,142	\$497
03570	Berlin	Safety Ins Co	11/1/2015	\$3,363	\$1,343	\$1,387	\$510	\$2,935	\$1,105	\$788
03570	Berlin	State Farm Fire & Cas Co	6/8/2015	\$2,416	\$1,448	\$1,273	\$735	\$1,393	\$2,335	\$813
03570	Berlin	State Farm Mut Auto Ins Co	6/8/2015	\$1,776	\$1,090	\$966	\$552	\$1,055	\$1,885	\$617
03570	Berlin	Teachers Ins Co	7/16/2015	\$2,682	\$1,482	\$1,066	\$795	\$1,548	\$1,233	\$996
03570	Berlin	Travelers Home & Marine Ins Co	11/17/2015	\$1,623	\$932	\$758	\$447	\$2,157	\$779	\$499
03570	Berlin	Union Mut Fire Ins Co	2/1/2013	\$1,915	\$1,677	\$1,573	\$799	\$2,325		\$1,072
03570	Berlin	United Serv Automobile Assn	8/16/2014	\$2,341	\$1,135	\$1,035	\$647	\$1,247	\$542	\$678
03570	Berlin	USAA Cas Ins Co	8/16/2014	\$2,348	\$1,184	\$1,042	\$649	\$1,363	\$566	\$710
03570	Berlin	USAA Gen Ind Co	8/16/2014	\$1,870	\$1,228	\$1,373	\$497	\$1,670	\$821	\$773
03570	Berlin	Vermont Mut Ins Co	4/1/2015	\$1,698	\$1,126	\$1,455	\$531	\$1,528	\$1,319	\$1,037
03570	Berlin	York Ins Co of ME	5/23/2015	\$2,059	\$986	\$968	\$538	\$1,161	\$3,028	\$845

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New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4	Example #5	Example #6	Example #7
03766	Lebanon	Allmerica Fin Benefit Ins Co	10/1/2015	\$2,638	\$2,126	\$1,883	\$1,210	\$2,123	\$2,732	\$1,414
03766	Lebanon	Allstate Fire & Cas Ins Co	11/9/2015	\$2,140	\$1,148	\$974	\$654	\$736		\$772
03766	Lebanon	Amica Mut Ins Co	7/1/2013	\$1,790	\$1,516	\$1,377	\$615	\$1,442	\$2,349	\$940
03766	Lebanon	Central Mut Ins Co	9/1/2015	\$3,817	\$2,070	\$1,880	\$785	\$3,094	\$2,736	\$1,160
03766	Lebanon	Co Operative Ins Co	1/1/2013	\$3,144	\$1,370	\$1,284	\$685	\$1,499	\$1,326	\$1,012
03766	Lebanon	Commerce Ins Co	7/15/2015	\$2,074	\$1,332	\$1,810	\$607	\$2,709	\$524	\$912
03766	Lebanon	Concord Gen Mut Ins Co	6/6/2015	\$1,572	\$1,056	\$793	\$507	\$1,227	\$2,581	\$794
03766	Lebanon	Farm Family Cas Ins Co	5/3/2015	\$1,526	\$888	\$792	\$359	\$448	\$1,006	\$715
03766	Lebanon	Garrison Prop & Cas Ins Co	2/25/2015	\$2,909	\$1,309	\$1,530	\$792	\$1,788	\$801	\$857
03766	Lebanon	Geico Gen Ins Co	9/24/2015	\$1,120	\$1,250	\$769	\$367	\$894		\$523
03766	Lebanon	Geico Ind Co	9/24/2015						\$1,286	
03766	Lebanon	Government Employees Ins Co	9/24/2015	\$1,120	\$1,250	\$769	\$367	\$894		\$523
03766	Lebanon	Hartford Fire In Co	7/17/2014				\$429			
03766	Lebanon	Interins Exch Of The Automobile Club	11/15/2015	\$2,266	\$1,324	\$1,388	\$704	\$1,514	\$5,134	\$930
03766	Lebanon	LM Gen Ins Co	6/23/2014	\$1,061	\$724	\$920	\$539	\$805	\$2,344	\$776
03766	Lebanon	Metropolitan Gen Ins Co	8/3/2015	\$2,892	\$1,368	\$1,356	\$822	\$1,848	\$3,610	\$1,108
03766	Lebanon	Metropolitan Grp Prop & Cas Ins Co	1/31/2016	\$1,962	\$1,108	\$902	\$546	\$1,086	\$2,388	\$746
03766	Lebanon	MMG Ins Co	11/15/2015	\$1,953	\$1,120	\$867	\$445	\$952	\$1,133	\$823
03766	Lebanon	MT WA Assur Corp	11/15/2015	\$1,318	\$703	\$679	\$397	\$1,226	\$2,969	\$387
