

# A Comparison of New Hampshire Homeowners Insurance Premiums

The following exhibits show a comparison of premiums charged the 35 largest insurance companies (by 2023 direct written premium) in New Hampshire. These companies have submitted the premium they would charge for 4 different samples of insurance customers as of August 1, 2024. 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 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	1/15/2024	\$928	\$1,161		
03063	Nashua	American Economy Ins Co	2/29/2024	\$1,073	\$1,090		
03063	Nashua	American Strategic Ins Corp	10/4/2023	\$1,057	\$1,230	\$241	\$555
03063	Nashua	Amica Mut Ins Co	5/1/2024	\$698	\$886	\$104	\$399
03063	Nashua	Cambridge Mut Fire Ins Co	1/12/2024	\$1,038	\$1,170	\$161	\$203
03063	Nashua	Central Mut Ins Co	8/1/2024	\$922	\$1,172	\$320	\$365
03063	Nashua	Co Operative Ins Cos	6/1/2023	\$920	\$1,825	\$218	\$305
03063	Nashua	Commerce Ins Co	7/13/2024	\$3,107	\$4,623	\$379	\$409
03063	Nashua	Concord Gen Mut Ins Co	4/15/2024	\$557	\$621	\$110	\$324
03063	Nashua	Farmers Grp Prop & Cas Ins Co	10/25/2022	\$589	\$896	\$203	\$216
03063	Nashua	Farmers Prop & Cas Ins Co	10/31/2023	\$591	\$878	\$214	\$256
03063	Nashua	Garrison Prop & Cas Ins Co	5/31/2023	\$1,045	\$1,212		\$424
03063	Nashua	Hanover Ins Co	5/24/2024	\$774	\$942	\$208	\$512
03063	Nashua	Homesite Ins Co Of The Midwest	3/8/2024	\$873	\$1,189		
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	12/5/2023	\$1,320	\$1,573	\$210	
03063	Nashua	Merrimack Mut Fire Ins Co	1/12/2024	\$1,199	\$1,348	\$188	\$235
03063	Nashua	MMG Ins Co	8/1/2024	\$567	\$995	\$150	\$195
03063	Nashua	MT WA Assur Corp	3/1/2024	\$866	\$1,314	\$123	\$124
03063	Nashua	Privilege Underwriters Recp Exch	8/15/2023	\$2,451	\$3,479	\$1,158	\$1,911
03063	Nashua	Safeco Ins Co Of Amer	5/15/2023	\$664	\$825	\$122	\$415
03063	Nashua	Safety Ind Ins Co	10/1/2023	\$742	\$879		
03063	Nashua	Safety Ins Co	10/1/2023	\$843	\$999	\$172	\$268
03063	Nashua	State Farm Fire & Cas Co	5/1/2024	\$993	\$1,315	\$127	\$416
03063	Nashua	The Cincinnati Ins Co	8/1/2023	\$723	\$906	\$117	\$170
03063	Nashua	Travelers Home & Marine Ins Co	1/6/2020	\$745	\$1,001	\$151	\$346
03063	Nashua	Travelers Personal Ins Co	4/21/2024	\$621	\$648	\$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	10/2/2023	\$569	\$621	\$74	\$217
03063	Nashua	Vigilant Ins Co	8/14/2023	\$1,472	\$1,778	\$559	\$858

\* 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 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	1/15/2024	<b>\$1,147</b>	<b>\$1,459</b>		
03070	South Rural	American Economy Ins Co	2/29/2024	<b>\$1,288</b>	<b>\$1,238</b>		
03070	South Rural	American Strategic Ins Corp	10/4/2023	<b>\$978</b>	<b>\$1,159</b>	<b>\$244</b>	<b>\$605</b>
03070	South Rural	Amica Mut Ins Co	5/1/2024	<b>\$652</b>	<b>\$826</b>	<b>\$104</b>	<b>\$410</b>
03070	South Rural	Cambridge Mut Fire Ins Co	1/12/2024	<b>\$1,182</b>	<b>\$1,347</b>	<b>\$176</b>	<b>\$227</b>
