

## A Comparison of New Hampshire Homeowners Insurance Premiums

The following exhibits show a comparison of premiums charged the 35 largest insurance companies (by 2022 direct written premium) in New Hampshire. These companies have submitted the premium they would charge for 4 different samples of insurance customers as of June 1, 2023. These examples differ by type of dwelling, age of dwelling, construction materials and value of contents. Also, the companies considered these examples in 9 different sample locations in the state.

These examples all share some general assumptions:

- Liability limit is \$300,000.
- Deductible is \$500.
- Medical payment is \$5,000.
- Premium is for a 12 month period.
- Premiums are not considered for multi-policy or package discounts.
- All properties are equipped with smoke detectors, fire extinguishers and dead bolts locks.
- If the company considers credit in calculating premium, they assumed that the policy holder has the highest credit rating. (Generally, lower credit scores will generate higher premiums.)
- All roofs are 10 years old.

If the companies differed from these assumptions or made further assumptions specific to their product, it is posted in the notes section following the premium exhibits.

It is important to understand that these are only estimates of the premium based on the risk descriptions provided on the next page. Actual premiums will vary based on individual characteristics. In any purchase of insurance, you should talk to your agent about the level of insurance and any special coverages you may need. Remember, different agents service different companies. So, to get the best match of price and coverage, you may have to speak to multiple agents. Also remember that the amount of homeowners premium you pay is heavily dependent on the estimated cost to rebuild your home (coverage A amount or limit). These exhibits intended only as a baseline comparison for the described scenarios.

## New Hampshire Homeowners Insurance Premiums

All examples include the following unless otherwise noted:

### Coverages

Liability Limit:	\$300,000
Deductible:	\$500 Deductible
Medical Payments:	\$5,000

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

### Example 1:

Homeowner (HO-3) policy for an owner-occupied, single family wood frame house, built in 1985. It is heated with oil or gas, has one working fireplace and a composite shingle roof. A fire hydrant is located within 1,000 feet and a responding fire station is within five miles. Replacement value of the home is \$200,000. There are no outbuildings (a 2-car garage is attached). The full replacement value for contents is \$140,000.

### Example 2:

Homeowner (HO-3) policy for an owner-occupied, single family wood frame house, built in 1890. It is heated with oil or gas, has one working fireplace and a composite shingle roof. The wiring and plumbing have been updated to code 5 years ago. A fire hydrant is located within 1,000 feet and a responding fire station is within five miles. Replacement value of the home is \$300,000. There is a detached 1-car garage. The full replacement value for contents is \$150,000.

### Example 3:

Tenant (HO-4) policy for an apartment located in a twenty-five unit wood frame building, built in 1995. The fire hydrant is located within 500 feet and a responding fire station is located within five miles. The full replacement value for contents is \$50,000.

### Example 4:

Condominium owners (HO-6) policy. The property is one of ten units in a wood frame building, built in 2000. It is heated by gas and has one working fireplace. A fire hydrant is located within 500 feet and a responding fire department is within five miles. The full replacement value for contents is \$100,000.

## New Hampshire Homeowners Insurance Premiums

[Reported by Company by Rating Example]

