

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 Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4
03063	Nashua	Allstate Prop & Cas Ins Co	6/6/2022	\$818	\$1,008		
03063	Nashua	American Economy Ins Co	5/15/2023	\$795	\$807		
03063	Nashua	Amica Mut Ins Co	1/1/2023	\$678	\$866	\$107	\$391
03063	Nashua	Cambridge Mut Fire Ins Co	12/2/2022	\$1,027	\$1,159	\$163	\$214
03063	Nashua	Central Mut Ins Co	8/1/2022	\$735	\$1,108	\$303	\$286
03063	Nashua	Co Operative Ins Cos	5/1/2022	\$728	\$1,517	\$213	\$297
03063	Nashua	Commerce Ins Co	5/15/2023	\$2,441	\$3,473	\$291	\$300
03063	Nashua	Concord Gen Mut Ins Co	10/15/2022	\$479	\$523	\$115	\$242
03063	Nashua	Farmers Grp Prop & Cas Ins Co	10/25/2022	\$589	\$896	\$203	\$216
03063	Nashua	Farmers Prop & Cas Ins Co	10/25/2022	\$734	\$1,091	\$263	\$314
03063	Nashua	Garrison Prop & Cas Ins Co	5/31/2023	\$1,045	\$1,212		\$424
03063	Nashua	Hanover Ins Co	3/10/2023	\$649	\$788	\$208	\$403
03063	Nashua	Homesite Ins Co Of The Midwest	7/15/2021	\$726	\$994		
03063	Nashua	Integon Natl Ins Co	10/23/2020	\$647	\$720	\$224	\$323
03063	Nashua	Interins Exch Of The Automobile Club	4/1/2021	\$479	\$648	\$175	\$197
03063	Nashua	Liberty Mut Fire Ins Co	6/21/2021				
03063	Nashua	Liberty Mut Personal Ins Co	5/17/2023	\$1,073	\$1,279	\$171	
03063	Nashua	Massachusetts Bay Ins Co	12/5/2018	\$738	\$857	\$173	\$240
03063	Nashua	Merrimack Mut Fire Ins Co	12/2/2022	\$1,370	\$1,564	\$189	\$252
03063	Nashua	MMG Ins Co	1/15/2023	\$520	\$913	\$150	\$184
03063	Nashua	MT WA Assur Corp	11/1/2022	\$747	\$1,134	\$111	\$115
03063	Nashua	Old Dominion Ins Co	11/26/2022	\$415	\$531	\$190	\$366
03063	Nashua	Privilege Underwriters Recp Exch	6/9/2018	\$844	\$1,162	\$333	\$580
03063	Nashua	Safeco Ins Co Of Amer	5/15/2023	\$664	\$825	\$122	\$415
03063	Nashua	Safety Ind Ins Co	8/1/2022	\$679	\$802		
03063	Nashua	Safety Ins Co	8/1/2022	\$772	\$913	\$172	\$256
03063	Nashua	State Farm Fire & Cas Co	3/15/2021	\$1,024	\$1,254	\$165	\$521
03063	Nashua	Travelers Home & Marine Ins Co	1/6/2020	\$745	\$1,001	\$151	\$346
03063	Nashua	Travelers Personal Ins Co	4/28/2023	\$569	\$591	\$129	\$234
03063	Nashua	Union Mut Fire Ins Co	5/15/2023	\$433	\$607	\$156	\$265
03063	Nashua	United Serv Automobile Assn	5/31/2023	\$1,102	\$1,263		\$468
03063	Nashua	USAA Cas Ins Co	5/31/2023	\$909	\$1,057		\$428
03063	Nashua	USAA Gen Ind Co	5/31/2023	\$1,175	\$1,363		\$336
03063	Nashua	Vermont Mut Ins Co	9/1/2020	\$576	\$627	\$72	\$207
03063	Nashua	Vigilant Ins Co	4/30/2020	\$1,317	\$1,594	\$520	\$819

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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.