03766	Lebanon	Nationwide Mut Ins Co	12/31/2015	\$2,044	\$1,430	\$1,061	\$706	\$1,426	\$962	\$874
03766	Lebanon	Patriot Ins Co	8/1/2015	\$1,606	\$1,110	\$1,004	\$498	\$2,628	\$8,280	\$750
03766	Lebanon	Progressive Northern Ins Co	2/14/2014	\$1,632	\$1,085	\$998	\$449	\$1,131	\$639	\$646
03766	Lebanon	Progressive Universal Ins Co	2/14/2014	\$1,646	\$1,055	\$943	\$545	\$1,112	\$661	\$698
03766	Lebanon	Safeco Ins Co Of Amer	7/13/2013	\$1,144	\$589	\$568	\$324	\$946	\$1,172	\$501
03766	Lebanon	Safety Ins Co	11/1/2015	\$3,465	\$1,393	\$1,444	\$531	\$3,046	\$1,175	\$818
03766	Lebanon	State Farm Fire & Cas Co	6/8/2015	\$2,037	\$1,224	\$1,075	\$627	\$1,175	\$2,052	\$682
03766	Lebanon	State Farm Mut Auto Ins Co	6/8/2015	\$1,495	\$937	\$813	\$469	\$888	\$1,677	\$516
03766	Lebanon	Teachers Ins Co	7/16/2015	\$2,457	\$1,360	\$974	\$728	\$1,418	\$1,203	\$910
03766	Lebanon	Travelers Home & Marine Ins Co	11/17/2015	\$2,096	\$1,191	\$963	\$555	\$2,822	\$969	\$623
03766	Lebanon	Union Mut Fire Ins Co	2/1/2013	\$1,808	\$1,605	\$1,473	\$743	\$2,164		\$1,053
03766	Lebanon	United Serv Automobile Assn	8/16/2014	\$2,316	\$1,123	\$1,023	\$640	\$1,233	\$535	\$670
03766	Lebanon	USAA Cas Ins Co	8/16/2014	\$2,324	\$1,172	\$1,031	\$642	\$1,349	\$559	\$703
03766	Lebanon	USAA Gen Ind Co	8/16/2014	\$1,853	\$1,216	\$1,358	\$493	\$1,654	\$812	\$765
03766	Lebanon	Vermont Mut Ins Co	4/1/2015	\$1,773	\$1,198	\$1,532	\$547	\$1,628	\$1,265	\$1,123
03766	Lebanon	York Ins Co of ME	5/23/2015	\$2,016	\$949	\$937	\$521	\$1,128	\$2,858	\$824

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New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4	Example #5	Example #6	Example #7
03801	Portsmouth	Allmerica Fin Benefit Ins Co	10/1/2015	\$2,586	\$2,098	\$1,814	\$1,190	\$2,073	\$2,664	\$1,369
03801	Portsmouth	Allstate Fire & Cas Ins Co	11/9/2015	\$2,542	\$1,378	\$1,204	\$740	\$816		\$888
03801	Portsmouth	Amica Mut Ins Co	7/1/2013	\$1,990	\$1,649	\$1,539	\$691	\$1,611	\$2,912	\$1,015
03801	Portsmouth	Central Mut Ins Co	9/1/2015	\$4,462	\$2,383	\$2,197	\$916	\$3,601	\$3,438	\$1,317
03801	Portsmouth	Co Operative Ins Co	1/1/2013	\$3,873	\$1,673	\$1,591	\$852	\$1,840	\$1,652	\$1,231
03801	Portsmouth	Commerce Ins Co	7/15/2015	\$1,822	\$1,168	\$1,591	\$544	\$2,381	\$528	\$810
03801	Portsmouth	Concord Gen Mut Ins Co	6/6/2015	\$1,452	\$973	\$730	\$475	\$1,125	\$2,510	\$725
03801	Portsmouth	Farm Family Cas Ins Co	5/3/2015	\$1,920	\$966	\$868	\$394	\$468	\$1,095	\$768
03801	Portsmouth	Garrison Prop & Cas Ins Co	2/25/2015	\$2,850	\$1,302	\$1,515	\$791	\$1,752	\$876	\$844
03801	Portsmouth	Geico Gen Ins Co	9/24/2015	\$1,110	\$1,219	\$759	\$368	\$880		\$506
03801	Portsmouth	Geico Ind Co	9/24/2015						\$1,319	
03801	Portsmouth	Government Employees Ins Co	9/24/2015	\$1,110	\$1,219	\$759	\$368	\$880		\$506
03801	Portsmouth	Hartford Fire In Co	7/17/2014				\$413			