Rating Example	Company Name	Effective Date	03063 Nashua	03070 South Rural	03102 Manchester	03301 Concord	03431 Keene	03570 Berlin	03766 Lebanon	03801 Portsmouth	03846 North Rural
1	Allstate Prop & Cas Ins Co	6/6/2022	\$818	\$1,007	\$860	\$826	\$803	\$801	\$801	\$898	\$840
1	American Economy Ins Co	5/15/2023	\$795	\$954	\$845	\$732	\$720	\$693	\$571	\$881	\$833
1	Amica Mut Ins Co	1/1/2023	\$678	\$633	\$792	\$664	\$664	\$664	\$664	\$633	\$664
1	Cambridge Mut Fire Ins Co	12/2/2022	\$1,027	\$1,167	\$1,130	\$1,180	\$1,335	\$1,081	\$1,180	\$1,215	\$1,335
1	Central Mut Ins Co	8/1/2022	\$735	\$863	\$784	\$792	\$844	\$756	\$845	\$801	\$740
1	Co Operative Ins Cos	5/1/2022	\$728	\$728	\$728	\$728	\$728	\$728	\$728	\$728	\$728
1	Commerce Ins Co	5/15/2023	\$2,441	\$1,958	\$2,092	\$2,364	\$2,130	\$2,610	\$2,360	\$2,699	\$2,199
1	Concord Gen Mut Ins Co	10/15/2022	\$479	\$545	\$556	\$575	\$537	\$568	\$544	\$589	\$552
1	Farmers Grp Prop & Cas Ins Co	10/25/2022	\$589	\$734	\$548	\$566	\$553	\$611	\$553	\$787	\$611
1	Farmers Prop & Cas Ins Co	10/25/2022	\$734	\$957	\$828	\$748	\$898	\$983	\$898	\$849	\$983
1	Garrison Prop & Cas Ins Co	5/31/2023	\$1,045	\$1,205	\$1,108	\$1,084	\$1,022	\$1,041	\$1,114	\$1,170	\$1,104
1	Hanover Ins Co	3/10/2023	\$649	\$674	\$569	\$666	\$627	\$609	\$682	\$852	\$613
1	Homesite Ins Co Of The Midwest	7/15/2021	\$726	\$758	\$735	\$804	\$703	\$950	\$732	\$829	\$934
1	Integon Natl Ins Co	10/23/2020	\$647	\$636	\$793	\$625	\$685	\$706	\$738	\$1,024	\$824
1	Interins Exch Of The Automobile Club	4/1/2021	\$479	\$474	\$479	\$481	\$488	\$474	\$474	\$488	\$481
1	Liberty Mut Fire Ins Co	6/21/2021									
1	Liberty Mut Personal Ins Co	5/17/2023	\$1,073	\$1,064	\$1,062	\$1,052	\$1,063	\$993	\$1,006	\$1,140	\$1,014
1	Massachusetts Bay Ins Co	12/5/2018	\$738	\$839	\$798	\$861	\$729	\$895	\$956	\$936	\$923
1	Merrimack Mut Fire Ins Co	12/2/2022	\$1,370	\$1,372	\$1,481	\$1,637	\$1,852	\$1,805	\$1,637	\$1,429	\$1,852
1	MMG Ins Co	1/15/2023	\$520	\$426	\$564	\$522	\$535	\$540	\$535	\$573	\$554
1	MT WA Assur Corp	11/1/2022	\$747	\$815	\$714	\$1,109	\$1,007	\$1,014	\$965	\$733	\$1,058
1	Old Dominion Ins Co	11/26/2022	\$415	\$417	\$401	\$398	\$420	\$440	\$432	\$654	\$539
1	Privilege Underwriters Recp Exch	6/9/2018	\$844	\$844	\$844	\$844	\$844	\$844	\$844	\$844	\$844
1	Safeco Ins Co Of Amer	5/15/2023	\$664	\$622	\$692	\$611	\$565	\$587	\$572	\$693	\$634
1	Safety Ind Ins Co	8/1/2022	\$679	\$862	\$833	\$799	\$750	\$900	\$777	\$892	\$867
1	Safety Ins Co	8/1/2022	\$772	\$979	\$948	\$908	\$854	\$1,024	\$882	\$1,016	\$988
1	State Farm Fire & Cas Co	3/15/2021	\$1,024	\$1,084	\$927	\$1,002	\$941	\$1,010	\$952	\$1,061	\$1,133
1	Travelers Home & Marine Ins Co	1/6/2020	\$745	\$954	\$770	\$793	\$859		\$873	\$803	\$971
1	Travelers Personal Ins Co	4/28/2023	\$569	\$586	\$506	\$503	\$510	\$438	\$479	\$730	\$568
1	Union Mut Fire Ins Co	5/15/2023	\$433	\$455	\$457	\$465	\$445	\$441	\$447	\$449	\$470
1	United Serv Automobile Assn	5/31/2023	\$1,102	\$1,287	\$1,178	\$1,147	\$1,070	\$1,097	\$1,177	\$1,210	\$1,171
1	USAA Cas Ins Co	5/31/2023	\$909	\$1,060	\$967	\$945	\$887	\$918	\$963	\$1,006	\$970
1	USAA Gen Ind Co	5/31/2023	\$1,175	\$1,400	\$1,261	\$1,234	\$1,151	\$1,204	\$1,268	\$1,266	\$1,279
1	Vermont Mut Ins Co	9/1/2020	\$576	\$652	\$807	\$711	\$725	\$732	\$807	\$729	\$815
1	Vigilant Ins Co	4/30/2020	\$1,317	\$1,317	\$1,317	\$1,317	\$1,317	\$1,317	\$1,317	\$1,371	\$1,317

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

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

## New Hampshire Homeowners Insurance Premiums

[Reported by Company by Rating Example]

