

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 2022 direct written premium) in New Hampshire. These companies have submitted the premium they would charge for 7 different samples of insurance customers as of June 1, 2023. 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 | 4/1/2022 | \$1,705 | \$1,155 | \$941 | \$626 | \$1,142 | \$676 | \$739 |
| 03063 | Nashua | Allstate Fire & Cas Ins Co | 2/27/2023 | \$4,134 | \$1,967 | \$1,990 | \$1,283 | \$2,640 | | \$1,567 |
| 03063 | Nashua | Amica Mut Ins Co | 2/1/2023 | \$3,270 | \$2,166 | \$2,438 | \$1,473 | \$3,526 | \$4,382 | \$1,750 |
| 03063 | Nashua | Central Mut Ins Co | 11/1/2020 | \$2,313 | \$1,280 | \$1,405 | \$664 | \$1,375 | \$1,812 | \$1,100 |
| 03063 | Nashua | Co Operative Ins Cos | 5/1/2022 | \$2,678 | \$1,158 | \$1,761 | \$589 | \$2,151 | \$2,431 | \$923 |
| 03063 | Nashua | Commerce Ins Co | 5/15/2021 | \$3,078 | \$2,430 | \$3,297 | \$1,078 | \$3,230 | \$2,874 | \$1,622 |
| 03063 | Nashua | Concord Gen Mut Ins Co | 12/15/2020 | \$1,512 | \$982 | \$745 | \$502 | \$1,109 | \$632 | \$704 |
| 03063 | Nashua | Farmers Grp Prop & Cas Ins Co | 11/15/2022 | \$3,788 | \$1,741 | \$1,785 | \$938 | \$2,432 | \$5,763 | \$1,385 |
| 03063 | Nashua | Farmers Prop & Cas Ins Co | 5/31/2013 | \$9,342 | \$5,626 | \$5,374 | \$3,424 | \$6,922 | \$4,958 | \$5,084 |
| 03063 | Nashua | Garrison Prop & Cas Ins Co | 10/3/2022 | \$1,057 | \$1,302 | \$1,349 | \$683 | \$1,863 | \$1,182 | \$866 |
| 03063 | Nashua | GEICO Advantage Ins Co | 7/21/2022 | \$2,228 | \$1,088 | \$793 | \$748 | \$1,102 | | \$1,019 |
| 03063 | Nashua | GEICO Choice Ins Co | 7/21/2022 | | | | | | \$2,347 | |
| 03063 | Nashua | Geico Ind Co | 9/24/2015 | | | | | | \$1,454 | |
| 03063 | Nashua | Hartford Fire Ins Co | 9/22/2022 | | | | \$547 | | | |
| 03063 | Nashua | Interins Exch Of The Automobile Club | 5/1/2023 | \$2,866 | \$1,694 | \$1,784 | \$920 | \$1,913 | \$5,863 | \$1,141 |
| 03063 | Nashua | Liberty Mut Personal Ins Co | 2/9/2023 | \$2,701 | \$1,532 | \$2,033 | \$722 | \$2,568 | \$1,284 | \$1,259 |
| 03063 | Nashua | LM Gen Ins Co | 3/8/2018 | \$7,069 | \$2,395 | \$2,577 | \$1,628 | \$5,257 | \$1,597 | \$2,167 |
| 03063 | Nashua | Main Street Amer Protection Ins Co | 7/27/2020 | \$1,465 | \$1,201 | \$1,024 | \$489 | \$1,296 | \$1,547 | \$744 |
| 03063 | Nashua | MMG Ins Co | 4/1/2023 | \$2,570 | \$1,593 | \$1,248 | \$649 | \$1,356 | \$1,467 | \$1,159 |
| 03063 | Nashua | MT WA Assur Corp | 4/1/2023 | \$2,161 | \$1,178 | \$1,334 | \$637 | \$1,926 | \$4,432 | \$731 |
| 03063 | Nashua | Nationwide Mut Ins Co | 3/5/2023 | \$1,772 | \$1,211 | \$920 | \$693 | \$1,272 | \$1,168 | \$725 |
| 03063 | Nashua | Patriot Ins Co | 9/1/2022 | \$1,700 | \$1,346 | \$1,116 | \$576 | \$1,954 | \$7,708 | \$844 |
| 03063 | Nashua | Progressive Northern Ins Co | 9/16/2022 | \$1,150 | \$818 | \$818 | \$364 | \$1,218 | \$724 | \$568 |
| 03063 | Nashua | Progressive Universal Ins Co | 9/16/2022 | \$1,050 | \$678 | \$758 | \$446 | \$948 | \$654 | \$548 |
| 03063 | Nashua | Safeco Ins Co Of Amer | 7/17/2021 | \$2,484 | \$1,122 | \$1,138 | \$640 | \$1,969 | \$1,679 | \$1,029 |
| 03063 | Nashua | Safety Ins Co | 7/1/2022 | \$3,167 | \$1,786 | \$1,979 | \$735 | \$1,905 | \$2,096 | \$1,109 |
| 03063 | Nashua | Standard Fire Ins Co | 11/13/2022 | | | | | | | |
| 03063 | Nashua | State Farm Fire & Cas Co | 3/1/2023 | \$2,628 | \$1,443 | \$1,259 | \$585 | \$1,103 | \$2,283 | \$764 |
| 03063 | Nashua | State Farm Mut Auto Ins Co | 3/1/2023 | \$1,595 | \$935 | \$794 | \$458 | \$870 | \$1,853 | \$595 |
| 03063 | Nashua | Union Mut Fire Ins Co | 8/1/2020 | \$2,285 | \$1,282 | \$1,675 | \$925 | \$2,649 | \$6,115 | \$1,041 |
| 03063 | Nashua | United Ohio Ins Co | 7/15/2022 | \$2,959 | \$1,663 | \$1,809 | \$754 | \$2,350 | \$3,170 | \$1,036 |
| 03063 | Nashua | United Serv Automobile Assn | 7/12/2022 | \$1,107 | \$1,331 | \$1,182 | \$730 | \$1,772 | \$914 | \$794 |
| 03063 | Nashua | USAA Cas Ins Co | 7/12/2022 | \$1,037 | \$1,257 | \$1,111 | \$674 | \$1,700 | \$1,002 | \$779 |
| 03063 | Nashua | USAA Gen Ind Co | 7/12/2022 | \$973 | \$1,398 | \$1,423 | \$638 | \$2,059 | \$1,279 | \$888 |
| 03063 | Nashua | Vermont Mut Ins Co | 7/1/2022 | \$2,528 | \$1,652 | \$2,010 | \$800 | \$2,684 | \$3,981 | \$1,449 |