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New Hampshire Homeowners Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4
03070	South Rural	Allstate Prop & Cas Ins Co	6/6/2022	\$1,007	\$1,266		
03070	South Rural	American Economy Ins Co	5/15/2023	\$954	\$917		
03070	South Rural	Amica Mut Ins Co	1/1/2023	\$633	\$807	\$107	\$402
03070	South Rural	Cambridge Mut Fire Ins Co	12/2/2022	\$1,167	\$1,524	\$266	\$220
03070	South Rural	Central Mut Ins Co	8/1/2022	\$863	\$1,330	\$305	\$281
03070	South Rural	Co Operative Ins Cos	5/1/2022	\$728	\$1,517	\$213	\$297
03070	South Rural	Commerce Ins Co	5/15/2023	\$1,958	\$2,759	\$353	\$300
03070	South Rural	Concord Gen Mut Ins Co	10/15/2022	\$545	\$613	\$135	\$228
03070	South Rural	Farmers Grp Prop & Cas Ins Co	10/25/2022	\$734	\$1,111	\$293	\$315
03070	South Rural	Farmers Prop & Cas Ins Co	10/25/2022	\$957	\$1,428	\$355	\$428
03070	South Rural	Garrison Prop & Cas Ins Co	5/31/2023	\$1,205	\$1,451		\$463
03070	South Rural	Hanover Ins Co	3/10/2023	\$674	\$834	\$232	\$429
03070	South Rural	Homesite Ins Co Of The Midwest	7/15/2021	\$758	\$1,082		
03070	South Rural	Integon Natl Ins Co	10/23/2020	\$636	\$733	\$238	\$326
03070	South Rural	Interins Exch Of The Automobile Club	4/1/2021	\$474	\$641	\$175	\$197
03070	South Rural	Liberty Mut Fire Ins Co	6/21/2021				
03070	South Rural	Liberty Mut Personal Ins Co	5/17/2023	\$1,064	\$1,261	\$150	
03070	South Rural	Massachusetts Bay Ins Co	12/5/2018	\$839	\$990	\$173	\$240
03070	South Rural	Merrimack Mut Fire Ins Co	12/2/2022	\$1,372	\$1,567	\$207	\$258
03070	South Rural	MMG Ins Co	1/15/2023	\$426	\$752	\$150	\$172
03070	South Rural	MT WA Assur Corp	11/1/2022	\$815	\$1,276	\$111	\$115
03070	South Rural	Old Dominion Ins Co	11/26/2022	\$417	\$535	\$188	\$346
03070	South Rural	Privilege Underwriters Reep Exch	6/9/2018	\$844	\$1,162	\$333	\$580
03070	South Rural	Safeco Ins Co Of Amer	5/15/2023	\$622	\$770	\$128	\$437
03070	South Rural	Safety Ind Ins Co	8/1/2022	\$862	\$1,020		
03070	South Rural	Safety Ins Co	8/1/2022	\$979	\$1,160	\$189	\$268
03070	South Rural	State Farm Fire & Cas Co	3/15/2021	\$1,084	\$1,325	\$165	\$521
03070	South Rural	Travelers Home & Marine Ins Co	1/6/2020	\$954	\$1,305	\$182	\$308
03070	South Rural	Travelers Personal Ins Co	4/28/2023	\$586	\$607	\$136	\$242
03070	South Rural	Union Mut Fire Ins Co	5/15/2023	\$455	\$643	\$156	\$254
03070	South Rural	United Serv Automobile Assn	5/31/2023	\$1,287	\$1,538		\$515
03070	South Rural	USAA Cas Ins Co	5/31/2023	\$1,060	\$1,285		\$468
03070	South Rural	USAA Gen Ind Co	5/31/2023	\$1,400	\$1,703		\$364
03070	South Rural	Vermont Mut Ins Co	9/1/2020	\$652	\$713	\$108	\$200
03070	South Rural	Vigilant Ins Co	4/30/2020	\$1,317	\$1,594	\$520	\$819

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New Hampshire Homeowners Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4
03102	Manchester	Allstate Prop & Cas Ins Co	6/6/2022	\$860	\$1,065		
03102	Manchester	American Economy Ins Co	5/15/2023	\$845	\$839		