Rating Example	Company Name	Effective Date	03063 Nashua	03070 South Rural	03102 Manchester	03301 Concord	03431 Keene	03570 Berlin	03766 Lebanon	03801 Portsmouth	03846 North Rural
2	Allstate Prop & Cas Ins Co	6/6/2022	<b>\$1,008</b>	<b>\$1,266</b>	<b>\$1,065</b>	<b>\$1,020</b>	<b>\$988</b>	<b>\$983</b>	<b>\$983</b>	<b>\$1,117</b>	<b>\$1,036</b>
2	American Economy Ins Co	5/15/2023	<b>\$807</b>	<b>\$917</b>	<b>\$839</b>	<b>\$724</b>	<b>\$706</b>	<b>\$655</b>	<b>\$554</b>	<b>\$955</b>	<b>\$783</b>
2	Amica Mut Ins Co	1/1/2023	<b>\$866</b>	<b>\$807</b>	<b>\$994</b>	<b>\$828</b>	<b>\$820</b>	<b>\$635</b>	<b>\$820</b>	<b>\$807</b>	<b>\$836</b>
2	Cambridge Mut Fire Ins Co	12/2/2022	<b>\$1,159</b>	<b>\$1,524</b>	<b>\$1,288</b>	<b>\$1,352</b>	<b>\$1,543</b>	<b>\$1,352</b>	<b>\$1,352</b>	<b>\$1,395</b>	<b>\$1,352</b>
2	Central Mut Ins Co	8/1/2022	<b>\$1,108</b>	<b>\$1,330</b>	<b>\$1,186</b>	<b>\$1,216</b>	<b>\$1,291</b>	<b>\$1,141</b>	<b>\$1,288</b>	<b>\$1,213</b>	<b>\$1,127</b>
2	Co Operative Ins Cos	5/1/2022	<b>\$1,517</b>	<b>\$1,517</b>	<b>\$1,517</b>	<b>\$1,517</b>	<b>\$1,517</b>	<b>\$1,517</b>	<b>\$1,517</b>	<b>\$1,517</b>	<b>\$1,517</b>
2	Commerce Ins Co	5/15/2023	<b>\$3,473</b>	<b>\$2,759</b>	<b>\$2,955</b>	<b>\$3,354</b>	<b>\$3,009</b>	<b>\$3,721</b>	<b>\$3,350</b>	<b>\$3,853</b>	<b>\$3,113</b>
2	Concord Gen Mut Ins Co	10/15/2022	<b>\$523</b>	<b>\$613</b>	<b>\$630</b>	<b>\$660</b>	<b>\$610</b>	<b>\$650</b>	<b>\$622</b>	<b>\$671</b>	<b>\$633</b>
2	Farmers Grp Prop & Cas Ins Co	10/25/2022	<b>\$896</b>	<b>\$1,111</b>	<b>\$834</b>	<b>\$863</b>	<b>\$843</b>	<b>\$929</b>	<b>\$843</b>	<b>\$1,190</b>	<b>\$929</b>
2	Farmers Prop & Cas Ins Co	10/25/2022	<b>\$1,091</b>	<b>\$1,428</b>	<b>\$1,234</b>	<b>\$1,112</b>	<b>\$1,340</b>	<b>\$1,468</b>	<b>\$1,340</b>	<b>\$1,265</b>	<b>\$1,468</b>
2	Garrison Prop & Cas Ins Co	5/31/2023	<b>\$1,212</b>	<b>\$1,451</b>	<b>\$1,286</b>	<b>\$1,261</b>	<b>\$1,199</b>	<b>\$1,278</b>	<b>\$1,250</b>	<b>\$1,405</b>	<b>\$1,319</b>
2	Hanover Ins Co	3/10/2023	<b>\$788</b>	<b>\$834</b>	<b>\$691</b>	<b>\$820</b>	<b>\$779</b>	<b>\$765</b>	<b>\$845</b>	<b>\$1,037</b>	<b>\$773</b>
2	Homesite Ins Co Of The Midwest	7/15/2021	<b>\$994</b>	<b>\$1,082</b>	<b>\$988</b>	<b>\$1,217</b>	<b>\$983</b>	<b>\$1,579</b>	<b>\$1,099</b>	<b>\$1,139</b>	<b>\$1,522</b>
2	Integon Natl Ins Co	10/23/2020	<b>\$720</b>	<b>\$733</b>	<b>\$956</b>	<b>\$729</b>	<b>\$796</b>	<b>\$943</b>	<b>\$893</b>	<b>\$1,193</b>	<b>\$1,020</b>
2	Interins Exch Of The Automobile Club	4/1/2021	<b>\$648</b>	<b>\$641</b>	<b>\$648</b>	<b>\$652</b>	<b>\$662</b>	<b>\$641</b>	<b>\$641</b>	<b>\$662</b>	<b>\$652</b>
2	Liberty Mut Fire Ins Co	6/21/2021									
2	Liberty Mut Personal Ins Co	5/17/2023	<b>\$1,279</b>	<b>\$1,261</b>	<b>\$1,257</b>	<b>\$1,240</b>	<b>\$1,250</b>	<b>\$1,147</b>	<b>\$1,171</b>	<b>\$1,371</b>	<b>\$1,180</b>