03070	South Rural	Central Mut Ins Co	8/1/2024	<b>\$1,004</b>	<b>\$1,330</b>	<b>\$323</b>	<b>\$355</b>
03070	South Rural	Co Operative Ins Cos	6/1/2023	<b>\$1,013</b>	<b>\$2,030</b>	<b>\$236</b>	<b>\$333</b>
03070	South Rural	Commerce Ins Co	7/13/2024	<b>\$2,490</b>	<b>\$3,674</b>	<b>\$462</b>	<b>\$440</b>
03070	South Rural	Concord Gen Mut Ins Co	4/15/2024	<b>\$638</b>	<b>\$739</b>	<b>\$130</b>	<b>\$302</b>
03070	South Rural	Farmers Grp Prop & Cas Ins Co	10/25/2022	<b>\$734</b>	<b>\$1,111</b>	<b>\$293</b>	<b>\$315</b>
03070	South Rural	Farmers Prop & Cas Ins Co	10/31/2023	<b>\$768</b>	<b>\$1,146</b>	<b>\$289</b>	<b>\$345</b>
03070	South Rural	Garrison Prop & Cas Ins Co	5/31/2023	<b>\$1,205</b>	<b>\$1,451</b>		<b>\$463</b>
03070	South Rural	Hanover Ins Co	5/24/2024	<b>\$801</b>	<b>\$997</b>	<b>\$232</b>	<b>\$546</b>
03070	South Rural	Homesite Ins Co Of The Midwest	3/8/2024	<b>\$908</b>	<b>\$1,286</b>		
03070	South Rural	Integon Natl Ins Co	10/23/2020	<b>\$636</b>	<b>\$733</b>	<b>\$238</b>	<b>\$326</b>
03070	South Rural	Interins Exch Of The Automobile Club	4/1/2021	<b>\$474</b>	<b>\$641</b>	<b>\$175</b>	<b>\$197</b>
03070	South Rural	Liberty Mut Fire Ins Co	6/21/2021				
03070	South Rural	Liberty Mut Personal Ins Co	12/5/2023	<b>\$1,309</b>	<b>\$1,551</b>	<b>\$185</b>	
03070	South Rural	Merrimack Mut Fire Ins Co	1/12/2024	<b>\$1,201</b>	<b>\$1,351</b>	<b>\$204</b>	<b>\$262</b>
03070	South Rural	MMG Ins Co	8/1/2024	<b>\$465</b>	<b>\$817</b>	<b>\$150</b>	<b>\$182</b>
03070	South Rural	MT WA Assur Corp	3/1/2024	<b>\$945</b>	<b>\$1,480</b>	<b>\$123</b>	<b>\$124</b>
03070	South Rural	Privilege Underwriters Recp Exch	8/15/2023	<b>\$2,451</b>	<b>\$3,479</b>	<b>\$1,158</b>	<b>\$1,911</b>
03070	South Rural	Safeco Ins Co Of Amer	5/15/2023	<b>\$622</b>	<b>\$770</b>	<b>\$128</b>	<b>\$437</b>
03070	South Rural	Safety Ind Ins Co	10/1/2023	<b>\$926</b>	<b>\$1,098</b>		
03070	South Rural	Safety Ins Co	10/1/2023	<b>\$1,052</b>	<b>\$1,249</b>	<b>\$189</b>	<b>\$280</b>
03070	South Rural	State Farm Fire & Cas Co	5/1/2024	<b>\$1,066</b>	<b>\$1,405</b>	<b>\$127</b>	<b>\$416</b>
03070	South Rural	The Cincinnati Ins Co	8/1/2023	<b>\$915</b>	<b>\$1,039</b>	<b>\$122</b>	<b>\$184</b>
03070	South Rural	Travelers Home & Marine Ins Co	1/6/2020	<b>\$954</b>	<b>\$1,305</b>	<b>\$182</b>	<b>\$308</b>
03070	South Rural	Travelers Personal Ins Co	4/21/2024	<b>\$661</b>	<b>\$690</b>	<b>\$136</b>	<b>\$242</b>
03070	South Rural	Union Mut Fire Ins Co	5/15/2023	<b>\$455</b>	<b>\$643</b>	<b>\$156</b>	<b>\$254</b>
03070	South Rural	United Serv Automobile Assn	5/31/2023	<b>\$1,287</b>	<b>\$1,538</b>		<b>\$515</b>
03070	South Rural	USAA Cas Ins Co	5/31/2023	<b>\$1,060</b>	<b>\$1,285</b>		<b>\$468</b>
03070	South Rural	USAA Gen Ind Co	5/31/2023	<b>\$1,400</b>	<b>\$1,703</b>		<b>\$364</b>
03070	South Rural	Vermont Mut Ins Co	10/2/2023	<b>\$661</b>	<b>\$721</b>	<b>\$115</b>	<b>\$215</b>