03102	Manchester	Amica Mut Ins Co	1/1/2023	\$792	\$994	\$107	\$402
03102	Manchester	Cambridge Mut Fire Ins Co	12/2/2022	\$1,130	\$1,288	\$206	\$228
03102	Manchester	Central Mut Ins Co	8/1/2022	\$784	\$1,186	\$303	\$286
03102	Manchester	Co Operative Ins Cos	5/1/2022	\$728	\$1,517	\$213	\$297
03102	Manchester	Commerce Ins Co	5/15/2023	\$2,092	\$2,955	\$382	\$300
03102	Manchester	Concord Gen Mut Ins Co	10/15/2022	\$556	\$630	\$157	\$221
03102	Manchester	Farmers Grp Prop & Cas Ins Co	10/25/2022	\$548	\$834	\$195	\$209
03102	Manchester	Farmers Prop & Cas Ins Co	10/25/2022	\$828	\$1,234	\$263	\$314
03102	Manchester	Garrison Prop & Cas Ins Co	5/31/2023	\$1,108	\$1,286		\$459
03102	Manchester	Hanover Ins Co	3/10/2023	\$569	\$691	\$200	\$395
03102	Manchester	Homesite Ins Co Of The Midwest	7/15/2021	\$735	\$988		
03102	Manchester	Integon Natl Ins Co	10/23/2020	\$793	\$956	\$250	\$326
03102	Manchester	Interins Exch Of The Automobile Club	4/1/2021	\$479	\$648	\$175	\$197
03102	Manchester	Liberty Mut Fire Ins Co	6/21/2021				
03102	Manchester	Liberty Mut Personal Ins Co	5/17/2023	\$1,062	\$1,257	\$213	
03102	Manchester	Massachusetts Bay Ins Co	12/5/2018	\$798	\$936	\$173	\$240
03102	Manchester	Merrimack Mut Fire Ins Co	12/2/2022	\$1,481	\$1,702	\$241	\$267
03102	Manchester	MMG Ins Co	1/15/2023	\$564	\$989	\$150	\$189
03102	Manchester	MT WA Assur Corp	11/1/2022	\$714	\$1,075	\$113	\$117
03102	Manchester	Old Dominion Ins Co	11/26/2022	\$401	\$513	\$151	\$274
03102	Manchester	Privilege Underwriters Recp Exch	6/9/2018	\$844	\$1,162	\$333	\$580
03102	Manchester	Safeco Ins Co Of Amer	5/15/2023	\$692	\$858	\$126	\$446
03102	Manchester	Safety Ind Ins Co	8/1/2022	\$833	\$986		
03102	Manchester	Safety Ins Co	8/1/2022	\$948	\$1,123	\$198	\$259
03102	Manchester	State Farm Fire & Cas Co	3/15/2021	\$927	\$1,134	\$165	\$521
03102	Manchester	Travelers Home & Marine Ins Co	1/6/2020	\$770	\$1,037	\$143	\$360
03102	Manchester	Travelers Personal Ins Co	4/28/2023	\$506	\$528	\$129	\$241
03102	Manchester	Union Mut Fire Ins Co	5/15/2023	\$457	\$639	\$156	\$299
03102	Manchester	United Serv Automobile Assn	5/31/2023	\$1,178	\$1,355		\$509
03102	Manchester	USAA Cas Ins Co	5/31/2023	\$967	\$1,129		\$463
03102	Manchester	USAA Gen Ind Co	5/31/2023	\$1,261	\$1,470		\$361
03102	Manchester	Vermont Mut Ins Co	9/1/2020	\$807	\$883	\$71	\$203
03102	Manchester	Vigilant Ins Co	4/30/2020	\$1,317	\$1,594	\$520	\$819

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03301	Concord	Allstate Prop & Cas Ins Co	6/6/2022	\$826	\$1,020		
03301	Concord	American Economy Ins Co	5/15/2023	\$732	\$724		
03301	Concord	Amica Mut Ins Co	1/1/2023	\$664	\$828	\$112	\$408
03301	Concord	Cambridge Mut Fire Ins Co	12/2/2022	\$1,180	\$1,352	\$163	\$214
03301	Concord	Central Mut Ins Co	8/1/2022	\$792	\$1,216	\$303	\$279
03301	Concord	Co Operative Ins Cos	5/1/2022	\$728	\$1,517	\$213	\$297
03301	Concord	Commerce Ins Co	5/15/2023	\$2,364	\$3,354	\$330	\$347
03301	Concord	Concord Gen Mut Ins Co	10/15/2022	\$575	\$660	\$133	\$256