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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 | 4/1/2022 | \$1,568 | \$1,063 | \$866 | \$568 | \$1,039 | \$558 | \$679 |
| 03070 | South Rural | Allstate Fire & Cas Ins Co | 2/27/2023 | \$3,887 | \$1,883 | \$1,926 | \$1,222 | \$2,490 | \$684 | \$1,522 |
| 03070 | South Rural | Amica Mut Ins Co | 2/1/2023 | \$3,083 | \$2,055 | \$2,311 | \$1,388 | \$3,344 | \$3,866 | \$1,670 |
| 03070 | South Rural | Central Mut Ins Co | 11/1/2020 | \$2,005 | \$1,148 | \$1,220 | \$571 | \$1,171 | \$1,565 | \$1,036 |
| 03070 | South Rural | Co Operative Ins Cos | 5/1/2022 | \$2,678 | \$1,158 | \$1,761 | \$589 | \$2,151 | \$2,431 | \$923 |
| 03070 | South Rural | Commerce Ins Co | 5/15/2021 | \$3,169 | \$2,503 | \$3,443 | \$1,099 | \$3,337 | \$2,936 | \$1,693 |
| 03070 | South Rural | Concord Gen Mut Ins Co | 12/15/2020 | \$1,058 | \$799 | \$530 | \$684 | \$1,188 | \$766 | \$666 |
| 03070 | South Rural | Farmers Grp Prop & Cas Ins Co | 11/15/2022 | \$3,472 | \$1,626 | \$1,648 | \$863 | \$2,203 | \$5,316 | \$1,295 |
| 03070 | South Rural | Farmers Prop & Cas Ins Co | 5/31/2013 | \$7,750 | \$4,678 | \$4,392 | \$2,752 | \$5,842 | \$4,246 | \$4,286 |
| 03070 | South Rural | Garrison Prop & Cas Ins Co | 10/3/2022 | \$1,067 | \$1,318 | \$1,355 | \$683 | \$1,875 | \$1,091 | \$881 |
| 03070 | South Rural | GEICO Advantage Ins Co | 7/21/2022 | \$2,299 | \$1,134 | \$822 | \$764 | \$1,152 | | \$1,075 |
| 03070 | South Rural | GEICO Choice Ins Co | 7/21/2022 | | | | | | \$2,271 | |
| 03070 | South Rural | Geico Ind Co | 9/24/2015 | | | | | | \$1,325 | |
| 03070 | South Rural | Hartford Fire Ins Co | 9/22/2022 | | | | \$501 | | | |
| 03070 | South Rural | Interins Exch Of The Automobile Club | 5/1/2023 | \$2,407 | \$1,418 | \$1,489 | \$767 | \$1,602 | \$4,900 | \$963 |
| 03070 | South Rural | Liberty Mut Personal Ins Co | 2/9/2023 | \$2,401 | \$1,394 | \$1,799 | \$659 | \$2,272 | \$1,066 | \$1,154 |
| 03070 | South Rural | LM Gen Ins Co | 3/8/2018 | \$5,608 | \$1,949 | \$2,056 | \$1,326 | \$4,186 | \$1,307 | \$1,763 |
| 03070 | South Rural | Main Street Amer Protection Ins Co | 7/27/2020 | \$1,368 | \$1,164 | \$958 | \$457 | \$1,190 | \$1,294 | \$713 |
| 03070 | South Rural | MMG Ins Co | 4/1/2023 | \$2,675 | \$1,652 | \$1,299 | \$675 | \$1,410 | \$1,238 | \$1,205 |
| 03070 | South Rural | MT WA Assur Corp | 4/1/2023 | \$1,769 | \$969 | \$1,095 | \$522 | \$1,595 | \$3,650 | \$608 |
| 03070 | South Rural | Nationwide Mut Ins Co | 3/5/2023 | \$1,583 | \$1,095 | \$840 | \$641 | \$1,146 | \$1,049 | \$667 |
| 03070 | South Rural | Patriot Ins Co | 9/1/2022 | \$2,002 | \$1,578 | \$1,320 | \$684 | \$2,306 | \$9,110 | \$992 |
| 03070 | South Rural | Progressive Northern Ins Co | 9/16/2022 | \$1,112 | \$800 | \$788 | \$352 | \$1,176 | \$630 | \$564 |
| 03070 | South Rural | Progressive Universal Ins Co | 9/16/2022 | \$1,020 | \$680 | \$746 | \$440 | \$926 | \$600 | \$554 |
| 03070 | South Rural | Safeco Ins Co Of Amer | 7/17/2021 | \$2,240 | \$1,052 | \$1,051 | \$591 | \$1,791 | \$1,433 | \$982 |
| 03070 | South Rural | Safety Ins Co | 7/1/2022 | \$2,714 | \$1,557 | \$1,684 | \$616 | \$1,625 | \$1,571 | \$977 |
| 03070 | South Rural | Standard Fire Ins Co | 11/13/2022 | | | | | | | |
| 03070 | South Rural | State Farm Fire & Cas Co | 3/1/2023 | \$2,427 | \$1,358 | \$1,181 | \$532 | \$1,004 | \$2,119 | \$692 |
| 03070 | South Rural | State Farm Mut Auto Ins Co | 3/1/2023 | \$1,471 | \$878 | \$744 | \$427 | \$813 | \$1,761 | \$552 |
| 03070 | South Rural | Union Mut Fire Ins Co | 8/1/2020 | \$2,058 | \$1,395 | \$1,505 | \$835 | \$2,402 | \$5,549 | \$949 |
| 03070 | South Rural | United Ohio Ins Co | 7/15/2022 | \$2,792 | \$1,586 | \$1,727 | \$713 | \$2,290 | \$2,652 | \$1,002 |
| 03070 | South Rural | United Serv Automobile Assn | 7/12/2022 | \$1,016 | \$1,222 | \$1,081 | \$675 | \$1,641 | \$814 | \$730 |
| 03070 | South Rural | USAA Cas Ins Co | 7/12/2022 | \$1,045 | \$1,269 | \$1,115 | \$670 | \$1,714 | \$926 | \$791 |
| 03070 | South Rural | USAA Gen Ind Co | 7/12/2022 | \$922 | \$1,323 | \$1,335 | \$598 | \$1,929 | \$1,127 | \$842 |
| 03070 | South Rural | Vermont Mut Ins Co | 7/1/2022 | \$2,087 | \$1,377 | \$1,663 | \$649 | \$2,262 | \$3,285 | \$1,228 |

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New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