03070	South Rural	Vigilant Ins Co	8/14/2023	<b>\$1,472</b>	<b>\$1,778</b>	<b>\$559</b>	<b>\$858</b>

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[Reported by Company by Zip Code/Territory]

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03102	Manchester	Allstate Prop & Cas Ins Co	1/15/2024	\$977	\$1,227		
03102	Manchester	American Economy Ins Co	2/29/2024	\$1,141	\$1,133		
03102	Manchester	American Strategic Ins Corp	10/4/2023	\$1,097	\$1,276	\$268	\$589
03102	Manchester	Amica Mut Ins Co	5/1/2024	\$819	\$1,021	\$104	\$410
03102	Manchester	Cambridge Mut Fire Ins Co	1/12/2024	\$1,144	\$1,300	\$203	\$261
03102	Manchester	Central Mut Ins Co	8/1/2024	\$890	\$1,139	\$320	\$365
03102	Manchester	Co Operative Ins Cos	6/1/2023	\$920	\$1,825	\$218	\$305
03102	Manchester	Commerce Ins Co	7/13/2024	\$2,660	\$3,938	\$501	\$409
03102	Manchester	Concord Gen Mut Ins Co	4/15/2024	\$633	\$729	\$149	\$296
03102	Manchester	Farmers Grp Prop & Cas Ins Co	10/25/2022	\$548	\$834	\$195	\$209
03102	Manchester	Farmers Prop & Cas Ins Co	10/31/2023	\$667	\$990	\$214	\$256
03102	Manchester	Garrison Prop & Cas Ins Co	5/31/2023	\$1,108	\$1,286		\$459
03102	Manchester	Hanover Ins Co	5/24/2024	\$673	\$820	\$200	\$506
03102	Manchester	Homesite Ins Co Of The Midwest	3/8/2024	\$876	\$1,174		
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	12/5/2023	\$1,306	\$1,546	\$262	
03102	Manchester	Merrimack Mut Fire Ins Co	1/12/2024	\$1,296	\$1,466	\$238	\$304
03102	Manchester	MMG Ins Co	8/1/2024	\$614	\$1,076	\$150	\$200
03102	Manchester	MT WA Assur Corp	3/1/2024	\$827	\$1,247	\$125	\$126
03102	Manchester	Privilege Underwriters Recp Exch	8/15/2023	\$2,451	\$3,479	\$1,158	\$1,911
03102	Manchester	Safeco Ins Co Of Amer	5/15/2023	\$692	\$858	\$126	\$446
03102	Manchester	Safety Ind Ins Co	10/1/2023	\$897	\$1,065		
03102	Manchester	Safety Ins Co	10/1/2023	\$1,022	\$1,214	\$198	\$270
03102	Manchester	State Farm Fire & Cas Co	5/1/2024	\$937	\$1,230	\$127	\$416
03102	Manchester	The Cincinnati Ins Co	8/1/2023	\$802	\$1,007	\$142	\$211
03102	Manchester	Travelers Home & Marine Ins Co	1/6/2020	\$770	\$1,037	\$143	\$360
03102	Manchester	Travelers Personal Ins Co	4/21/2024	\$565	\$589	\$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	10/2/2023	\$787	\$860	\$75	\$211
03102	Manchester	Vigilant Ins Co	8/14/2023	\$1,472	\$1,778	\$559	\$858

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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
03301	Concord	Allstate Prop & Cas Ins Co	1/15/2024	<b>\$938</b>	<b>\$1,174</b>		
03301	Concord	American Economy Ins Co	2/29/2024	<b>\$988</b>	<b>\$977</b>		
03301	Concord	American Strategic Ins Corp	10/4/2023	<b>\$957</b>	<b>\$1,114</b>	<b>\$258</b>	<b>\$576</b>
03301	Concord	Amica Mut Ins Co	5/1/2024	<b>\$686</b>	<b>\$851</b>	<b>\$109</b>	<b>\$420</b>