03801	Portsmouth	Interins Exch Of The Automobile Club	11/15/2015	\$2,346	\$1,382	\$1,448	\$746	\$1,562	\$5,372	\$946
03801	Portsmouth	LM Gen Ins Co	6/23/2014	\$1,063	\$726	\$918	\$541	\$818	\$2,301	\$767
03801	Portsmouth	Metropolitan Gen Ins Co	8/3/2015	\$2,994	\$1,430	\$1,414	\$838	\$1,990	\$3,840	\$1,160
03801	Portsmouth	Metropolitan Grp Prop & Cas Ins Co	1/31/2016	\$1,952	\$1,098	\$906	\$546	\$1,082	\$2,398	\$736
03801	Portsmouth	MMG Ins Co	11/15/2015	\$2,296	\$1,259	\$1,017	\$520	\$1,130	\$1,227	\$926
03801	Portsmouth	MT WA Assur Corp	11/15/2015	\$1,212	\$644	\$621	\$362	\$1,108	\$2,682	\$350
03801	Portsmouth	Nationwide Mut Ins Co	12/31/2015	\$2,167	\$1,510	\$1,122	\$746	\$1,510	\$1,113	\$921
03801	Portsmouth	Patriot Ins Co	8/1/2015	\$1,780	\$1,232	\$1,108	\$546	\$2,922	\$9,234	\$838
03801	Portsmouth	Progressive Northern Ins Co	2/14/2014	\$1,656	\$1,106	\$1,020	\$460	\$1,150	\$689	\$656
03801	Portsmouth	Progressive Universal Ins Co	2/14/2014	\$1,653	\$1,063	\$953	\$549	\$1,117	\$691	\$700
03801	Portsmouth	Safeco Ins Co Of Amer	7/13/2013	\$1,081	\$555	\$539	\$313	\$905	\$1,097	\$469
03801	Portsmouth	Safety Ins Co	11/1/2015	\$3,355	\$1,316	\$1,380	\$513	\$2,890	\$1,262	\$767
03801	Portsmouth	State Farm Fire & Cas Co	6/8/2015	\$2,341	\$1,362	\$1,209	\$708	\$1,330	\$2,268	\$780
03801	Portsmouth	State Farm Mut Auto Ins Co	6/8/2015	\$1,735	\$1,053	\$924	\$536	\$1,016	\$1,846	\$597
03801	Portsmouth	Teachers Ins Co	7/16/2015	\$2,553	\$1,405	\$1,010	\$754	\$1,473	\$1,218	\$940
03801	Portsmouth	Travelers Home & Marine Ins Co	11/17/2015	\$1,843	\$1,025	\$841	\$491	\$2,412	\$932	\$543
03801	Portsmouth	Union Mut Fire Ins Co	2/1/2013	\$2,012	\$1,754	\$1,665	\$846	\$2,459		\$1,107
03801	Portsmouth	United Serv Automobile Assn	8/16/2014	\$2,225	\$1,096	\$995	\$625	\$1,183	\$584	\$649
03801	Portsmouth	USAA Cas Ins Co	8/16/2014	\$2,235	\$1,144	\$1,003	\$627	\$1,295	\$611	\$681
03801	Portsmouth	USAA Gen Ind Co	8/16/2014	\$1,779	\$1,190	\$1,316	\$481	\$1,584	\$887	\$741
03801	Portsmouth	Vermont Mut Ins Co	4/1/2015	\$1,916	\$1,258	\$1,641	\$601	\$1,710	\$1,292	\$1,151
03801	Portsmouth	York Ins Co of ME	5/23/2015	\$2,073	\$984	\$983	\$546	\$1,193	\$3,320	\$843

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* 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 Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4	Example #5	Example #6	Example #7
03846	North Rural	Allmerica Fin Benefit Ins Co	10/1/2015	\$2,664	\$2,147	\$1,912	\$1,220	\$2,152	\$2,774	\$1,433
03846	North Rural	Allstate Fire & Cas Ins Co	11/9/2015	\$2,344	\$1,236	\$1,078	\$694	\$782		\$840
03846	North Rural	Amica Mut Ins Co	7/1/2013	\$1,769	\$1,510	\$1,357	\$605	\$1,423	\$2,199	\$939
03846	North Rural	Central Mut Ins Co	9/1/2015	\$3,949	\$2,111	\$1,952	\$812	\$3,220	\$2,756	\$1,211
03846	North Rural	Co Operative Ins Co	1/1/2013	\$3,269	\$1,431	\$1,335	\$702	\$1,572	\$1,307	\$1,060