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|----------|------------|--------------------------------------|----------------|------------|------------|------------|------------|------------|------------|------------|
| 03102 | Manchester | Allmerica Fin Benefit Ins Co | 4/1/2022 | \$1,568 | \$1,063 | \$866 | \$568 | \$1,039 | \$558 | \$679 |
| 03102 | Manchester | Allstate Fire & Cas Ins Co | 2/27/2023 | \$4,238 | \$2,041 | \$2,030 | \$1,315 | \$2,686 | | \$1,600 |
| 03102 | Manchester | Amica Mut Ins Co | 2/1/2023 | \$3,858 | \$2,539 | \$2,876 | \$1,740 | \$4,169 | \$5,237 | \$2,053 |
| 03102 | Manchester | Central Mut Ins Co | 11/1/2020 | \$2,707 | \$1,501 | \$1,647 | \$775 | \$1,613 | \$2,116 | \$1,297 |
| 03102 | Manchester | Co Operative Ins Cos | 5/1/2022 | \$2,678 | \$1,158 | \$1,761 | \$589 | \$2,151 | \$2,431 | \$923 |
| 03102 | Manchester | Commerce Ins Co | 5/15/2021 | \$3,778 | \$2,967 | \$4,038 | \$1,336 | \$3,986 | \$3,340 | \$1,978 |
| 03102 | Manchester | Concord Gen Mut Ins Co | 12/15/2020 | \$1,786 | \$1,154 | \$875 | \$595 | \$1,305 | \$737 | \$821 |
| 03102 | Manchester | Farmers Grp Prop & Cas Ins Co | 11/15/2022 | \$4,124 | \$1,893 | \$1,938 | \$1,036 | \$2,626 | \$6,242 | \$1,491 |
| 03102 | Manchester | Farmers Prop & Cas Ins Co | 5/31/2013 | \$11,844 | \$7,006 | \$6,792 | \$4,420 | \$8,714 | \$5,926 | \$6,370 |
| 03102 | Manchester | Garrison Prop & Cas Ins Co | 10/3/2022 | \$1,139 | \$1,410 | \$1,476 | \$740 | \$2,039 | \$1,287 | \$940 |
| 03102 | Manchester | GEICO Advantage Ins Co | 7/21/2022 | \$2,515 | \$1,222 | \$884 | \$839 | \$1,202 | | \$1,150 |
| 03102 | Manchester | GEICO Choice Ins Co | 7/21/2022 | | | | | | \$2,514 | |
| 03102 | Manchester | Geico Ind Co | 9/24/2015 | | | | | | \$1,501 | |
| 03102 | Manchester | Hartford Fire Ins Co | 9/22/2022 | | | | \$636 | | | |
| 03102 | Manchester | Interins Exch Of The Automobile Club | 5/1/2023 | \$3,296 | \$1,967 | \$2,063 | \$1,073 | \$2,189 | \$6,916 | \$1,296 |
| 03102 | Manchester | Liberty Mut Personal Ins Co | 2/9/2023 | \$3,053 | \$1,740 | \$2,245 | \$847 | \$2,838 | \$1,339 | \$1,450 |
| 03102 | Manchester | LM Gen Ins Co | 3/8/2018 | \$6,981 | \$2,402 | \$2,537 | \$1,616 | \$5,165 | \$1,460 | \$2,193 |
| 03102 | Manchester | Main Street Amer Protection Ins Co | 7/27/2020 | \$1,740 | \$1,409 | \$1,203 | \$577 | \$1,559 | \$1,779 | \$872 |
| 03102 | Manchester | MMG Ins Co | 4/1/2023 | \$3,056 | \$1,847 | \$1,486 | \$771 | \$1,619 | \$1,611 | \$1,353 |
| 03102 | Manchester | MT WA Assur Corp | 4/1/2023 | \$2,366 | \$1,290 | \$1,455 | \$700 | \$2,092 | \$4,762 | \$794 |
| 03102 | Manchester | Nationwide Mut Ins Co | 3/5/2023 | \$1,942 | \$1,303 | \$994 | \$744 | \$1,392 | \$1,375 | \$772 |
| 03102 | Manchester | Patriot Ins Co | 9/1/2022 | \$2,074 | \$1,630 | \$1,368 | \$706 | \$2,396 | \$9,418 | \$1,026 |
| 03102 | Manchester | Progressive Northern Ins Co | 9/16/2022 | \$1,308 | \$930 | \$926 | \$412 | \$1,386 | \$802 | \$648 |
| 03102 | Manchester | Progressive Universal Ins Co | 9/16/2022 | \$1,166 | \$744 | \$830 | \$482 | \$1,048 | \$696 | \$600 |
| 03102 | Manchester | Safeco Ins Co Of Amer | 7/17/2021 | \$2,721 | \$1,219 | \$1,242 | \$696 | \$2,156 | \$1,861 | \$1,114 |
| 03102 | Manchester | Safety Ins Co | 7/1/2022 | \$4,083 | \$2,285 | \$2,553 | \$939 | \$2,464 | \$2,696 | \$1,419 |
| 03102 | Manchester | Standard Fire Ins Co | 11/13/2022 | | | | | | | |
| 03102 | Manchester | State Farm Fire & Cas Co | 3/1/2023 | \$3,246 | \$1,762 | \$1,542 | \$723 | \$1,369 | \$2,685 | \$948 |
| 03102 | Manchester | State Farm Mut Auto Ins Co | 3/1/2023 | \$1,964 | \$1,111 | \$968 | \$559 | \$1,065 | \$2,125 | \$727 |
| 03102 | Manchester | Union Mut Fire Ins Co | 8/1/2020 | \$2,406 | \$1,365 | \$1,761 | \$977 | \$2,752 | \$6,461 | \$1,068 |
| 03102 | Manchester | United Ohio Ins Co | 7/15/2022 | \$3,618 | \$2,036 | \$2,207 | \$928 | \$2,843 | \$4,282 | \$1,265 |
| 03102 | Manchester | United Serv Automobile Assn | 7/12/2022 | \$1,248 | \$1,504 | \$1,348 | \$842 | \$2,050 | \$1,094 | \$898 |
| 03102 | Manchester | USAA Cas Ins Co | 7/12/2022 | \$1,118 | \$1,361 | \$1,213 | \$731 | \$1,864 | \$1,097 | \$846 |
| 03102 | Manchester | USAA Gen Ind Co | 7/12/2022 | \$1,024 | \$1,475 | \$1,513 | \$674 | \$2,194 | \$1,367 | \$937 |
| 03102 | Manchester | Vermont Mut Ins Co | 7/1/2022 | \$2,952 | \$1,918 | \$2,339 | \$937 | \$3,110 | \$4,569 | \$1,670 |

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| 03301 | Concord | Allmerica Fin Benefit Ins Co | 4/1/2022 | \$1,554 | \$1,054 | \$863 | \$574 | \$1,048 | \$626 | \$673 |
| 03301 | Concord | Allstate Fire & Cas Ins Co | 2/27/2023 | \$3,688 | \$1,819 | \$1,817 | \$1,179 | \$2,352 | | \$1,445 |
| 03301 | Concord | Amica Mut Ins Co | 2/1/2023 | \$3,203 | \$2,118 | \$2,391 | \$1,447 | \$3,463 | \$4,253 | \$1,716 |
| 03301 | Concord | Central Mut Ins Co | 11/1/2020 | \$2,182 | \$1,227 | \$1,328 | \$625 | \$1,289 | \$1,701 | \$1,080 |
| 03301 | Concord | Co Operative Ins Cos | 5/1/2022 | \$2,678 | \$1,158 | \$1,761 | \$589 | \$2,151 | \$2,431 | \$923 |
| 03301 | Concord | Commerce Ins Co | 5/15/2021 | \$2,806 | \$2,220 | \$2,988 | \$983 | \$2,938 | \$2,685 | \$1,466 |
| 03301 | Concord | Concord Gen Mut Ins Co | 12/15/2020 | \$1,351 | \$878 | \$668 | \$446 | \$992 | \$566 | \$635 |
| 03301 | Concord | Farmers Grp Prop & Cas Ins Co | 11/15/2022 | \$3,612 | \$1,678 | \$1,700 | \$907 | \$2,294 | \$5,496 | \$1,312 |
| 03301 | Concord | Farmers Prop & Cas Ins Co | 5/31/2013 | \$8,750 | \$5,250 | \$5,010 | \$3,218 | \$6,406 | \$4,666 | \$4,718 |
| 03301 | Concord | Garrison Prop & Cas Ins Co | 10/3/2022 | \$1,044 | \$1,286 | \$1,325 | \$671 | \$1,828 | \$1,129 | \$856 |
| 03301 | Concord | GEICO Advantage Ins Co | 7/21/2022 | \$2,081 | \$1,037 | \$755 | \$804 | \$950 | | \$981 |
| 03301 | Concord | GEICO Choice Ins Co | 7/21/2022 | | | | | | \$2,122 | |
| 03301 | Concord | Geico Ind Co | 9/24/2015 | | | | | | \$1,316 | |
| 03301 | Concord | Hartford Fire Ins Co | 9/22/2022 | | | | \$465 | | | |
| 03301 | Concord | Interins Exch Of The Automobile Club | 5/1/2023 | \$2,347 | \$1,391 | \$1,460 | \$765 | \$1,555 | \$4,856 | \$920 |
| 03301 | Concord | Liberty Mut Personal Ins Co | 2/9/2023 | \$2,393 | \$1,381 | \$1,795 | \$665 | \$2,246 | \$1,102 | \$1,139 |
| 03301 | Concord | LM Gen Ins Co | 3/8/2018 | \$6,070 | \$2,051 | \$2,238 | \$1,432 | \$4,621 | \$1,480 | \$1,851 |
| 03301 | Concord | Main Street Amer Protection Ins Co | 7/27/2020 | \$1,432 | \$1,194 | \$999 | \$478 | \$1,257 | \$1,409 | \$736 |
| 03301 | Concord | MMG Ins Co | 4/1/2023 | \$2,570 | \$1,593 | \$1,248 | \$649 | \$1,356 | \$1,328 | \$1,159 |
| 03301 | Concord | MT WA Assur Corp | 4/1/2023 | \$1,624 | \$890 | \$1,004 | \$480 | \$1,456 | \$3,331 | \$553 |
| 03301 | Concord | Nationwide Mut Ins Co | 3/5/2023 | \$1,523 | \$1,054 | \$815 | \$627 | \$1,108 | \$1,039 | \$649 |
| 03301 | Concord | Patriot Ins Co | 9/1/2022 | \$1,670 | \$1,326 | \$1,100 | \$570 | \$1,920 | \$7,594 | \$832 |
| 03301 | Concord | Progressive Northern Ins Co | 9/16/2022 | \$1,118 | \$794 | \$790 | \$354 | \$1,178 | \$664 | \$556 |
| 03301 | Concord | Progressive Universal Ins Co | 9/16/2022 | \$1,020 | \$668 | \$742 | \$440 | \$922 | \$618 | \$542 |
| 03301 | Concord | Safeco Ins Co Of Amer | 7/17/2021 | \$1,717 | \$807 | \$824 | \$468 | \$1,392 | \$1,121 | \$761 |
| 03301 | Concord | Safety Ins Co | 7/1/2022 | \$2,734 | \$1,557 | \$1,702 | \$631 | \$1,643 | \$1,722 | \$971 |
| 03301 | Concord | Standard Fire Ins Co | 11/13/2022 | | | | | | | |
| 03301 | Concord | State Farm Fire & Cas Co | 3/1/2023 | \$2,279 | \$1,278 | \$1,107 | \$502 | \$947 | \$2,035 | \$655 |
| 03301 | Concord | State Farm Mut Auto Ins Co | 3/1/2023 | \$1,387 | \$841 | \$701 | \$403 | \$766 | \$1,698 | \$523 |
| 03301 | Concord | Union Mut Fire Ins Co | 8/1/2020 | \$2,106 | \$1,426 | \$1,542 | \$866 | \$2,430 | \$5,583 | \$958 |
| 03301 | Concord | United Ohio Ins Co | 7/15/2022 | \$2,634 | \$1,489 | \$1,618 | \$672 | \$2,122 | \$2,598 | \$933 |
| 03301 | Concord | United Serv Automobile Assn | 7/12/2022 | \$1,010 | \$1,213 | \$1,075 | \$676 | \$1,627 | \$855 | \$722 |
| 03301 | Concord | USAA Cas Ins Co | 7/12/2022 | \$1,026 | \$1,243 | \$1,093 | \$661 | \$1,669 | \$956 | \$771 |
| 03301 | Concord | USAA Gen Ind Co | 7/12/2022 | \$932 | \$1,334 | \$1,349 | \$605 | \$1,947 | \$1,186 | \$847 |
| 03301 | Concord | Vermont Mut Ins Co | 7/1/2022 | \$2,351 | \$1,537 | \$1,868 | \$739 | \$2,509 | \$3,657 | \$1,352 |