2	Massachusetts Bay Ins Co	12/5/2018	<b>\$857</b>	<b>\$990</b>	<b>\$936</b>	<b>\$1,020</b>	<b>\$847</b>	<b>\$1,064</b>	<b>\$1,145</b>	<b>\$1,118</b>	<b>\$1,102</b>
2	Merrimack Mut Fire Ins Co	12/2/2022	<b>\$1,564</b>	<b>\$1,567</b>	<b>\$1,702</b>	<b>\$1,891</b>	<b>\$1,891</b>	<b>\$1,891</b>	<b>\$1,891</b>	<b>\$1,637</b>	<b>\$2,155</b>
2	MMG Ins Co	1/15/2023	<b>\$913</b>	<b>\$752</b>	<b>\$989</b>	<b>\$915</b>	<b>\$939</b>	<b>\$947</b>	<b>\$939</b>	<b>\$1,004</b>	<b>\$973</b>
2	MT WA Assur Corp	11/1/2022	<b>\$1,134</b>	<b>\$1,276</b>	<b>\$1,075</b>	<b>\$1,772</b>	<b>\$1,572</b>	<b>\$1,569</b>	<b>\$1,491</b>	<b>\$1,118</b>	<b>\$1,639</b>
2	Old Dominion Ins Co	11/26/2022	<b>\$531</b>	<b>\$535</b>	<b>\$513</b>	<b>\$501</b>	<b>\$529</b>	<b>\$556</b>	<b>\$549</b>	<b>\$869</b>	<b>\$701</b>
2	Privilege Underwriters Recp Exch	6/9/2018	<b>\$1,162</b>	<b>\$1,162</b>	<b>\$1,162</b>	<b>\$1,162</b>	<b>\$1,162</b>	<b>\$1,162</b>	<b>\$1,162</b>	<b>\$1,162</b>	<b>\$1,162</b>
2	Safeco Ins Co Of Amer	5/15/2023	<b>\$825</b>	<b>\$770</b>	<b>\$858</b>	<b>\$757</b>	<b>\$699</b>	<b>\$726</b>	<b>\$712</b>	<b>\$862</b>	<b>\$785</b>
2	Safety Ind Ins Co	8/1/2022	<b>\$802</b>	<b>\$1,020</b>	<b>\$986</b>	<b>\$945</b>	<b>\$887</b>	<b>\$1,064</b>	<b>\$917</b>	<b>\$1,056</b>	<b>\$1,026</b>
2	Safety Ins Co	8/1/2022	<b>\$913</b>	<b>\$1,160</b>	<b>\$1,123</b>	<b>\$1,075</b>	<b>\$1,011</b>	<b>\$1,214</b>	<b>\$1,045</b>	<b>\$1,204</b>	<b>\$1,170</b>
2	State Farm Fire & Cas Co	3/15/2021	<b>\$1,254</b>	<b>\$1,325</b>	<b>\$1,134</b>	<b>\$1,214</b>	<b>\$1,140</b>	<b>\$1,224</b>	<b>\$1,158</b>	<b>\$1,299</b>	<b>\$1,371</b>
2	Travelers Home & Marine Ins Co	1/6/2020	<b>\$1,001</b>	<b>\$1,305</b>	<b>\$1,037</b>	<b>\$1,074</b>	<b>\$1,169</b>	<b>\$1,259</b>	<b>\$1,179</b>	<b>\$1,086</b>	<b>\$1,296</b>
2	Travelers Personal Ins Co	4/28/2023	<b>\$591</b>	<b>\$607</b>	<b>\$528</b>	<b>\$525</b>	<b>\$537</b>	<b>\$459</b>	<b>\$499</b>	<b>\$758</b>	<b>\$591</b>
2	Union Mut Fire Ins Co	5/15/2023	<b>\$607</b>	<b>\$643</b>	<b>\$639</b>	<b>\$651</b>	<b>\$623</b>	<b>\$616</b>	<b>\$627</b>	<b>\$631</b>	<b>\$658</b>
2	United Serv Automobile Assn	5/31/2023	<b>\$1,263</b>	<b>\$1,538</b>	<b>\$1,355</b>	<b>\$1,320</b>	<b>\$1,239</b>	<b>\$1,340</b>	<b>\$1,303</b>	<b>\$1,428</b>	<b>\$1,390</b>
2	USAA Cas Ins Co	5/31/2023	<b>\$1,057</b>	<b>\$1,285</b>	<b>\$1,129</b>	<b>\$1,104</b>	<b>\$1,042</b>	<b>\$1,134</b>	<b>\$1,084</b>	<b>\$1,206</b>	<b>\$1,168</b>
2	USAA Gen Ind Co	5/31/2023	<b>\$1,363</b>	<b>\$1,703</b>	<b>\$1,470</b>	<b>\$1,442</b>	<b>\$1,352</b>	<b>\$1,499</b>	<b>\$1,424</b>	<b>\$1,505</b>	<b>\$1,546</b>
2	Vermont Mut Ins Co	9/1/2020	<b>\$627</b>	<b>\$713</b>	<b>\$883</b>	<b>\$777</b>	<b>\$793</b>	<b>\$801</b>	<b>\$883</b>	<b>\$797</b>	<b>\$892</b>
2	Vigilant Ins Co	4/30/2020	<b>\$1,594</b>	<b>\$1,594</b>	<b>\$1,594</b>	<b>\$1,594</b>	<b>\$1,594</b>	<b>\$1,594</b>	<b>\$1,594</b>	<b>\$1,660</b>	<b>\$1,594</b>