03301	Concord	Cambridge Mut Fire Ins Co	1/12/2024	<b>\$1,196</b>	<b>\$1,363</b>	<b>\$161</b>	<b>\$203</b>
03301	Concord	Central Mut Ins Co	8/1/2024	<b>\$898</b>	<b>\$1,165</b>	<b>\$320</b>	<b>\$352</b>
03301	Concord	Co Operative Ins Cos	6/1/2023	<b>\$920</b>	<b>\$1,825</b>	<b>\$218</b>	<b>\$305</b>
03301	Concord	Commerce Ins Co	7/13/2024	<b>\$3,005</b>	<b>\$4,469</b>	<b>\$431</b>	<b>\$473</b>
03301	Concord	Concord Gen Mut Ins Co	4/15/2024	<b>\$663</b>	<b>\$773</b>	<b>\$128</b>	<b>\$344</b>
03301	Concord	Farmers Grp Prop & Cas Ins Co	10/25/2022	<b>\$566</b>	<b>\$863</b>	<b>\$210</b>	<b>\$224</b>
03301	Concord	Farmers Prop & Cas Ins Co	10/31/2023	<b>\$603</b>	<b>\$893</b>	<b>\$230</b>	<b>\$275</b>
03301	Concord	Garrison Prop & Cas Ins Co	5/31/2023	<b>\$1,084</b>	<b>\$1,261</b>		<b>\$440</b>
03301	Concord	Hanover Ins Co	5/24/2024	<b>\$796</b>	<b>\$981</b>	<b>\$236</b>	<b>\$562</b>
03301	Concord	Homesite Ins Co Of The Midwest	3/8/2024	<b>\$935</b>	<b>\$1,414</b>		
03301	Concord	Integon Natl Ins Co	10/23/2020	<b>\$625</b>	<b>\$729</b>	<b>\$233</b>	<b>\$326</b>
03301	Concord	Interins Exch Of The Automobile Club	4/1/2021	<b>\$481</b>	<b>\$652</b>	<b>\$175</b>	<b>\$197</b>
03301	Concord	Liberty Mut Fire Ins Co	6/21/2021				
03301	Concord	Liberty Mut Personal Ins Co	12/5/2023	<b>\$1,294</b>	<b>\$1,525</b>	<b>\$205</b>	
03301	Concord	Merrimack Mut Fire Ins Co	1/12/2024	<b>\$1,431</b>	<b>\$1,628</b>	<b>\$188</b>	<b>\$236</b>
03301	Concord	MMG Ins Co	8/1/2024	<b>\$568</b>	<b>\$995</b>	<b>\$150</b>	<b>\$180</b>
03301	Concord	MT WA Assur Corp	3/1/2024	<b>\$1,286</b>	<b>\$2,054</b>	<b>\$123</b>	<b>\$123</b>
03301	Concord	Privilege Underwriters Recp Exch	8/15/2023	<b>\$2,451</b>	<b>\$3,479</b>	<b>\$1,158</b>	<b>\$1,911</b>
03301	Concord	Safeco Ins Co Of Amer	5/15/2023	<b>\$611</b>	<b>\$757</b>	<b>\$132</b>	<b>\$437</b>
03301	Concord	Safety Ind Ins Co	10/1/2023	<b>\$854</b>	<b>\$1,012</b>		
03301	Concord	Safety Ins Co	10/1/2023	<b>\$970</b>	<b>\$1,151</b>	<b>\$186</b>	<b>\$270</b>
03301	Concord	State Farm Fire & Cas Co	5/1/2024	<b>\$1,001</b>	<b>\$1,314</b>	<b>\$108</b>	<b>\$413</b>
03301	Concord	The Cincinnati Ins Co	8/1/2023	<b>\$705</b>	<b>\$885</b>	<b>\$117</b>	<b>\$170</b>
03301	Concord	Travelers Home & Marine Ins Co	1/6/2020	<b>\$793</b>	<b>\$1,074</b>	<b>\$159</b>	<b>\$282</b>
03301	Concord	Travelers Personal Ins Co	4/21/2024	<b>\$542</b>	<b>\$571</b>	<b>\$125</b>	<b>\$226</b>
03301	Concord	Union Mut Fire Ins Co	5/15/2023	<b>\$465</b>	<b>\$651</b>	<b>\$157</b>	<b>\$256</b>
03301	Concord	United Serv Automobile Assn	5/31/2023	<b>\$1,147</b>	<b>\$1,320</b>		<b>\$488</b>
03301	Concord	USAA Cas Ins Co	5/31/2023	<b>\$945</b>	<b>\$1,104</b>		<b>\$445</b>
03301	Concord	USAA Gen Ind Co	5/31/2023	<b>\$1,234</b>	<b>\$1,442</b>		<b>\$348</b>
03301	Concord	Vermont Mut Ins Co	10/2/2023	<b>\$718</b>	<b>\$784</b>	<b>\$79</b>	<b>\$215</b>
03301	Concord	Vigilant Ins Co	8/14/2023	<b>\$1,472</b>	<b>\$1,778</b>	<b>\$559</b>	<b>\$858</b>