* The companies included on this exhibit are selected based on premium volume for the most recently reported complete calendar year and are displayed in alphabetical order by company name.

* These are only ESTIMATES of the premium based on the risk descriptions provided on the accompanying page. Your premiums will vary based on your own characteristics.

* This exhibit shows only premium examples. In any purchase of insurance, you should evaluate coverage levels & offerings, service, agency vs direct writers and online options, and many other considerations.

* All premiums are based on the assumption that there are no deficiencies for the risk; i.e. the credit score if used should not keep the risk from being in the best priced tier or company.

New Hampshire 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 | 4/1/2022 | \$1,330 | \$903 | \$737 | \$494 | \$896 | \$528 | \$578 |
| 03431 | Keene | Allstate Fire & Cas Ins Co | 2/27/2023 | \$3,396 | \$1,708 | \$1,752 | \$1,103 | \$2,185 | | \$1,398 |
| 03431 | Keene | Amica Mut Ins Co | 2/1/2023 | \$2,742 | \$1,813 | \$2,041 | \$1,247 | \$2,958 | \$3,764 | \$1,464 |
| 03431 | Keene | Central Mut Ins Co | 11/1/2020 | \$1,949 | \$1,098 | \$1,196 | \$560 | \$1,161 | \$1,509 | \$964 |
| 03431 | Keene | Co Operative Ins Cos | 5/1/2022 | \$2,678 | \$1,158 | \$1,761 | \$589 | \$2,151 | \$2,431 | \$923 |
| 03431 | Keene | Commerce Ins Co | 5/15/2021 | \$2,999 | \$2,373 | \$3,242 | \$1,039 | \$3,148 | \$2,824 | \$1,595 |
| 03431 | Keene | Concord Gen Mut Ins Co | 12/15/2020 | \$1,629 | \$1,057 | \$800 | \$531 | \$1,192 | \$682 | \$763 |
| 03431 | Keene | Farmers Grp Prop & Cas Ins Co | 11/15/2022 | \$3,524 | \$1,612 | \$1,655 | \$877 | \$2,217 | \$5,255 | \$1,266 |
| 03431 | Keene | Farmers Prop & Cas Ins Co | 5/31/2013 | \$7,336 | \$4,456 | \$4,238 | \$2,756 | \$5,216 | \$4,106 | \$3,884 |
| 03431 | Keene | Garrison Prop & Cas Ins Co | 10/3/2022 | \$1,006 | \$1,236 | \$1,261 | \$640 | \$1,744 | \$1,018 | \$824 |
| 03431 | Keene | GEICO Advantage Ins Co | 7/21/2022 | \$1,798 | \$996 | \$728 | \$661 | \$1,022 | | \$947 |
| 03431 | Keene | GEICO Choice Ins Co | 7/21/2022 | | | | | | \$2,029 | |
| 03431 | Keene | Geico Ind Co | 9/24/2015 | | | | | | \$1,268 | |
| 03431 | Keene | Hartford Fire Ins Co | 9/22/2022 | | | | \$517 | | | |
| 03431 | Keene | Interins Exch Of The Automobile Club | 5/1/2023 | \$2,036 | \$1,192 | \$1,260 | \$659 | \$1,355 | \$4,064 | \$810 |
| 03431 | Keene | Liberty Mut Personal Ins Co | 2/9/2023 | \$2,260 | \$1,315 | \$1,699 | \$628 | \$2,144 | \$1,019 | \$1,090 |
| 03431 | Keene | LM Gen Ins Co | 3/8/2018 | \$6,103 | \$2,077 | \$2,245 | \$1,442 | \$4,631 | \$1,419 | \$1,888 |
| 03431 | Keene | Main Street Amer Protection Ins Co | 7/27/2020 | \$1,228 | \$1,040 | \$857 | \$418 | \$1,067 | \$1,206 | \$640 |
| 03431 | Keene | MMG Ins Co | 4/1/2023 | \$2,283 | \$1,464 | \$1,107 | \$578 | \$1,191 | \$1,235 | \$1,066 |
| 03431 | Keene | MT WA Assur Corp | 4/1/2023 | \$1,535 | \$840 | \$949 | \$452 | \$1,381 | \$3,167 | \$524 |
| 03431 | Keene | Nationwide Mut Ins Co | 3/5/2023 | \$1,375 | \$975 | \$750 | \$586 | \$1,002 | \$903 | \$608 |
| 03431 | Keene | Patriot Ins Co | 9/1/2022 | \$1,684 | \$1,346 | \$1,112 | \$576 | \$1,936 | \$7,704 | \$844 |
| 03431 | Keene | Progressive Northern Ins Co | 9/16/2022 | \$958 | \$690 | \$676 | \$306 | \$1,002 | \$542 | \$488 |
| 03431 | Keene | Progressive Universal Ins Co | 9/16/2022 | \$900 | \$606 | \$666 | \$404 | \$820 | \$548 | \$504 |
| 03431 | Keene | Safeco Ins Co Of Amer | 7/17/2021 | \$2,606 | \$1,190 | \$1,186 | \$673 | \$2,054 | \$1,745 | \$1,086 |
| 03431 | Keene | Safety Ins Co | 7/1/2022 | \$2,375 | \$1,365 | \$1,475 | \$548 | \$1,420 | \$1,437 | \$855 |
| 03431 | Keene | Standard Fire Ins Co | 11/13/2022 | | | | | | | |
| 03431 | Keene | State Farm Fire & Cas Co | 3/1/2023 | \$1,927 | \$1,085 | \$935 | \$428 | \$804 | \$1,821 | \$558 |
| 03431 | Keene | State Farm Mut Auto Ins Co | 3/1/2023 | \$1,179 | \$740 | \$595 | \$344 | \$652 | \$1,540 | \$447 |
| 03431 | Keene | Union Mut Fire Ins Co | 8/1/2020 | \$1,906 | \$1,316 | \$1,404 | \$775 | \$2,261 | \$5,178 | \$910 |
| 03431 | Keene | United Ohio Ins Co | 7/15/2022 | \$2,498 | \$1,416 | \$1,537 | \$645 | \$2,012 | \$2,146 | \$888 |
| 03431 | Keene | United Serv Automobile Assn | 7/12/2022 | \$963 | \$1,153 | \$1,013 | \$640 | \$1,536 | \$774 | \$686 |
| 03431 | Keene | USAA Cas Ins Co | 7/12/2022 | \$990 | \$1,196 | \$1,042 | \$632 | \$1,593 | \$865 | \$743 |
| 03431 | Keene | USAA Gen Ind Co | 7/12/2022 | \$893 | \$1,275 | \$1,278 | \$575 | \$1,846 | \$1,072 | \$811 |
| 03431 | Keene | Vermont Mut Ins Co | 7/1/2022 | \$2,028 | \$1,338 | \$1,615 | \$630 | \$2,198 | \$3,227 | \$1,197 |

* The companies included on this exhibit are selected based on premium volume for the most recently reported complete calendar year and are displayed in alphabetical order by company name.