03301	Concord	Farmers Grp Prop & Cas Ins Co	10/25/2022	\$566	\$863	\$210	\$224
03301	Concord	Farmers Prop & Cas Ins Co	10/25/2022	\$748	\$1,112	\$283	\$340
03301	Concord	Garrison Prop & Cas Ins Co	5/31/2023	\$1,084	\$1,261		\$440
03301	Concord	Hanover Ins Co	3/10/2023	\$666	\$820	\$236	\$440
03301	Concord	Homesite Ins Co Of The Midwest	7/15/2021	\$804	\$1,217		
03301	Concord	Integon Natl Ins Co	10/23/2020	\$625	\$729	\$233	\$326
03301	Concord	Interins Exch Of The Automobile Club	4/1/2021	\$481	\$652	\$175	\$197
03301	Concord	Liberty Mut Fire Ins Co	6/21/2021				
03301	Concord	Liberty Mut Personal Ins Co	5/17/2023	\$1,052	\$1,240	\$167	
03301	Concord	Massachusetts Bay Ins Co	12/5/2018	\$861	\$1,020	\$173	\$240
03301	Concord	Merrimack Mut Fire Ins Co	12/2/2022	\$1,637	\$1,891	\$189	\$252
03301	Concord	MMG Ins Co	1/15/2023	\$522	\$915	\$150	\$170
03301	Concord	MT WA Assur Corp	11/1/2022	\$1,109	\$1,772	\$111	\$114
03301	Concord	Old Dominion Ins Co	11/26/2022	\$398	\$501	\$150	\$268
03301	Concord	Privilege Underwriters Reep Exch	6/9/2018	\$844	\$1,162	\$333	\$580
03301	Concord	Safeco Ins Co Of Amer	5/15/2023	\$611	\$757	\$132	\$437
03301	Concord	Safety Ind Ins Co	8/1/2022	\$799	\$945		
03301	Concord	Safety Ins Co	8/1/2022	\$908	\$1,075	\$186	\$259
03301	Concord	State Farm Fire & Cas Co	3/15/2021	\$1,002	\$1,214	\$140	\$517
03301	Concord	Travelers Home & Marine Ins Co	1/6/2020	\$793	\$1,074	\$159	\$282
03301	Concord	Travelers Personal Ins Co	4/28/2023	\$503	\$525	\$125	\$226
03301	Concord	Union Mut Fire Ins Co	5/15/2023	\$465	\$651	\$157	\$256
03301	Concord	United Serv Automobile Assn	5/31/2023	\$1,147	\$1,320		\$488
03301	Concord	USAA Cas Ins Co	5/31/2023	\$945	\$1,104		\$445
03301	Concord	USAA Gen Ind Co	5/31/2023	\$1,234	\$1,442		\$348
03301	Concord	Vermont Mut Ins Co	9/1/2020	\$711	\$777	\$74	\$203
03301	Concord	Vigilant Ins Co	4/30/2020	\$1,317	\$1,594	\$520	\$819

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03431	Keene	Allstate Prop & Cas Ins Co	6/6/2022	\$803	\$988		
03431	Keene	American Economy Ins Co	5/15/2023	\$720	\$706		
03431	Keene	Amica Mut Ins Co	1/1/2023	\$664	\$820	\$112	\$408
03431	Keene	Cambridge Mut Fire Ins Co	12/2/2022	\$1,335	\$1,543	\$243	\$240
03431	Keene	Central Mut Ins Co	8/1/2022	\$844	\$1,291	\$303	\$279
03431	Keene	Co Operative Ins Cos	5/1/2022	\$728	\$1,517	\$213	\$297
03431	Keene	Commerce Ins Co	5/15/2023	\$2,130	\$3,009	\$343	\$320
03431	Keene	Concord Gen Mut Ins Co	10/15/2022	\$537	\$610	\$133	\$256
03431	Keene	Farmers Grp Prop & Cas Ins Co	10/25/2022	\$553	\$843	\$244	\$260
03431	Keene	Farmers Prop & Cas Ins Co	10/25/2022	\$898	\$1,340	\$311	\$374
03431	Keene	Garrison Prop & Cas Ins Co	5/31/2023	\$1,022	\$1,199		\$411
03431	Keene	Hanover Ins Co	3/10/2023	\$627	\$779	\$229	\$421
03431	Keene	Homesite Ins Co Of The Midwest	7/15/2021	\$703	\$983		
03431	Keene	Integon Natl Ins Co	10/23/2020	\$685	\$796	\$233	\$326
03431	Keene	Interins Exch Of The Automobile Club	4/1/2021	\$488	\$662	\$175	\$197