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03431	Keene	Allstate Prop & Cas Ins Co	1/15/2024	<b>\$911</b>	<b>\$1,138</b>		
03431	Keene	American Economy Ins Co	2/29/2024	<b>\$973</b>	<b>\$953</b>		
03431	Keene	American Strategic Ins Corp	10/4/2023	<b>\$1,005</b>	<b>\$1,176</b>	<b>\$258</b>	<b>\$584</b>
03431	Keene	Amica Mut Ins Co	5/1/2024	<b>\$686</b>	<b>\$842</b>	<b>\$109</b>	<b>\$420</b>
03431	Keene	Cambridge Mut Fire Ins Co	1/12/2024	<b>\$1,196</b>	<b>\$1,363</b>	<b>\$161</b>	<b>\$203</b>
03431	Keene	Central Mut Ins Co	8/1/2024	<b>\$908</b>	<b>\$1,168</b>	<b>\$320</b>	<b>\$352</b>
03431	Keene	Co Operative Ins Cos	6/1/2023	<b>\$920</b>	<b>\$1,825</b>	<b>\$218</b>	<b>\$305</b>
03431	Keene	Commerce Ins Co	7/13/2024	<b>\$2,705</b>	<b>\$4,006</b>	<b>\$448</b>	<b>\$498</b>
03431	Keene	Concord Gen Mut Ins Co	4/15/2024	<b>\$612</b>	<b>\$704</b>	<b>\$128</b>	<b>\$343</b>
03431	Keene	Farmers Grp Prop & Cas Ins Co	10/25/2022	<b>\$553</b>	<b>\$843</b>	<b>\$244</b>	<b>\$260</b>
03431	Keene	Farmers Prop & Cas Ins Co	10/31/2023	<b>\$722</b>	<b>\$1,074</b>	<b>\$254</b>	<b>\$304</b>
03431	Keene	Garrison Prop & Cas Ins Co	5/31/2023	<b>\$1,022</b>	<b>\$1,199</b>		<b>\$411</b>
03431	Keene	Hanover Ins Co	5/24/2024	<b>\$740</b>	<b>\$924</b>	<b>\$229</b>	<b>\$538</b>
03431	Keene	Homesite Ins Co Of The Midwest	3/8/2024	<b>\$823</b>	<b>\$1,150</b>		
03431	Keene	Integon Natl Ins Co	10/23/2020	<b>\$685</b>	<b>\$796</b>	<b>\$233</b>	<b>\$326</b>
03431	Keene	Interins Exch Of The Automobile Club	4/1/2021	<b>\$488</b>	<b>\$662</b>	<b>\$175</b>	<b>\$197</b>
03431	Keene	Liberty Mut Fire Ins Co	6/21/2021				
03431	Keene	Liberty Mut Personal Ins Co	12/5/2023	<b>\$1,307</b>	<b>\$1,538</b>	<b>\$241</b>	
03431	Keene	Merrimack Mut Fire Ins Co	1/12/2024	<b>\$1,431</b>	<b>\$1,628</b>	<b>\$188</b>	<b>\$236</b>
03431	Keene	MMG Ins Co	8/1/2024	<b>\$583</b>	<b>\$1,022</b>	<b>\$150</b>	<b>\$182</b>
03431	Keene	MT WA Assur Corp	3/1/2024	<b>\$1,168</b>	<b>\$1,822</b>	<b>\$121</b>	<b>\$121</b>
03431	Keene	Privilege Underwriters Recp Exch	8/15/2023	<b>\$2,451</b>	<b>\$3,479</b>	<b>\$1,158</b>	<b>\$1,911</b>
03431	Keene	Safeco Ins Co Of Amer	5/15/2023	<b>\$565</b>	<b>\$699</b>	<b>\$132</b>	<b>\$437</b>
03431	Keene	Safety Ind Ins Co	10/1/2023	<b>\$813</b>	<b>\$963</b>		
03431	Keene	Safety Ins Co	10/1/2023	<b>\$924</b>	<b>\$1,095</b>	<b>\$186</b>	<b>\$270</b>
03431	Keene	State Farm Fire & Cas Co	5/1/2024	<b>\$987</b>	<b>\$1,289</b>	<b>\$108</b>	<b>\$413</b>
03431	Keene	The Cincinnati Ins Co	8/1/2023	<b>\$830</b>	<b>\$1,043</b>	<b>\$117</b>	<b>\$170</b>
03431	Keene	Travelers Home & Marine Ins Co	1/6/2020	<b>\$859</b>	<b>\$1,169</b>	<b>\$163</b>	<b>\$296</b>
03431	Keene	Travelers Personal Ins Co	4/21/2024	<b>\$573</b>	<b>\$605</b>	<b>\$125</b>	<b>\$217</b>
03431	Keene	Union Mut Fire Ins Co	5/15/2023	<b>\$445</b>	<b>\$623</b>	<b>\$156</b>	<b>\$252</b>