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3	American Economy Ins Co	5/15/2023									
3	Amica Mut Ins Co	1/1/2023									
3	Cambridge Mut Fire Ins Co	12/2/2022	<b>\$107</b>	<b>\$107</b>	<b>\$107</b>	<b>\$112</b>	<b>\$112</b>	<b>\$112</b>	<b>\$112</b>	<b>\$107</b>	<b>\$107</b>
3	Central Mut Ins Co	8/1/2022	<b>\$303</b>	<b>\$305</b>	<b>\$303</b>	<b>\$303</b>	<b>\$303</b>	<b>\$303</b>	<b>\$303</b>	<b>\$335</b>	<b>\$303</b>
3	Co Operative Ins Cos	5/1/2022	<b>\$213</b>	<b>\$213</b>	<b>\$213</b>	<b>\$213</b>	<b>\$213</b>	<b>\$213</b>	<b>\$213</b>	<b>\$213</b>	<b>\$213</b>
3	Commerce Ins Co	5/15/2023	<b>\$291</b>	<b>\$353</b>	<b>\$382</b>	<b>\$330</b>	<b>\$343</b>	<b>\$304</b>	<b>\$304</b>	<b>\$304</b>	<b>\$304</b>
3	Concord Gen Mut Ins Co	10/15/2022	<b>\$115</b>	<b>\$135</b>	<b>\$157</b>	<b>\$133</b>	<b>\$133</b>	<b>\$133</b>	<b>\$133</b>	<b>\$143</b>	<b>\$133</b>
3	Farmers Grp Prop & Cas Ins Co	10/25/2022	<b>\$203</b>	<b>\$293</b>	<b>\$195</b>	<b>\$210</b>	<b>\$244</b>	<b>\$264</b>	<b>\$244</b>	<b>\$238</b>	<b>\$264</b>
3	Farmers Prop & Cas Ins Co	10/25/2022	<b>\$263</b>	<b>\$355</b>	<b>\$263</b>	<b>\$283</b>	<b>\$311</b>	<b>\$340</b>	<b>\$311</b>	<b>\$311</b>	<b>\$340</b>
3	Garrison Prop & Cas Ins Co	5/31/2023									
3	Hanover Ins Co	3/10/2023	<b>\$208</b>	<b>\$232</b>	<b>\$200</b>	<b>\$236</b>	<b>\$229</b>	<b>\$220</b>	<b>\$241</b>	<b>\$247</b>	<b>\$235</b>
3	Homesite Ins Co Of The Midwest	7/15/2021									
3	Integon Natl Ins Co	10/23/2020	<b>\$224</b>	<b>\$238</b>	<b>\$250</b>	<b>\$233</b>	<b>\$233</b>	<b>\$232</b>	<b>\$232</b>	<b>\$242</b>	<b>\$232</b>
3	Interins Exch Of The Automobile Club	4/1/2021	<b>\$175</b>	<b>\$175</b>	<b>\$175</b>	<b>\$175</b>	<b>\$175</b>	<b>\$175</b>	<b>\$175</b>	<b>\$175</b>	<b>\$175</b>
3	Liberty Mut Fire Ins Co	6/21/2021									
3	Liberty Mut Personal Ins Co	5/17/2023	<b>\$171</b>	<b>\$150</b>	<b>\$213</b>	<b>\$167</b>	<b>\$196</b>	<b>\$193</b>	<b>\$164</b>	<b>\$155</b>	<b>\$178</b>
3	Massachusetts Bay Ins Co	12/5/2018	<b>\$173</b>	<b>\$173</b>	<b>\$173</b>	<b>\$173</b>	<b>\$173</b>	<b>\$173</b>	<b>\$173</b>	<b>\$173</b>	<b>\$173</b>