03431	Keene	Liberty Mut Fire Ins Co	6/21/2021				
03431	Keene	Liberty Mut Personal Ins Co	5/17/2023	\$1,063	\$1,250	\$196	
03431	Keene	Massachusetts Bay Ins Co	12/5/2018	\$729	\$847	\$173	\$240
03431	Keene	Merrimack Mut Fire Ins Co	12/2/2022	\$1,852	\$1,891	\$189	\$252
03431	Keene	MMG Ins Co	1/15/2023	\$535	\$939	\$150	\$172
03431	Keene	MT WA Assur Corp	11/1/2022	\$1,007	\$1,572	\$109	\$112
03431	Keene	Old Dominion Ins Co	11/26/2022	\$420	\$529	\$133	\$236
03431	Keene	Privilege Underwriters Recp Exch	6/9/2018	\$844	\$1,162	\$333	\$580
03431	Keene	Safeco Ins Co Of Amer	5/15/2023	\$565	\$699	\$132	\$437
03431	Keene	Safety Ind Ins Co	8/1/2022	\$750	\$887		
03431	Keene	Safety Ins Co	8/1/2022	\$854	\$1,011	\$186	\$259
03431	Keene	State Farm Fire & Cas Co	3/15/2021	\$941	\$1,140	\$140	\$517
03431	Keene	Travelers Home & Marine Ins Co	1/6/2020	\$859	\$1,169	\$163	\$296
03431	Keene	Travelers Personal Ins Co	4/28/2023	\$510	\$537	\$125	\$217
03431	Keene	Union Mut Fire Ins Co	5/15/2023	\$445	\$623	\$156	\$252
03431	Keene	United Serv Automobile Assn	5/31/2023	\$1,070	\$1,239		\$456
03431	Keene	USAA Cas Ins Co	5/31/2023	\$887	\$1,042		\$415
03431	Keene	USAA Gen Ind Co	5/31/2023	\$1,151	\$1,352		\$327
03431	Keene	Vermont Mut Ins Co	9/1/2020	\$725	\$793	\$74	\$205
03431	Keene	Vigilant Ins Co	4/30/2020	\$1,317	\$1,594	\$520	\$819

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03570	Berlin	Allstate Prop & Cas Ins Co	6/6/2022	\$801	\$983		
03570	Berlin	American Economy Ins Co	5/15/2023	\$693	\$655		
03570	Berlin	Amica Mut Ins Co	1/1/2023	\$664	\$635	\$112	\$408
03570	Berlin	Cambridge Mut Fire Ins Co	12/2/2022	\$1,081	\$1,352	\$163	\$215
03570	Berlin	Central Mut Ins Co	8/1/2022	\$756	\$1,141	\$303	\$279
03570	Berlin	Co Operative Ins Cos	5/1/2022	\$728	\$1,517	\$213	\$297
03570	Berlin	Commerce Ins Co	5/15/2023	\$2,610	\$3,721	\$304	\$320
03570	Berlin	Concord Gen Mut Ins Co	10/15/2022	\$568	\$650	\$133	\$255
03570	Berlin	Farmers Grp Prop & Cas Ins Co	10/25/2022	\$611	\$929	\$264	\$283
03570	Berlin	Farmers Prop & Cas Ins Co	10/25/2022	\$983	\$1,468	\$340	\$410
03570	Berlin	Garrison Prop & Cas Ins Co	5/31/2023	\$1,041	\$1,278		\$395
03570	Berlin	Hanover Ins Co	3/10/2023	\$609	\$765	\$220	\$411
03570	Berlin	Homesite Ins Co Of The Midwest	7/15/2021	\$950	\$1,579		
03570	Berlin	Integon Natl Ins Co	10/23/2020	\$706	\$943	\$232	\$309
03570	Berlin	Interins Exch Of The Automobile Club	4/1/2021	\$474	\$641	\$175	\$197
03570	Berlin	Liberty Mut Fire Ins Co	6/21/2021				
03570	Berlin	Liberty Mut Personal Ins Co	5/17/2023	\$993	\$1,147	\$193	
03570	Berlin	Massachusetts Bay Ins Co	12/5/2018	\$895	\$1,064	\$173	\$240
03570	Berlin	Merrimack Mut Fire Ins Co	12/2/2022	\$1,805	\$1,891	\$189	\$252
03570	Berlin	MMG Ins Co	1/15/2023	\$540	\$947	\$150	\$172
03570	Berlin	MT WA Assur Corp	11/1/2022	\$1,014	\$1,569	\$110	\$113
03570	Berlin	Old Dominion Ins Co	11/26/2022	\$440	\$556	\$142	\$235
03570	Berlin	Privilege Underwriters Reep Exch	6/9/2018	\$844	\$1,162	\$333	\$580