03431	Keene	United Serv Automobile Assn	5/31/2023	<b>\$1,070</b>	<b>\$1,239</b>		<b>\$456</b>
03431	Keene	USAA Cas Ins Co	5/31/2023	<b>\$887</b>	<b>\$1,042</b>		<b>\$415</b>
03431	Keene	USAA Gen Ind Co	5/31/2023	<b>\$1,151</b>	<b>\$1,352</b>		<b>\$327</b>
03431	Keene	Vermont Mut Ins Co	10/2/2023	<b>\$732</b>	<b>\$800</b>	<b>\$79</b>	<b>\$217</b>
03431	Keene	Vigilant Ins Co	8/14/2023	<b>\$1,472</b>	<b>\$1,778</b>	<b>\$559</b>	<b>\$858</b>

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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
03570	Berlin	Allstate Prop & Cas Ins Co	1/15/2024	<b>\$905</b>	<b>\$1,127</b>		
03570	Berlin	American Economy Ins Co	2/29/2024	<b>\$935</b>	<b>\$884</b>		
03570	Berlin	American Strategic Ins Corp	10/4/2023	<b>\$792</b>	<b>\$984</b>	<b>\$268</b>	<b>\$833</b>
03570	Berlin	Amica Mut Ins Co	5/1/2024	<b>\$686</b>	<b>\$655</b>	<b>\$109</b>	<b>\$420</b>
03570	Berlin	Cambridge Mut Fire Ins Co	1/12/2024	<b>\$1,196</b>	<b>\$1,363</b>	<b>\$161</b>	<b>\$205</b>
03570	Berlin	Central Mut Ins Co	8/1/2024	<b>\$841</b>	<b>\$1,062</b>	<b>\$320</b>	<b>\$352</b>
03570	Berlin	Co Operative Ins Cos	6/1/2023	<b>\$920</b>	<b>\$1,825</b>	<b>\$218</b>	<b>\$305</b>
03570	Berlin	Commerce Ins Co	7/13/2024	<b>\$3,323</b>	<b>\$4,954</b>	<b>\$396</b>	<b>\$435</b>
03570	Berlin	Concord Gen Mut Ins Co	4/15/2024	<b>\$653</b>	<b>\$760</b>	<b>\$128</b>	<b>\$343</b>
03570	Berlin	Farmers Grp Prop & Cas Ins Co	10/25/2022	<b>\$611</b>	<b>\$929</b>	<b>\$264</b>	<b>\$283</b>
03570	Berlin	Farmers Prop & Cas Ins Co	10/31/2023	<b>\$789</b>	<b>\$1,175</b>	<b>\$276</b>	<b>\$331</b>
03570	Berlin	Garrison Prop & Cas Ins Co	5/31/2023	<b>\$1,041</b>	<b>\$1,278</b>		<b>\$395</b>
03570	Berlin	Hanover Ins Co	5/24/2024	<b>\$712</b>	<b>\$902</b>	<b>\$220</b>	<b>\$526</b>
03570	Berlin	Homesite Ins Co Of The Midwest	3/8/2024	<b>\$1,096</b>	<b>\$1,822</b>		
03570	Berlin	Integon Natl Ins Co	10/23/2020	<b>\$706</b>	<b>\$943</b>	<b>\$232</b>	<b>\$309</b>
03570	Berlin	Interins Exch Of The Automobile Club	4/1/2021	<b>\$474</b>	<b>\$641</b>	<b>\$175</b>	<b>\$197</b>
03570	Berlin	Liberty Mut Fire Ins Co	6/21/2021				
03570	Berlin	Liberty Mut Personal Ins Co	12/5/2023	<b>\$1,221</b>	<b>\$1,411</b>	<b>\$237</b>	
03570	Berlin	Merrimack Mut Fire Ins Co	1/12/2024	<b>\$1,431</b>	<b>\$1,628</b>	<b>\$188</b>	<b>\$239</b>
03570	Berlin	MMG Ins Co	8/1/2024	<b>\$589</b>	<b>\$1,032</b>	<b>\$150</b>	<b>\$182</b>
03570	Berlin	MT WA Assur Corp	3/1/2024	<b>\$1,175</b>	<b>\$1,819</b>	<b>\$122</b>	<b>\$122</b>
03570	Berlin	Privilege Underwriters Recp Exch	8/15/2023	<b>\$2,451</b>	<b>\$3,479</b>	<b>\$1,158</b>	<b>\$1,911</b>
03570	Berlin	Safeco Ins Co Of Amer	5/15/2023	<b>\$587</b>	<b>\$726</b>	<b>\$132</b>	<b>\$437</b>
03570	Berlin	Safety Ind Ins Co	10/1/2023	<b>\$963</b>	<b>\$1,142</b>		
03570	Berlin	Safety Ins Co	10/1/2023	<b>\$1,096</b>	<b>\$1,300</b>	<b>\$186</b>	<b>\$270</b>