* These are only ESTIMATES of the premium based on the risk descriptions provided on the accompanying page. Your premiums will vary based on your own characteristics.

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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 | 4/1/2022 | \$1,685 | \$1,138 | \$929 | \$604 | \$1,111 | \$572 | \$728 |
| 03570 | Berlin | Allstate Fire & Cas Ins Co | 2/27/2023 | \$3,188 | \$1,643 | \$1,694 | \$1,053 | \$2,050 | | \$1,361 |
| 03570 | Berlin | Amica Mut Ins Co | 2/1/2023 | \$3,252 | \$2,149 | \$2,433 | \$1,470 | \$3,488 | \$4,280 | \$1,745 |
| 03570 | Berlin | Central Mut Ins Co | 11/1/2020 | \$2,043 | \$1,164 | \$1,265 | \$584 | \$1,227 | \$1,565 | \$1,041 |
| 03570 | Berlin | Co Operative Ins Cos | 5/1/2022 | \$2,678 | \$1,158 | \$1,761 | \$589 | \$2,151 | \$2,431 | \$923 |
| 03570 | Berlin | Commerce Ins Co | 5/15/2021 | \$3,239 | \$2,549 | \$3,451 | \$1,142 | \$3,405 | \$2,962 | \$1,689 |
| 03570 | Berlin | Concord Gen Mut Ins Co | 12/15/2020 | \$1,748 | \$1,133 | \$857 | \$579 | \$1,277 | \$727 | \$812 |
| 03570 | Berlin | Farmers Grp Prop & Cas Ins Co | 11/15/2022 | \$3,476 | \$1,602 | \$1,635 | \$864 | \$2,212 | \$5,267 | \$1,269 |
| 03570 | Berlin | Farmers Prop & Cas Ins Co | 5/31/2013 | \$8,524 | \$5,088 | \$4,854 | \$3,054 | \$6,266 | \$4,528 | \$4,590 |
| 03570 | Berlin | Garrison Prop & Cas Ins Co | 10/3/2022 | \$1,059 | \$1,308 | \$1,339 | \$676 | \$1,860 | \$1,037 | \$876 |
| 03570 | Berlin | GEICO Advantage Ins Co | 7/21/2022 | \$2,046 | \$1,034 | \$751 | \$691 | \$1,063 | | \$997 |
| 03570 | Berlin | GEICO Choice Ins Co | 7/21/2022 | | | | | | \$1,882 | |
| 03570 | Berlin | Geico Ind Co | 9/24/2015 | | | | | | \$1,321 | |
| 03570 | Berlin | Hartford Fire Ins Co | 9/22/2022 | | | | \$431 | | | |
| 03570 | Berlin | Interins Exch Of The Automobile Club | 5/1/2023 | \$2,432 | \$1,424 | \$1,499 | \$774 | \$1,625 | \$4,869 | \$979 |
| 03570 | Berlin | Liberty Mut Personal Ins Co | 2/9/2023 | \$2,192 | \$1,279 | \$1,643 | \$616 | \$2,038 | \$1,004 | \$1,056 |
| 03570 | Berlin | LM Gen Ins Co | 3/8/2018 | \$4,829 | \$1,673 | \$1,797 | \$1,182 | \$3,728 | \$1,284 | \$1,499 |
| 03570 | Berlin | Main Street Amer Protection Ins Co | 7/27/2020 | \$1,372 | \$1,163 | \$956 | \$459 | \$1,193 | \$1,244 | \$715 |
| 03570 | Berlin | MMG Ins Co | 4/1/2023 | \$2,202 | \$1,417 | \$1,068 | \$558 | \$1,147 | \$1,248 | \$1,031 |
| 03570 | Berlin | MT WA Assur Corp | 4/1/2023 | \$1,702 | \$943 | \$1,059 | \$502 | \$1,548 | \$3,559 | \$594 |
| 03570 | Berlin | Nationwide Mut Ins Co | 3/5/2023 | \$1,435 | \$1,027 | \$776 | \$593 | \$1,024 | \$847 | \$630 |
| 03570 | Berlin | Patriot Ins Co | 9/1/2022 | \$1,752 | \$1,392 | \$1,158 | \$600 | \$2,018 | \$7,990 | \$872 |
| 03570 | Berlin | Progressive Northern Ins Co | 9/16/2022 | \$1,194 | \$870 | \$846 | \$380 | \$1,250 | \$648 | \$616 |
| 03570 | Berlin | Progressive Universal Ins Co | 9/16/2022 | \$1,100 | \$734 | \$796 | \$466 | \$994 | \$610 | \$600 |
| 03570 | Berlin | Safeco Ins Co Of Amer | 7/17/2021 | \$2,230 | \$1,062 | \$1,051 | \$589 | \$1,780 | \$1,395 | \$996 |
| 03570 | Berlin | Safety Ins Co | 7/1/2022 | \$2,693 | \$1,551 | \$1,671 | \$614 | \$1,619 | \$1,531 | \$975 |
| 03570 | Berlin | Standard Fire Ins Co | 11/13/2022 | | | | | | | |
| 03570 | Berlin | State Farm Fire & Cas Co | 3/1/2023 | \$2,218 | \$1,289 | \$1,105 | \$483 | \$915 | \$1,990 | \$637 |
| 03570 | Berlin | State Farm Mut Auto Ins Co | 3/1/2023 | \$1,377 | \$867 | \$717 | \$405 | \$773 | \$1,716 | \$535 |
| 03570 | Berlin | Union Mut Fire Ins Co | 8/1/2020 | \$2,332 | \$1,574 | \$1,711 | \$942 | \$2,703 | \$6,298 | \$1,060 |
| 03570 | Berlin | United Ohio Ins Co | 7/15/2022 | \$2,600 | \$1,481 | \$1,608 | \$668 | \$2,129 | \$2,598 | \$935 |
| 03570 | Berlin | United Serv Automobile Assn | 7/12/2022 | \$1,031 | \$1,239 | \$1,094 | \$682 | \$1,667 | \$788 | \$742 |
| 03570 | Berlin | USAA Cas Ins Co | 7/12/2022 | \$1,036 | \$1,258 | \$1,102 | \$663 | \$1,699 | \$885 | \$786 |
| 03570 | Berlin | USAA Gen Ind Co | 7/12/2022 | \$940 | \$1,350 | \$1,360 | \$607 | \$1,974 | \$1,099 | \$864 |
| 03570 | Berlin | Vermont Mut Ins Co | 7/1/2022 | \$2,278 | \$1,505 | \$1,816 | \$706 | \$2,473 | \$3,608 | \$1,343 |