03570	Berlin	Safeco Ins Co Of Amer	5/15/2023	\$587	\$726	\$132	\$437
03570	Berlin	Safety Ind Ins Co	8/1/2022	\$900	\$1,064		
03570	Berlin	Safety Ins Co	8/1/2022	\$1,024	\$1,214	\$186	\$259
03570	Berlin	State Farm Fire & Cas Co	3/15/2021	\$1,010	\$1,224	\$140	\$517
03570	Berlin	Travelers Home & Marine Ins Co	1/6/2020		\$1,259	\$149	\$351
03570	Berlin	Travelers Personal Ins Co	4/28/2023	\$438	\$459	\$125	\$217
03570	Berlin	Union Mut Fire Ins Co	5/15/2023	\$441	\$616	\$154	\$251
03570	Berlin	United Serv Automobile Assn	5/31/2023	\$1,097	\$1,340		\$434
03570	Berlin	USAA Cas Ins Co	5/31/2023	\$918	\$1,134		\$399
03570	Berlin	USAA Gen Ind Co	5/31/2023	\$1,204	\$1,499		\$316
03570	Berlin	Vermont Mut Ins Co	9/1/2020	\$732	\$801	\$74	\$207
03570	Berlin	Vigilant Ins Co	4/30/2020	\$1,317	\$1,594	\$520	\$819

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New Hampshire Homeowners Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4
03766	Lebanon	Allstate Prop & Cas Ins Co	6/6/2022	\$801	\$983		
03766	Lebanon	American Economy Ins Co	5/15/2023	\$571	\$554		
03766	Lebanon	Amica Mut Ins Co	1/1/2023	\$664	\$820	\$112	\$408
03766	Lebanon	Cambridge Mut Fire Ins Co	12/2/2022	\$1,180	\$1,352	\$163	\$214
03766	Lebanon	Central Mut Ins Co	8/1/2022	\$845	\$1,288	\$303	\$279
03766	Lebanon	Co Operative Ins Cos	5/1/2022	\$728	\$1,517	\$213	\$297
03766	Lebanon	Commerce Ins Co	5/15/2023	\$2,360	\$3,350	\$304	\$320
03766	Lebanon	Concord Gen Mut Ins Co	10/15/2022	\$544	\$622	\$133	\$255
03766	Lebanon	Farmers Grp Prop & Cas Ins Co	10/25/2022	\$553	\$843	\$244	\$260
03766	Lebanon	Farmers Prop & Cas Ins Co	10/25/2022	\$898	\$1,340	\$311	\$374
03766	Lebanon	Garrison Prop & Cas Ins Co	5/31/2023	\$1,114	\$1,250		\$450
03766	Lebanon	Hanover Ins Co	3/10/2023	\$682	\$845	\$241	\$467
03766	Lebanon	Homesite Ins Co Of The Midwest	7/15/2021	\$732	\$1,099		
03766	Lebanon	Integon Natl Ins Co	10/23/2020	\$738	\$893	\$232	\$352
03766	Lebanon	Interins Exch Of The Automobile Club	4/1/2021	\$474	\$641	\$175	\$197
03766	Lebanon	Liberty Mut Fire Ins Co	6/21/2021				
03766	Lebanon	Liberty Mut Personal Ins Co	5/17/2023	\$1,006	\$1,171	\$164	
03766	Lebanon	Massachusetts Bay Ins Co	12/5/2018	\$956	\$1,145	\$173	\$240
03766	Lebanon	Merrimack Mut Fire Ins Co	12/2/2022	\$1,637	\$1,891	\$189	\$252
03766	Lebanon	MMG Ins Co	1/15/2023	\$535	\$939	\$150	\$170
03766	Lebanon	MT WA Assur Corp	11/1/2022	\$965	\$1,491	\$109	\$112
03766	Lebanon	Old Dominion Ins Co	11/26/2022	\$432	\$549	\$138	\$229
03766	Lebanon	Privilege Underwriters Reep Exch	6/9/2018	\$844	\$1,162	\$333	\$580
03766	Lebanon	Safeco Ins Co Of Amer	5/15/2023	\$572	\$712	\$132	\$437
03766	Lebanon	Safety Ind Ins Co	8/1/2022	\$777	\$917		
03766	Lebanon	Safety Ins Co	8/1/2022	\$882	\$1,045	\$186	\$259
03766	Lebanon	State Farm Fire & Cas Co	3/15/2021	\$952	\$1,158	\$140	\$517
03766	Lebanon	Travelers Home & Marine Ins Co	1/6/2020	\$873	\$1,179	\$156	\$283
03766	Lebanon	Travelers Personal Ins Co	4/28/2023	\$479	\$499	\$125	\$206