03570	Berlin	State Farm Fire & Cas Co	5/1/2024	<b>\$917</b>	<b>\$1,194</b>	<b>\$108</b>	<b>\$413</b>
03570	Berlin	The Cincinnati Ins Co	8/1/2023	<b>\$835</b>	<b>\$1,049</b>	<b>\$117</b>	<b>\$170</b>
03570	Berlin	Travelers Home & Marine Ins Co	1/6/2020		<b>\$1,259</b>	<b>\$149</b>	<b>\$351</b>
03570	Berlin	Travelers Personal Ins Co	4/21/2024	<b>\$487</b>	<b>\$513</b>	<b>\$125</b>	<b>\$217</b>
03570	Berlin	Union Mut Fire Ins Co	5/15/2023	<b>\$441</b>	<b>\$616</b>	<b>\$154</b>	<b>\$251</b>
03570	Berlin	United Serv Automobile Assn	5/31/2023	<b>\$1,097</b>	<b>\$1,340</b>		<b>\$434</b>
03570	Berlin	USAA Cas Ins Co	5/31/2023	<b>\$918</b>	<b>\$1,134</b>		<b>\$399</b>
03570	Berlin	USAA Gen Ind Co	5/31/2023	<b>\$1,204</b>	<b>\$1,499</b>		<b>\$316</b>
03570	Berlin	Vermont Mut Ins Co	10/2/2023	<b>\$739</b>	<b>\$808</b>	<b>\$79</b>	<b>\$219</b>
03570	Berlin	Vigilant Ins Co	8/14/2023	<b>\$1,472</b>	<b>\$1,778</b>	<b>\$559</b>	<b>\$858</b>

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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	1/15/2024	<b>\$874</b>	<b>\$1,083</b>		
03766	Lebanon	American Economy Ins Co	2/29/2024	<b>\$772</b>	<b>\$748</b>		
03766	Lebanon	American Strategic Ins Corp	10/4/2023	<b>\$859</b>	<b>\$1,003</b>	<b>\$233</b>	<b>\$589</b>
03766	Lebanon	Amica Mut Ins Co	5/1/2024	<b>\$686</b>	<b>\$842</b>	<b>\$109</b>	<b>\$420</b>
03766	Lebanon	Cambridge Mut Fire Ins Co	1/12/2024	<b>\$1,196</b>	<b>\$1,363</b>	<b>\$161</b>	<b>\$207</b>
03766	Lebanon	Central Mut Ins Co	8/1/2024	<b>\$936</b>	<b>\$1,158</b>	<b>\$320</b>	<b>\$352</b>
03766	Lebanon	Co Operative Ins Cos	6/1/2023	<b>\$920</b>	<b>\$1,825</b>	<b>\$218</b>	<b>\$305</b>
03766	Lebanon	Commerce Ins Co	7/13/2024	<b>\$3,003</b>	<b>\$4,464</b>	<b>\$396</b>	<b>\$435</b>
03766	Lebanon	Concord Gen Mut Ins Co	4/15/2024	<b>\$625</b>	<b>\$725</b>	<b>\$128</b>	<b>\$343</b>
03766	Lebanon	Farmers Grp Prop & Cas Ins Co	10/25/2022	<b>\$553</b>	<b>\$843</b>	<b>\$244</b>	<b>\$260</b>
03766	Lebanon	Farmers Prop & Cas Ins Co	10/31/2023	<b>\$722</b>	<b>\$1,074</b>	<b>\$254</b>	<b>\$304</b>
03766	Lebanon	Garrison Prop & Cas Ins Co	5/31/2023	<b>\$1,114</b>	<b>\$1,250</b>		<b>\$450</b>
03766	Lebanon	Hanover Ins Co	5/24/2024	<b>\$811</b>	<b>\$1,010</b>	<b>\$241</b>	<b>\$600</b>
03766	Lebanon	Homesite Ins Co Of The Midwest	3/8/2024	<b>\$863</b>	<b>\$1,289</b>		
03766	Lebanon	Integon Natl Ins Co	10/23/2020	<b>\$738</b>	<b>\$893</b>	<b>\$232</b>	<b>\$352</b>
03766	Lebanon	Interins Exch Of The Automobile Club	4/1/2021	<b>\$474</b>	<b>\$641</b>	<b>\$175</b>	<b>\$197</b>
03766	Lebanon	Liberty Mut Fire Ins Co	6/21/2021				
03766	Lebanon	Liberty Mut Personal Ins Co	12/5/2023	<b>\$1,237</b>	<b>\$1,440</b>	<b>\$202</b>	
03766	Lebanon	Merrimack Mut Fire Ins Co	1/12/2024	<b>\$1,431</b>	<b>\$1,628</b>	<b>\$188</b>	<b>\$241</b>
03766	Lebanon	MMG Ins Co	8/1/2024	<b>\$583</b>	<b>\$1,022</b>	<b>\$150</b>	<b>\$180</b>