* 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 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 | 4/1/2022 | \$1,600 | \$1,083 | \$882 | \$579 | \$1,059 | \$571 | \$691 |
| 03766 | Lebanon | Allstate Fire & Cas Ins Co | 2/27/2023 | \$3,325 | \$1,651 | \$1,700 | \$1,078 | \$2,153 | | \$1,349 |
| 03766 | Lebanon | Amica Mut Ins Co | 2/1/2023 | \$3,083 | \$2,055 | \$2,311 | \$1,388 | \$3,344 | \$3,866 | \$1,670 |
| 03766 | Lebanon | Central Mut Ins Co | 11/1/2020 | \$1,867 | \$1,058 | \$1,137 | \$534 | \$1,097 | \$1,463 | \$938 |
| 03766 | Lebanon | Co Operative Ins Cos | 5/1/2022 | \$2,678 | \$1,158 | \$1,761 | \$589 | \$2,151 | \$2,431 | \$923 |
| 03766 | Lebanon | Commerce Ins Co | 5/15/2021 | \$3,440 | \$2,721 | \$3,688 | \$1,213 | \$3,607 | \$3,095 | \$1,824 |
| 03766 | Lebanon | Concord Gen Mut Ins Co | 12/15/2020 | \$2,434 | \$1,574 | \$1,190 | \$811 | \$1,780 | \$1,001 | \$1,118 |
| 03766 | Lebanon | Farmers Grp Prop & Cas Ins Co | 11/15/2022 | \$3,658 | \$1,702 | \$1,733 | \$910 | \$2,315 | \$5,554 | \$1,347 |
| 03766 | Lebanon | Farmers Prop & Cas Ins Co | 5/31/2013 | \$8,604 | \$5,206 | \$4,912 | \$3,126 | \$6,166 | \$4,580 | \$4,576 |
| 03766 | Lebanon | Garrison Prop & Cas Ins Co | 10/3/2022 | \$1,028 | \$1,269 | \$1,300 | \$657 | \$1,802 | \$1,022 | \$848 |
| 03766 | Lebanon | GEICO Advantage Ins Co | 7/21/2022 | \$1,864 | \$956 | \$695 | \$633 | \$985 | | \$928 |
| 03766 | Lebanon | GEICO Choice Ins Co | 7/21/2022 | | | | | | \$1,756 | |
| 03766 | Lebanon | Geico Ind Co | 9/24/2015 | | | | | | \$1,286 | |
| 03766 | Lebanon | Hartford Fire Ins Co | 9/22/2022 | | | | \$482 | | | |
| 03766 | Lebanon | Interins Exch Of The Automobile Club | 5/1/2023 | \$2,407 | \$1,418 | \$1,489 | \$767 | \$1,602 | \$4,900 | \$963 |
| 03766 | Lebanon | Liberty Mut Personal Ins Co | 2/9/2023 | \$2,070 | \$1,216 | \$1,574 | \$581 | \$1,984 | \$937 | \$1,013 |
| 03766 | Lebanon | LM Gen Ins Co | 3/8/2018 | \$5,448 | \$1,863 | \$2,013 | \$1,290 | \$4,134 | \$1,335 | \$1,681 |
| 03766 | Lebanon | Main Street Amer Protection Ins Co | 7/27/2020 | \$1,206 | \$1,054 | \$851 | \$404 | \$1,029 | \$1,081 | \$644 |
| 03766 | Lebanon | MMG Ins Co | 4/1/2023 | \$2,202 | \$1,417 | \$1,068 | \$558 | \$1,147 | \$1,238 | \$1,031 |
| 03766 | Lebanon | MT WA Assur Corp | 4/1/2023 | \$1,769 | \$969 | \$1,095 | \$522 | \$1,595 | \$3,650 | \$608 |
| 03766 | Lebanon | Nationwide Mut Ins Co | 3/5/2023 | \$1,456 | \$1,031 | \$785 | \$602 | \$1,048 | \$908 | \$634 |
| 03766 | Lebanon | Patriot Ins Co | 9/1/2022 | \$1,694 | \$1,348 | \$1,122 | \$584 | \$1,942 | \$7,738 | \$842 |
| 03766 | Lebanon | Progressive Northern Ins Co | 9/16/2022 | \$996 | \$716 | \$708 | \$316 | \$1,046 | \$570 | \$506 |
| 03766 | Lebanon | Progressive Universal Ins Co | 9/16/2022 | \$930 | \$620 | \$684 | \$410 | \$846 | \$564 | \$510 |
| 03766 | Lebanon | Safeco Ins Co Of Amer | 7/17/2021 | \$2,240 | \$1,052 | \$1,051 | \$591 | \$1,791 | \$1,433 | \$982 |
| 03766 | Lebanon | Safety Ins Co | 7/1/2022 | \$2,610 | \$1,496 | \$1,621 | \$594 | \$1,563 | \$1,510 | \$942 |
| 03766 | Lebanon | Standard Fire Ins Co | 11/13/2022 | | | | | | | |
| 03766 | Lebanon | State Farm Fire & Cas Co | 3/1/2023 | \$1,971 | \$1,130 | \$974 | \$431 | \$812 | \$1,833 | \$562 |
| 03766 | Lebanon | State Farm Mut Auto Ins Co | 3/1/2023 | \$1,210 | \$763 | \$623 | \$356 | \$676 | \$1,574 | \$464 |
| 03766 | Lebanon | Union Mut Fire Ins Co | 8/1/2020 | \$3,052 | \$2,078 | \$2,209 | \$1,270 | \$3,428 | \$7,781 | \$1,354 |
| 03766 | Lebanon | United Ohio Ins Co | 7/15/2022 | \$2,404 | \$1,383 | \$1,500 | \$620 | \$2,011 | \$2,562 | \$881 |
| 03766 | Lebanon | United Serv Automobile Assn | 7/12/2022 | \$1,019 | \$1,225 | \$1,082 | \$675 | \$1,645 | \$789 | \$733 |
| 03766 | Lebanon | USAA Cas Ins Co | 7/12/2022 | \$1,007 | \$1,222 | \$1,070 | \$645 | \$1,648 | \$871 | \$762 |
| 03766 | Lebanon | USAA Gen Ind Co | 7/12/2022 | \$915 | \$1,313 | \$1,322 | \$592 | \$1,916 | \$1,083 | \$838 |
| 03766 | Lebanon | Vermont Mut Ins Co | 7/1/2022 | \$2,249 | \$1,503 | \$1,805 | \$688 | \$2,493 | \$3,652 | \$1,361 |