03766	Lebanon	Union Mut Fire Ins Co	5/15/2023	\$447	\$627	\$155	\$250
03766	Lebanon	United Serv Automobile Assn	5/31/2023	\$1,177	\$1,303		\$507
03766	Lebanon	USAA Cas Ins Co	5/31/2023	\$963	\$1,084		\$457
03766	Lebanon	USAA Gen Ind Co	5/31/2023	\$1,268	\$1,424		\$357
03766	Lebanon	Vermont Mut Ins Co	9/1/2020	\$807	\$883	\$71	\$203
03766	Lebanon	Vigilant Ins Co	4/30/2020	\$1,317	\$1,594	\$520	\$819

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New Hampshire Homeowners Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4
03801	Portsmouth	Allstate Prop & Cas Ins Co	6/6/2022	\$898	\$1,117		
03801	Portsmouth	American Economy Ins Co	5/15/2023	\$881	\$955		
03801	Portsmouth	Amica Mut Ins Co	1/1/2023	\$633	\$807	\$107	\$402
03801	Portsmouth	Cambridge Mut Fire Ins Co	12/2/2022	\$1,215	\$1,395	\$163	\$214
03801	Portsmouth	Central Mut Ins Co	8/1/2022	\$801	\$1,213	\$335	\$320
03801	Portsmouth	Co Operative Ins Cos	5/1/2022	\$728	\$1,517	\$213	\$297
03801	Portsmouth	Commerce Ins Co	5/15/2023	\$2,699	\$3,853	\$304	\$320
03801	Portsmouth	Concord Gen Mut Ins Co	10/15/2022	\$589	\$671	\$143	\$269
03801	Portsmouth	Farmers Grp Prop & Cas Ins Co	10/25/2022	\$787	\$1,190	\$238	\$255
03801	Portsmouth	Farmers Prop & Cas Ins Co	10/25/2022	\$849	\$1,265	\$311	\$374
03801	Portsmouth	Garrison Prop & Cas Ins Co	5/31/2023	\$1,170	\$1,405		\$463
03801	Portsmouth	Hanover Ins Co	3/10/2023	\$852	\$1,037	\$247	\$515
03801	Portsmouth	Homesite Ins Co Of The Midwest	7/15/2021	\$829	\$1,139		
03801	Portsmouth	Integon Natl Ins Co	10/23/2020	\$1,024	\$1,193	\$242	\$336
03801	Portsmouth	Interins Exch Of The Automobile Club	4/1/2021	\$488	\$662	\$175	\$197
03801	Portsmouth	Liberty Mut Fire Ins Co	6/21/2021				
03801	Portsmouth	Liberty Mut Personal Ins Co	5/17/2023	\$1,140	\$1,371	\$155	
03801	Portsmouth	Massachusetts Bay Ins Co	12/5/2018	\$936	\$1,118	\$173	\$240
03801	Portsmouth	Merrimack Mut Fire Ins Co	12/2/2022	\$1,429	\$1,637	\$189	\$252
03801	Portsmouth	MMG Ins Co	1/15/2023	\$573	\$1,004	\$150	\$150
03801	Portsmouth	MT WA Assur Corp	11/1/2022	\$733	\$1,118	\$114	\$118
03801	Portsmouth	Old Dominion Ins Co	11/26/2022	\$654	\$869	\$196	\$430
03801	Portsmouth	Privilege Underwriters Reep Exch	6/9/2018	\$844	\$1,162	\$333	\$580
03801	Portsmouth	Safeco Ins Co Of Amer	5/15/2023	\$693	\$862	\$129	\$386
03801	Portsmouth	Safety Ind Ins Co	8/1/2022	\$892	\$1,056		
03801	Portsmouth	Safety Ins Co	8/1/2022	\$1,016	\$1,204	\$191	\$253
03801	Portsmouth	State Farm Fire & Cas Co	3/15/2021	\$1,061	\$1,299	\$165	\$521
03801	Portsmouth	Travelers Home & Marine Ins Co	1/6/2020	\$803	\$1,086	\$150	\$267
03801	Portsmouth	Travelers Personal Ins Co	4/28/2023	\$730	\$758	\$155	\$304
03801	Portsmouth	Union Mut Fire Ins Co	5/15/2023	\$449	\$631	\$158	\$227
03801	Portsmouth	United Serv Automobile Assn	5/31/2023	\$1,210	\$1,428		\$503
03801	Portsmouth	USAA Cas Ins Co	5/31/2023	\$1,006	\$1,206		\$464
03801	Portsmouth	USAA Gen Ind Co	5/31/2023	\$1,266	\$1,505		\$361
03801	Portsmouth	Vermont Mut Ins Co	9/1/2020	\$729	\$797	\$74	\$184