3	Merrimack Mut Fire Ins Co	12/2/2022	<b>\$189</b>	<b>\$207</b>	<b>\$241</b>	<b>\$189</b>	<b>\$189</b>	<b>\$189</b>	<b>\$189</b>	<b>\$189</b>	<b>\$284</b>
3	MMG Ins Co	1/15/2023	<b>\$150</b>	<b>\$150</b>	<b>\$150</b>	<b>\$150</b>	<b>\$150</b>	<b>\$150</b>	<b>\$150</b>	<b>\$150</b>	<b>\$150</b>
3	MT WA Assur Corp	11/1/2022	<b>\$111</b>	<b>\$111</b>	<b>\$113</b>	<b>\$111</b>	<b>\$109</b>	<b>\$110</b>	<b>\$109</b>	<b>\$114</b>	<b>\$112</b>
3	Old Dominion Ins Co	11/26/2022	<b>\$190</b>	<b>\$188</b>	<b>\$151</b>	<b>\$150</b>	<b>\$133</b>	<b>\$142</b>	<b>\$138</b>	<b>\$196</b>	<b>\$181</b>
3	Privilege Underwriters Recp Exch	6/9/2018	<b>\$333</b>	<b>\$333</b>	<b>\$333</b>	<b>\$333</b>	<b>\$333</b>	<b>\$333</b>	<b>\$333</b>	<b>\$333</b>	<b>\$333</b>
3	Safeco Ins Co Of Amer	5/15/2023	<b>\$122</b>	<b>\$128</b>	<b>\$126</b>	<b>\$132</b>	<b>\$132</b>	<b>\$132</b>	<b>\$132</b>	<b>\$129</b>	<b>\$132</b>
3	Safety Ind Ins Co	8/1/2022									
3	Safety Ins Co	8/1/2022	<b>\$172</b>	<b>\$189</b>	<b>\$198</b>	<b>\$186</b>	<b>\$186</b>	<b>\$186</b>	<b>\$186</b>	<b>\$191</b>	<b>\$186</b>
3	State Farm Fire & Cas Co	3/15/2021	<b>\$165</b>	<b>\$165</b>	<b>\$165</b>	<b>\$140</b>	<b>\$140</b>	<b>\$140</b>	<b>\$140</b>	<b>\$165</b>	<b>\$140</b>
3	Travelers Home & Marine Ins Co	1/6/2020	<b>\$151</b>	<b>\$182</b>	<b>\$143</b>	<b>\$159</b>	<b>\$163</b>	<b>\$149</b>	<b>\$156</b>	<b>\$150</b>	<b>\$149</b>
3	Travelers Personal Ins Co	4/28/2023	<b>\$129</b>	<b>\$136</b>	<b>\$129</b>	<b>\$125</b>	<b>\$125</b>	<b>\$125</b>	<b>\$125</b>	<b>\$155</b>	<b>\$125</b>
3	Union Mut Fire Ins Co	5/15/2023	<b>\$156</b>	<b>\$156</b>	<b>\$156</b>	<b>\$157</b>	<b>\$156</b>	<b>\$154</b>	<b>\$155</b>	<b>\$158</b>	<b>\$156</b>
3	United Serv Automobile Assn	5/31/2023									
3	USAA Cas Ins Co	5/31/2023									
3	USAA Gen Ind Co	5/31/2023									
3	Vermont Mut Ins Co	9/1/2020	<b>\$72</b>	<b>\$108</b>	<b>\$71</b>	<b>\$74</b>	<b>\$74</b>	<b>\$74</b>	<b>\$71</b>	<b>\$74</b>	<b>\$71</b>
3	Vigilant Ins Co	4/30/2020	<b>\$520</b>	<b>\$520</b>	<b>\$520</b>	<b>\$520</b>	<b>\$520</b>	<b>\$520</b>	<b>\$520</b>	<b>\$520</b>	<b>\$520</b>