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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 | 4/1/2022 | \$1,587 | \$1,071 | \$880 | \$584 | \$1,068 | \$632 | \$687 |
| 03801 | Portsmouth | Allstate Fire & Cas Ins Co | 2/27/2023 | \$3,765 | \$1,849 | \$1,893 | \$1,189 | \$2,411 | | \$1,495 |
| 03801 | Portsmouth | Amica Mut Ins Co | 2/1/2023 | \$3,315 | \$2,187 | \$2,464 | \$1,497 | \$3,570 | \$4,594 | \$1,761 |
| 03801 | Portsmouth | Central Mut Ins Co | 11/1/2020 | \$2,033 | \$1,141 | \$1,228 | \$582 | \$1,188 | \$1,605 | \$999 |
| 03801 | Portsmouth | Co Operative Ins Cos | 5/1/2022 | \$2,678 | \$1,158 | \$1,761 | \$589 | \$2,151 | \$2,431 | \$923 |
| 03801 | Portsmouth | Commerce Ins Co | 5/15/2021 | \$2,675 | \$2,122 | \$2,871 | \$930 | \$2,801 | \$2,584 | \$1,407 |
| 03801 | Portsmouth | Concord Gen Mut Ins Co | 12/15/2020 | \$1,323 | \$866 | \$654 | \$435 | \$969 | \$560 | \$626 |
| 03801 | Portsmouth | Farmers Grp Prop & Cas Ins Co | 11/15/2022 | \$3,829 | \$1,774 | \$1,804 | \$957 | \$2,409 | \$5,767 | \$1,382 |
| 03801 | Portsmouth | Farmers Prop & Cas Ins Co | 5/31/2013 | \$9,114 | \$5,524 | \$5,224 | \$3,298 | \$6,756 | \$4,852 | \$4,982 |
| 03801 | Portsmouth | Garrison Prop & Cas Ins Co | 10/3/2022 | \$985 | \$1,214 | \$1,248 | \$630 | \$1,713 | \$1,054 | \$806 |
| 03801 | Portsmouth | GEICO Advantage Ins Co | 7/21/2022 | \$2,156 | \$1,068 | \$777 | \$727 | \$1,080 | | \$997 |
| 03801 | Portsmouth | GEICO Choice Ins Co | 7/21/2022 | | | | | | \$2,311 | |
| 03801 | Portsmouth | Geico Ind Co | 9/24/2015 | | | | | | \$1,319 | |
| 03801 | Portsmouth | Hartford Fire Ins Co | 9/22/2022 | | | | \$481 | | | |
| 03801 | Portsmouth | Interins Exch Of The Automobile Club | 5/1/2023 | \$2,576 | \$1,525 | \$1,598 | \$832 | \$1,715 | \$5,261 | \$1,024 |
| 03801 | Portsmouth | Liberty Mut Personal Ins Co | 2/9/2023 | \$2,239 | \$1,301 | \$1,681 | \$622 | \$2,126 | \$1,051 | \$1,078 |
| 03801 | Portsmouth | LM Gen Ins Co | 3/8/2018 | \$4,870 | \$2,005 | \$2,147 | \$1,369 | \$4,384 | \$1,398 | \$1,804 |
| 03801 | Portsmouth | Main Street Amer Protection Ins Co | 7/27/2020 | \$1,273 | \$1,066 | \$888 | \$431 | \$1,110 | \$1,254 | \$659 |
| 03801 | Portsmouth | MMG Ins Co | 4/1/2023 | \$2,570 | \$1,593 | \$1,248 | \$649 | \$1,356 | \$1,319 | \$1,159 |
| 03801 | Portsmouth | MT WA Assur Corp | 4/1/2023 | \$1,649 | \$901 | \$1,017 | \$487 | \$1,468 | \$3,356 | \$558 |
| 03801 | Portsmouth | Nationwide Mut Ins Co | 3/5/2023 | \$1,608 | \$1,117 | \$851 | \$644 | \$1,154 | \$1,016 | \$677 |
| 03801 | Portsmouth | Patriot Ins Co | 9/1/2022 | \$1,854 | \$1,478 | \$1,220 | \$630 | \$2,136 | \$8,506 | \$928 |
| 03801 | Portsmouth | Progressive Northern Ins Co | 9/16/2022 | \$1,066 | \$762 | \$758 | \$338 | \$1,128 | \$660 | \$532 |
| 03801 | Portsmouth | Progressive Universal Ins Co | 9/16/2022 | \$988 | \$644 | \$716 | \$428 | \$894 | \$618 | \$524 |
| 03801 | Portsmouth | Safeco Ins Co Of Amer | 7/17/2021 | \$2,716 | \$1,230 | \$1,241 | \$695 | \$2,149 | \$1,817 | \$1,127 |
| 03801 | Portsmouth | Safety Ins Co | 7/1/2022 | \$2,542 | \$1,448 | \$1,584 | \$593 | \$1,534 | \$1,631 | \$903 |
| 03801 | Portsmouth | Standard Fire Ins Co | 11/13/2022 | | | | | | | |
| 03801 | Portsmouth | State Farm Fire & Cas Co | 3/1/2023 | \$2,216 | \$1,236 | \$1,073 | \$490 | \$924 | \$2,006 | \$639 |
| 03801 | Portsmouth | State Farm Mut Auto Ins Co | 3/1/2023 | \$1,349 | \$818 | \$679 | \$391 | \$742 | \$1,668 | \$507 |
| 03801 | Portsmouth | Union Mut Fire Ins Co | 8/1/2020 | \$2,074 | \$1,148 | \$1,526 | \$845 | \$2,448 | \$5,550 | \$976 |
| 03801 | Portsmouth | United Ohio Ins Co | 7/15/2022 | \$2,779 | \$1,576 | \$1,712 | \$711 | \$2,253 | \$2,907 | \$990 |
| 03801 | Portsmouth | United Serv Automobile Assn | 7/12/2022 | \$963 | \$1,157 | \$1,024 | \$638 | \$1,542 | \$798 | \$689 |
| 03801 | Portsmouth | USAA Cas Ins Co | 7/12/2022 | \$967 | \$1,172 | \$1,030 | \$620 | \$1,567 | \$893 | \$727 |
| 03801 | Portsmouth | USAA Gen Ind Co | 7/12/2022 | \$880 | \$1,259 | \$1,271 | \$570 | \$1,827 | \$1,107 | \$799 |
| 03801 | Portsmouth | Vermont Mut Ins Co | 7/1/2022 | \$2,504 | \$1,646 | \$1,993 | \$784 | \$2,690 | \$3,932 | \$1,453 |

* The companies included on this exhibit are selected based on premium volume for the most recently reported complete calendar year and are displayed in alphabetical order by company name.

* These are only ESTIMATES of the premium based on the risk descriptions provided on the accompanying page. Your premiums will vary based on your own characteristics.

* This exhibit shows only premium examples. In any purchase of insurance, you should evaluate coverage levels & offerings, service, agency vs direct writers and online options, and many other considerations.

* All premiums are based on the assumption that there are no deficiencies for the risk; i.e. the credit score if used should not keep the risk from being in the best priced tier or company.