03801	Portsmouth	Vigilant Ins Co	4/30/2020	\$1,371	\$1,660	\$520	\$819

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New Hampshire Homeowners Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code	Territory	Company Name	Effective Date	Example #1	Example #2	Example #3	Example #4
03846	North Rural	Allstate Prop & Cas Ins Co	6/6/2022	\$840	\$1,036		
03846	North Rural	American Economy Ins Co	5/15/2023	\$833	\$783		
03846	North Rural	Amica Mut Ins Co	1/1/2023	\$664	\$836	\$107	\$320
03846	North Rural	Cambridge Mut Fire Ins Co	12/2/2022	\$1,335	\$1,352	\$243	\$240
03846	North Rural	Central Mut Ins Co	8/1/2022	\$740	\$1,127	\$303	\$279
03846	North Rural	Co Operative Ins Cos	5/1/2022	\$728	\$1,517	\$213	\$297
03846	North Rural	Commerce Ins Co	5/15/2023	\$2,199	\$3,113	\$304	\$367
03846	North Rural	Concord Gen Mut Ins Co	10/15/2022	\$552	\$633	\$133	\$255
03846	North Rural	Farmers Grp Prop & Cas Ins Co	10/25/2022	\$611	\$929	\$264	\$283
03846	North Rural	Farmers Prop & Cas Ins Co	10/25/2022	\$983	\$1,468	\$340	\$410
03846	North Rural	Garrison Prop & Cas Ins Co	5/31/2023	\$1,104	\$1,319		\$424
03846	North Rural	Hanover Ins Co	3/10/2023	\$613	\$773	\$235	\$419
03846	North Rural	Homesite Ins Co Of The Midwest	7/15/2021	\$934	\$1,522		
03846	North Rural	Integon Natl Ins Co	10/23/2020	\$824	\$1,020	\$232	\$326
03846	North Rural	Interins Exch Of The Automobile Club	4/1/2021	\$481	\$652	\$175	\$197
03846	North Rural	Liberty Mut Fire Ins Co	6/21/2021				
03846	North Rural	Liberty Mut Personal Ins Co	5/17/2023	\$1,014	\$1,180	\$178	
03846	North Rural	Massachusetts Bay Ins Co	12/5/2018	\$923	\$1,102	\$173	\$240
03846	North Rural	Merrimack Mut Fire Ins Co	12/2/2022	\$1,852	\$2,155	\$284	\$281
03846	North Rural	MMG Ins Co	1/15/2023	\$554	\$973	\$150	\$170
03846	North Rural	MT WA Assur Corp	11/1/2022	\$1,058	\$1,639	\$112	\$116
03846	North Rural	Old Dominion Ins Co	11/26/2022	\$539	\$701	\$181	\$331
03846	North Rural	Privilege Underwriters Reep Exch	6/9/2018	\$844	\$1,162	\$333	\$580
03846	North Rural	Safeco Ins Co Of Amer	5/15/2023	\$634	\$785	\$132	\$437
03846	North Rural	Safety Ind Ins Co	8/1/2022	\$867	\$1,026		
03846	North Rural	Safety Ins Co	8/1/2022	\$988	\$1,170	\$186	\$259
03846	North Rural	State Farm Fire & Cas Co	3/15/2021	\$1,133	\$1,371	\$140	\$517
03846	North Rural	Travelers Home & Marine Ins Co	1/6/2020	\$971	\$1,296	\$149	\$351
03846	North Rural	Travelers Personal Ins Co	4/28/2023	\$568	\$591	\$125	\$225
03846	North Rural	Union Mut Fire Ins Co	5/15/2023	\$470	\$658	\$156	\$261
03846	North Rural	United Serv Automobile Assn	5/31/2023	\$1,171	\$1,390		\$467
03846	North Rural	USAA Cas Ins Co	5/31/2023	\$970	\$1,168		\$428
03846	North Rural	USAA Gen Ind Co	5/31/2023	\$1,279	\$1,546		\$337
03846	North Rural	Vermont Mut Ins Co	9/1/2020	\$815	\$892	\$71	\$205
03846	North Rural	Vigilant Ins Co	4/30/2020	\$1,317	\$1,594	\$520	\$819

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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	