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

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

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

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

## New Hampshire Homeowners Insurance Premiums

[Reported by Company by Rating Example]

Rating Example	Company Name	Effective Date	03063 Nashua	03070 South Rural	03102 Manchester	03301 Concord	03431 Keene	03570 Berlin	03766 Lebanon	03801 Portsmouth	03846 North Rural
4	Allstate Prop & Cas Ins Co	6/6/2022									
4	American Economy Ins Co	5/15/2023									
4	Amica Mut Ins Co	1/1/2023									
4	Cambridge Mut Fire Ins Co	12/2/2022	\$391	\$402	\$402	\$408	\$408	\$408	\$408	\$402	\$320
4	Central Mut Ins Co	8/1/2022	\$214	\$220	\$228	\$214	\$240	\$215	\$214	\$214	\$240
4	Co Operative Ins Cos	5/1/2022	\$286	\$281	\$286	\$279	\$279	\$279	\$279	\$320	\$279
4	Commerce Ins Co	5/15/2023	\$297	\$297	\$297	\$297	\$297	\$297	\$297	\$297	\$297
4	Concord Gen Mut Ins Co	5/15/2023	\$300	\$300	\$300	\$347	\$320	\$320	\$320	\$320	\$367
4	Farmers Grp Prop & Cas Ins Co	10/15/2022	\$242	\$228	\$221	\$256	\$256	\$255	\$255	\$269	\$255
4	Farmers Prop & Cas Ins Co	10/25/2022	\$216	\$315	\$209	\$224	\$260	\$283	\$260	\$255	\$283
4	Garrison Prop & Cas Ins Co	10/25/2022	\$314	\$428	\$314	\$340	\$374	\$410	\$374	\$374	\$410
4	Hanover Ins Co	5/31/2023	\$424	\$463	\$459	\$440	\$411	\$395	\$450	\$463	\$424
4	Homesite Ins Co Of The Midwest	3/10/2023	\$403	\$429	\$395	\$440	\$421	\$411	\$467	\$515	\$419
4	Integon Natl Ins Co	7/15/2021									
4	Interins Exch Of The Automobile Club	10/23/2020	\$323	\$326	\$326	\$326	\$326	\$309	\$352	\$336	\$326
4	Liberty Mut Fire Ins Co	4/1/2021	\$197	\$197	\$197	\$197	\$197	\$197	\$197	\$197	\$197
4	Liberty Mut Personal Ins Co	6/21/2021									
4	Massachusetts Bay Ins Co	5/17/2023									
4	Merrimack Mut Fire Ins Co	12/5/2018	\$240	\$240	\$240	\$240	\$240	\$240	\$240	\$240	\$240
4	MMG Ins Co	12/2/2022	\$252	\$258	\$267	\$252	\$252	\$252	\$252	\$252	\$281
4	MT WA Assur Corp	1/15/2023	\$184	\$172	\$189	\$170	\$172	\$172	\$170	\$150	\$170
4	Old Dominion Ins Co	11/1/2022	\$115	\$115	\$117	\$114	\$112	\$113	\$112	\$118	\$116
4	Privilege Underwriters Recp Exch	11/26/2022	\$366	\$346	\$274	\$268	\$236	\$235	\$229	\$430	\$331
4	Safeco Ins Co Of Amer	6/9/2018	\$580	\$580	\$580	\$580	\$580	\$580	\$580	\$580	\$580
4	Safety Ind Ins Co	5/15/2023	\$415	\$437	\$446	\$437	\$437	\$437	\$437	\$386	\$437
4	Safety Ins Co	8/1/2022									
4	State Farm Fire & Cas Co	8/1/2022	\$256	\$268	\$259	\$259	\$259	\$259	\$259	\$253	\$259
4	Travelers Home & Marine Ins Co	3/15/2021	\$521	\$521	\$521	\$517	\$517	\$517	\$517	\$521	\$517
4	Travelers Personal Ins Co	1/6/2020	\$346	\$308	\$360	\$282	\$296	\$351	\$283	\$267	\$351
4	Union Mut Fire Ins Co	4/28/2023	\$234	\$242	\$241	\$226	\$217	\$217	\$206	\$304	\$225
4	United Serv Automobile Assn	5/15/2023	\$265	\$254	\$299	\$256	\$252	\$251	\$250	\$227	\$261
4	USAA Cas Ins Co	5/31/2023	\$468	\$515	\$509	\$488	\$456	\$434	\$507	\$503	\$467
4	USAA Gen Ind Co	5/31/2023	\$428	\$468	\$463	\$445	\$415	\$399	\$457	\$464	\$428
4	Vermont Mut Ins Co	5/31/2023	\$336	\$364	\$361	\$348	\$327	\$316	\$357	\$361	\$337
4	Vigilant Ins Co	9/1/2020	\$207	\$200	\$203	\$203	\$205	\$207	\$203	\$184	\$205
4		4/30/2020	\$819	\$819	\$819	\$819	\$819	\$819	\$819	\$819	\$819