New Hampshire 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 | 4/1/2022 | \$1,613 | \$1,090 | \$890 | \$580 | \$1,064 | \$546 | \$697 |
| 03846 | North Rural | Allstate Fire & Cas Ins Co | 2/27/2023 | \$3,129 | \$1,609 | \$1,671 | \$1,034 | \$2,017 | | \$1,341 |
| 03846 | North Rural | Amica Mut Ins Co | 2/1/2023 | \$2,909 | \$1,946 | \$2,185 | \$1,309 | \$3,167 | \$3,499 | \$1,585 |
| 03846 | North Rural | Central Mut Ins Co | 11/1/2020 | \$2,068 | \$1,180 | \$1,275 | \$591 | \$1,233 | \$1,592 | \$1,058 |
| 03846 | North Rural | Co Operative Ins Cos | 5/1/2022 | \$2,678 | \$1,158 | \$1,761 | \$589 | \$2,151 | \$2,431 | \$923 |
| 03846 | North Rural | Commerce Ins Co | 5/15/2021 | \$3,174 | \$2,506 | \$3,416 | \$1,106 | \$3,335 | \$2,917 | \$1,678 |
| 03846 | North Rural | Concord Gen Mut Ins Co | 12/15/2020 | \$1,677 | \$1,089 | \$825 | \$549 | \$1,230 | \$702 | \$784 |
| 03846 | North Rural | Farmers Grp Prop & Cas Ins Co | 11/15/2022 | \$3,753 | \$1,757 | \$1,772 | \$933 | \$2,383 | \$5,704 | \$1,393 |
| 03846 | North Rural | Farmers Prop & Cas Ins Co | 5/31/2013 | \$9,864 | \$5,996 | \$5,634 | \$3,554 | \$7,132 | \$5,118 | \$5,294 |
| 03846 | North Rural | Garrison Prop & Cas Ins Co | 10/3/2022 | \$1,074 | \$1,327 | \$1,355 | \$680 | \$1,869 | \$1,037 | \$889 |
| 03846 | North Rural | GEICO Advantage Ins Co | 7/21/2022 | \$2,111 | \$1,072 | \$777 | \$697 | \$1,107 | | \$1,043 |
| 03846 | North Rural | GEICO Choice Ins Co | 7/21/2022 | | | | | | \$1,891 | |
| 03846 | North Rural | Geico Ind Co | 9/24/2015 | | | | | | \$1,313 | |
| 03846 | North Rural | Hartford Fire Ins Co | 9/22/2022 | | | | \$461 | | | |
| 03846 | North Rural | Interins Exch Of The Automobile Club | 5/1/2023 | \$2,335 | \$1,359 | \$1,445 | \$742 | \$1,568 | \$4,622 | \$949 |
| 03846 | North Rural | Liberty Mut Personal Ins Co | 2/9/2023 | \$2,170 | \$1,278 | \$1,606 | \$623 | \$1,958 | \$974 | \$1,044 |
| 03846 | North Rural | LM Gen Ins Co | 3/8/2018 | \$4,530 | \$1,364 | \$1,685 | \$1,104 | \$3,496 | \$1,205 | \$1,400 |
| 03846 | North Rural | Main Street Amer Protection Ins Co | 7/27/2020 | \$1,268 | \$1,083 | \$885 | \$425 | \$1,092 | \$1,105 | \$667 |
| 03846 | North Rural | MMG Ins Co | 4/1/2023 | \$2,202 | \$1,417 | \$1,068 | \$558 | \$1,147 | \$1,158 | \$1,031 |
| 03846 | North Rural | MT WA Assur Corp | 4/1/2023 | \$1,702 | \$943 | \$1,059 | \$502 | \$1,548 | \$3,559 | \$594 |
| 03846 | North Rural | Nationwide Mut Ins Co | 3/5/2023 | \$1,435 | \$1,027 | \$776 | \$593 | \$1,024 | \$847 | \$630 |
| 03846 | North Rural | Patriot Ins Co | 9/1/2022 | \$1,652 | \$1,314 | \$1,090 | \$566 | \$1,894 | \$7,546 | \$824 |
| 03846 | North Rural | Progressive Northern Ins Co | 9/16/2022 | \$1,088 | \$794 | \$772 | \$346 | \$1,140 | \$588 | \$560 |
| 03846 | North Rural | Progressive Universal Ins Co | 9/16/2022 | \$1,008 | \$682 | \$740 | \$438 | \$914 | \$574 | \$556 |
| 03846 | North Rural | Safeco Ins Co Of Amer | 7/17/2021 | \$2,230 | \$1,062 | \$1,051 | \$589 | \$1,780 | \$1,395 | \$996 |
| 03846 | North Rural | Safety Ins Co | 7/1/2022 | \$2,323 | \$1,341 | \$1,441 | \$532 | \$1,401 | \$1,341 | \$840 |
| 03846 | North Rural | Standard Fire Ins Co | 11/13/2022 | | | | | | | |
| 03846 | North Rural | State Farm Fire & Cas Co | 3/1/2023 | \$2,126 | \$1,217 | \$1,046 | \$468 | \$884 | \$1,944 | \$615 |
| 03846 | North Rural | State Farm Mut Auto Ins Co | 3/1/2023 | \$1,313 | \$823 | \$674 | \$384 | \$731 | \$1,657 | \$505 |
| 03846 | North Rural | Union Mut Fire Ins Co | 8/1/2020 | \$2,265 | \$1,242 | \$1,663 | \$916 | \$2,672 | \$6,050 | \$1,057 |
| 03846 | North Rural | United Ohio Ins Co | 7/15/2022 | \$2,586 | \$1,476 | \$1,603 | \$664 | \$2,132 | \$2,141 | \$934 |
| 03846 | North Rural | United Serv Automobile Assn | 7/12/2022 | \$1,020 | \$1,226 | \$1,081 | \$669 | \$1,637 | \$766 | \$734 |
| 03846 | North Rural | USAA Cas Ins Co | 7/12/2022 | \$1,052 | \$1,278 | \$1,117 | \$666 | \$1,710 | \$879 | \$799 |
| 03846 | North Rural | USAA Gen Ind Co | 7/12/2022 | \$948 | \$1,364 | \$1,370 | \$608 | \$1,973 | \$1,088 | \$872 |
| 03846 | North Rural | Vermont Mut Ins Co | 7/1/2022 | \$2,312 | \$1,539 | \$1,852 | \$708 | \$2,553 | \$3,723 | \$1,396 |

* The companies included on this exhibit are selected based on premium volume for the most recently reported complete calendar year and are displayed in alphabetical order by company name.

* These are only ESTIMATES of the premium based on the risk descriptions provided on the accompanying page. Your premiums will vary based on your own characteristics.

* This exhibit shows only premium examples. In any purchase of insurance, you should evaluate coverage levels & offerings, service, agency vs direct writers and online options, and many other considerations.

* All premiums are based on the assumption that there are no deficiencies for the risk; i.e. the credit score if used should not keep the risk from being in the best priced tier or company.

New Hampshire Personal Automobile Insurance - Company Notes

| Company Name | CoCode | Effective Date | Notes |
|--------------------------------------|--------|----------------|---|
| Allmerica Fin Benefit Ins Co | 41840 | 4/1/2022 | |
| Allstate Fire & Cas Ins Co | 29688 | 2/27/2023 | 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 Safe Driving Discount - all examples, given that there have been no at-fault accidents within the 3 year experience period TAN - Assigned to group FSI (new business) Example #6 does not qualify for Allstate Fire & Casualty Insurance Company due to 3 incidents in 3 years including 1 major violation. |
| Amica Mut Ins Co | 19976 | 2/1/2023 | |
| Central Mut Ins Co | 20230 | 11/1/2020 | |
| Co Operative Ins Cos | 18686 | 5/1/2022 | For example 6 we do not offer 25/50 BI so we used 50/100 BI instead. |
| Commerce Ins Co | 34754 | 5/15/2021 | |
| Concord Gen Mut Ins Co | 20672 | 12/15/2020 | |
| Farmers Grp Prop & Cas Ins Co | 34339 | 11/15/2022 | All examples quoted >7 days prior to effective date |
| Farmers Prop & Cas Ins Co | 26298 | 5/31/2013 | |
| Garrison Prop & Cas Ins Co | 21253 | 10/3/2022 | |
| GEICO Advantage Ins Co | 14138 | 7/21/2022 | |
| GEICO Choice Ins Co | 14139 | 7/21/2022 | |
| Geico Ind Co | 22055 | 9/24/2015 | |
| Hartford Fire Ins Co | 19682 | 9/22/2022 | |
| Interins Exch Of The Automobile Club | 15598 | 5/1/2023 | |
| Liberty Mut Personal Ins Co | 12484 | 2/9/2023 | |
| LM Gen Ins Co | 36447 | 3/8/2018 | |
| Main Street Amer Protection Ins Co | 13026 | 7/27/2020 | (1) No Towing or Rental coverage (2) Licensed at 16(3) Example 6 will not be eligible according to U/W |
| MMG Ins Co | 15997 | 4/1/2023 | 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 | 4/1/2023 | 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 | 3/5/2023 | |
| Patriot Ins Co | 32069 | 9/1/2022 | |
| Progressive Northern Ins Co | 38628 | 9/16/2022 | |
| Progressive Universal Ins Co | 21727 | 9/16/2022 | |
| Safeco Ins Co Of Amer | 24740 | 7/17/2021 | Band 1 Credit, 24 Months Prior Tenure, Monthly EFT Payment, College Degree, Vehicle Purchased 1/1/2016, no RightTrack or Advanced Quote Discout. |
| Safety Ins Co | 39454 | 7/1/2022 | |
| Standard Fire Ins Co | 19070 | 11/13/2022 | |
| State Farm Fire & Cas Co | 25143 | 3/1/2023 | 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 | 3/1/2023 | 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. |
| Union Mut Fire Ins Co | 25860 | 8/1/2020 | |
| United Ohio Ins Co | 13072 | 7/15/2022 | Example 6 is ineligible for our AMS program. The rates provided are for our AU - Standard Xtra tier. For Examples 1-5 & 7, we have traditionally used a vehicle score group of "A" which is the lowest vehicle score group and carries a factor of 1.06. |
| United Serv Automobile Assn | 25941 | 7/12/2022 | |
| USAA Cas Ins Co | 25968 | 7/12/2022 | |
| USAA Gen Ind Co | 18600 | 7/12/2022 | |
| Vermont Mut Ins Co | 26018 | 7/1/2022 | |