03846	North Rural	Commerce Ins Co	7/15/2015	\$1,942	\$1,250	\$1,691	\$565	\$2,529	\$482	\$854
03846	North Rural	Concord Gen Mut Ins Co	6/6/2015	\$1,279	\$868	\$647	\$413	\$1,002	\$2,692	\$653
03846	North Rural	Farm Family Cas Ins Co	5/3/2015	\$1,854	\$936	\$843	\$377	\$461	\$1,053	\$752
03846	North Rural	Garrison Prop & Cas Ins Co	2/25/2015	\$2,885	\$1,301	\$1,521	\$783	\$1,777	\$770	\$857
03846	North Rural	Geico Gen Ins Co	9/24/2015	\$1,202	\$1,344	\$829	\$392	\$965		\$566
03846	North Rural	Geico Ind Co	9/24/2015						\$1,313	
03846	North Rural	Government Employees Ins Co	9/24/2015	\$1,202	\$1,344	\$829	\$392	\$965		\$566
03846	North Rural	Hartford Fire In Co	7/17/2014				\$402			
03846	North Rural	Interins Exch Of The Automobile Club	11/15/2015	\$2,222	\$1,292	\$1,360	\$686	\$1,494	\$4,930	\$924
03846	North Rural	LM Gen Ins Co	6/23/2014	\$1,088	\$742	\$941	\$551	\$832	\$2,398	\$790
03846	North Rural	Metropolitan Gen Ins Co	8/3/2015	\$3,266	\$1,552	\$1,528	\$908	\$2,118	\$4,118	\$1,260
03846	North Rural	Metropolitan Grp Prop & Cas Ins Co	1/31/2016	\$2,130	\$1,190	\$974	\$582	\$1,198	\$2,582	\$808
03846	North Rural	MMG Ins Co	11/15/2015	\$1,953	\$1,120	\$867	\$445	\$952	\$1,133	\$823
03846	North Rural	MT WA Assur Corp	11/15/2015	\$1,278	\$690	\$666	\$388	\$1,205	\$2,922	\$383
03846	North Rural	Nationwide Mut Ins Co	12/31/2015	\$2,057	\$1,438	\$1,060	\$703	\$1,423	\$916	\$880
03846	North Rural	Patriot Ins Co	8/1/2015	\$1,572	\$1,090	\$982	\$488	\$2,572	\$8,116	\$736
03846	North Rural	Progressive Northern Ins Co	2/14/2014	\$1,699	\$1,138	\$1,052	\$466	\$1,162	\$563	\$693
03846	North Rural	Progressive Universal Ins Co	2/14/2014	\$1,666	\$1,083	\$972	\$555	\$1,123	\$597	\$727
03846	North Rural	Safeco Ins Co Of Amer	7/13/2013	\$1,106	\$579	\$556	\$316	\$909	\$1,142	\$497
03846	North Rural	Safety Ins Co	11/1/2015	\$3,077	\$1,189	\$1,224	\$454	\$2,586	\$997	\$698
03846	North Rural	State Farm Fire & Cas Co	6/8/2015	\$2,314	\$1,381	\$1,214	\$705	\$1,331	\$2,257	\$779
03846	North Rural	State Farm Mut Auto Ins Co	6/8/2015	\$1,702	\$1,049	\$921	\$529	\$1,008	\$1,829	\$591
03846	North Rural	Teachers Ins Co	7/16/2015	\$2,581	\$1,441	\$1,027	\$762	\$1,486	\$1,206	\$965
03846	North Rural	Travelers Home & Marine Ins Co	11/17/2015	\$2,160	\$1,224	\$995	\$568	\$2,878	\$986	\$641
03846	North Rural	Union Mut Fire Ins Co	2/1/2013	\$1,927	\$1,654	\$1,587	\$784	\$2,279		\$1,063
03846	North Rural	United Serv Automobile Assn	8/16/2014	\$2,306	\$1,123	\$1,022	\$636	\$1,230	\$513	\$674
03846	North Rural	USAA Cas Ins Co	8/16/2014	\$2,318	\$1,173	\$1,032	\$639	\$1,348	\$537	\$709
03846	North Rural	USAA Gen Ind Co	8/16/2014	\$1,846	\$1,214	\$1,357	\$490	\$1,650	\$779	\$768
03846	North Rural	Vermont Mut Ins Co	4/1/2015	\$1,801	\$1,205	\$1,547	\$557	\$1,633	\$1,191	\$1,124
03846	North Rural	York Ins Co of ME	5/23/2015	\$1,857	\$884	\$863	\$476	\$1,029	\$2,510	\$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.