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

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

New Hampshire Homeowners Insurance - Company Notes

Company Name	CoCode	Effective Date	Notes
Allstate Prop & Cas Ins Co	17230	6/6/2022	Please note that we have updated a few assumptions used in the premium survey this year which results in significant premium decreases. The most significant change is from using Rating Group 1, which reflects the best credit score group. Previously, Allstate was using Rating Group 8, which reflects the median credit score group. Second, the Claim Free Discount now applies in every example. Additionally, minor updates were made to Example 2, which includes the Partially Renovated Discount (plumbing and electrical) and Coverage C decreased limit. Lastly, several Town Class mappings were adjusted to more accurately reflect the average Town Class for a given Zip Code.
American Economy Ins Co	19690	5/15/2023	
Amica Mut Ins Co	19976	1/1/2023	
Cambridge Mut Fire Ins Co	19771	12/2/2022	
Central Mut Ins Co	20230	8/1/2022	Assuming there are no chargeable prior claims in the last 3 years, and that the home in example 1 & 2 is single story. Also assuming the Age of Insured is 45 years old.
Co Operative Ins Cos	18686	5/1/2022	
Commerce Ins Co	34754	5/15/2023	Example 1: Premiums reflect preferred tier. Example 2, 3, 4 reflect standard tier premiums. Example 1, 2, 3, 4 rated without RCC or RCD; Assume Local Burglar or Fire Alarm or Smoke Detectors. No credit score discount applied.
Concord Gen Mut Ins Co	20672	10/15/2022	Age of Insured = 65 Claims = 0 Insurance Score = 997
Farmers Grp Prop & Cas Ins Co	34339	10/25/2022	Age of Insured is assumed to be less than 55.
Farmers Prop & Cas Ins Co	26298	10/25/2022	Age of Insured is assumed to be less than 55.
Garrison Prop & Cas Ins Co	21253	5/31/2023	Used median for: Number of Stories, Insured Age, Number of Bathrooms Used mode for: Square Footage, Foundation Type, Marital Status Assumed no chargeable losses Assumed did not qualify for Early Quote discount 75% Personal Property Coverage closest to 70% for Example #1
Hanover Ins Co	22292	3/10/2023	
Homesite Ins Co Of The Midwest	13927	7/15/2021	
Integon Natl Ins Co	29742	10/23/2020	
Interins Exch Of The Automobile Club	15598	4/1/2021	1) Example 1, Cov C is 50%.2) Full replacement value for contents for all properties: All examples have the Personal Property Replacement Cost coverage (HO-290 for HO-3 and HO-299 for HO-4 & HO-6). 3) All insureds have membership with AAA. 4) Example 4, based on coverage A base amount of \$1000.
Liberty Mut Fire Ins Co	23035	6/21/2021	
Liberty Mut Personal Ins Co	12484	5/17/2023	
Massachusetts Bay Ins Co	22306	12/5/2018	
Merrimack Mut Fire Ins Co	19798	12/2/2022	
MMG Ins Co	15997	1/15/2023	Example #1 is in Elite program - it comes with \$500,000 liab/\$5000 med pay (no additional charge), all quoted with 5% hydrant credit because w/1000ft/5miles, Example #4 - HO6, all HO6 sold have the HO 1732 Examples #1 & #2 are quoted with \$1000 deductible as \$500 is no longer available for these forms
MT WA Assur Corp	43982	11/1/2022	
Old Dominion Ins Co	40231	11/26/2022	Examples 1 & 2: 2 occupants. Head of household is aged 50, non smoker, married. Has a full coverage auto policy with 300 BI limit and 1 mortgage. Example 3: 1 occupant. Aged 35, non=smoker, single. Has a full coverage auto policy with 300 BI limit. Apartment is 1 story. Example 4: 1 occupant. Aged 35, non=smoker, single. Has a full coverage auto policy with 300 BI limit and 1 mortgage. Bought condo > 5 years ago. Condo is 1 story.
Privilege Underwriters Recp Exch	12873	6/9/2018	
Safeco Ins Co Of Amer	24740	5/15/2023	
Safety Ind Ins Co	33618	8/1/2022	Example 3 and 4 are not offered in this company. For all examples we are assuming Portsmouth is at least 0.25 miles from the coast so we are not applying the Distance to Coast Rating Factor. For examples 1 and 2 we assume the policy is in Tier 2 with a factor of 1.00. Also in example 2, one car detached garage is rated to be 10% or less of replacement cost of house.
Safety Ins Co	39454	8/1/2022	For all examples we are assuming Portsmouth is at least 0.25 miles from the coast so we are not applying the Distance to Coast Rating Factor. For examples 1 and 2 we assume the policy is in Tier 2 with a factor of 1.00. Also in example 2, one car detached garage is rated to be 10% or less of replacement cost of house.
State Farm Fire & Cas Co	25143	3/15/2021	Our Homeowners policy is a Form HO-W, which includes contents at 75% of Coverage A. The minimum deductible for new business is 1/2%, \$1,000 minimum for Non-Tenant, \$500 for HO4 and HO6. We used a neutral Customer Rating Index (CRI). In our filing effective 4/1/2013 for new business, we implemented a new method for territorial rating that develops rates at a finer level than Zip Code (with GRID cells that are approximately one square kilometer in area). As a result, we selected a single GRID cell in each Zip Code for these rating examples.
Travelers Home & Marine Ins Co	27998	1/6/2020	
Travelers Personal Ins Co	38130	4/28/2023	
Union Mut Fire Ins Co	25860	5/15/2023	
United Serv Automobile Assn	25941	5/31/2023	Used median for: Number of Stories, Insured Age, Number of Bathrooms Used mode for: Square Footage, Foundation Type, Marital Status Assumed no chargeable losses Assumed did not qualify for Early Quote discount 75% Personal Property Coverage closest to 70% for Example #1
USAA Cas Ins Co	25968	5/31/2023	Used median for: Number of Stories, Insured Age, Number of Bathrooms Used mode for: Square Footage, Foundation Type, Marital Status Assumed no chargeable losses Assumed did not qualify for Early Quote discount 75% Personal Property Coverage closest to 70% for Example #1
USAA Gen Ind Co	18600	5/31/2023	Used median for: Number of Stories, Insured Age, Number of Bathrooms Used mode for: Square Footage, Foundation Type, Marital Status Assumed no chargeable losses Assumed did not qualify for Early Quote discount 75% Personal Property Coverage closest to 70% for Example #1
Vermont Mut Ins Co	26018	9/1/2020	
Vigilant Ins Co	20397	4/30/2020	