03766	Lebanon	MT WA Assur Corp	3/1/2024	<b>\$1,119</b>	<b>\$1,729</b>	<b>\$121</b>	<b>\$121</b>
03766	Lebanon	Privilege Underwriters Recp Exch	8/15/2023	<b>\$2,451</b>	<b>\$3,479</b>	<b>\$1,158</b>	<b>\$1,911</b>
03766	Lebanon	Safeco Ins Co Of Amer	5/15/2023	<b>\$572</b>	<b>\$712</b>	<b>\$132</b>	<b>\$437</b>
03766	Lebanon	Safety Ind Ins Co	10/1/2023	<b>\$834</b>	<b>\$989</b>		
03766	Lebanon	Safety Ins Co	10/1/2023	<b>\$949</b>	<b>\$1,125</b>	<b>\$186</b>	<b>\$270</b>
03766	Lebanon	State Farm Fire & Cas Co	5/1/2024	<b>\$977</b>	<b>\$1,276</b>	<b>\$108</b>	<b>\$413</b>
03766	Lebanon	The Cincinnati Ins Co	8/1/2023	<b>\$656</b>	<b>\$824</b>	<b>\$117</b>	<b>\$170</b>
03766	Lebanon	Travelers Home & Marine Ins Co	1/6/2020	<b>\$873</b>	<b>\$1,179</b>	<b>\$156</b>	<b>\$283</b>
03766	Lebanon	Travelers Personal Ins Co	4/21/2024	<b>\$529</b>	<b>\$556</b>	<b>\$125</b>	<b>\$206</b>
03766	Lebanon	Union Mut Fire Ins Co	5/15/2023	<b>\$447</b>	<b>\$627</b>	<b>\$155</b>	<b>\$250</b>
03766	Lebanon	United Serv Automobile Assn	5/31/2023	<b>\$1,177</b>	<b>\$1,303</b>		<b>\$507</b>
03766	Lebanon	USAA Cas Ins Co	5/31/2023	<b>\$963</b>	<b>\$1,084</b>		<b>\$457</b>
03766	Lebanon	USAA Gen Ind Co	5/31/2023	<b>\$1,268</b>	<b>\$1,424</b>		<b>\$357</b>
03766	Lebanon	Vermont Mut Ins Co	10/2/2023	<b>\$787</b>	<b>\$860</b>	<b>\$75</b>	<b>\$211</b>
03766	Lebanon	Vigilant Ins Co	8/14/2023	<b>\$1,472</b>	<b>\$1,778</b>	<b>\$559</b>	<b>\$858</b>

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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	1/15/2024	<b>\$1,021</b>	<b>\$1,287</b>		
03801	Portsmouth	American Economy Ins Co	2/29/2024	<b>\$1,189</b>	<b>\$1,289</b>		
03801	Portsmouth	American Strategic Ins Corp	10/4/2023	<b>\$1,107</b>	<b>\$1,297</b>	<b>\$279</b>	<b>\$730</b>
03801	Portsmouth	Amica Mut Ins Co	5/1/2024	<b>\$652</b>	<b>\$826</b>	<b>\$104</b>	<b>\$410</b>
03801	Portsmouth	Cambridge Mut Fire Ins Co	1/12/2024	<b>\$1,231</b>	<b>\$1,408</b>	<b>\$161</b>	<b>\$203</b>
03801	Portsmouth	Central Mut Ins Co	8/1/2024	<b>\$1,075</b>	<b>\$1,389</b>	<b>\$355</b>	<b>\$408</b>
03801	Portsmouth	Co Operative Ins Cos	6/1/2023	<b>\$920</b>	<b>\$1,825</b>	<b>\$218</b>	<b>\$305</b>
03801	Portsmouth	Commerce Ins Co	7/13/2024	<b>\$3,441</b>	<b>\$5,135</b>	<b>\$448</b>	<b>\$450</b>
03801	Portsmouth	Concord Gen Mut Ins Co	4/15/2024	<b>\$688</b>	<b>\$801</b>	<b>\$136</b>	<b>\$365</b>
03801	Portsmouth	Farmers Grp Prop & Cas Ins Co	10/25/2022	<b>\$787</b>	<b>\$1,190</b>	<b>\$238</b>	<b>\$255</b>
03801	Portsmouth	Farmers Prop & Cas Ins Co	10/31/2023	<b>\$682</b>	<b>\$1,013</b>	<b>\$254</b>	<b>\$304</b>
03801	Portsmouth	Garrison Prop & Cas Ins Co	5/31/2023	<b>\$1,170</b>	<b>\$1,405</b>		<b>\$463</b>
03801	Portsmouth	Hanover Ins Co	5/24/2024	<b>\$1,031</b>	<b>\$1,256</b>	<b>\$247</b>	<b>\$671</b>
03801	Portsmouth	Homesite Ins Co Of The Midwest	3/8/2024	<b>\$1,001</b>	<b>\$1,367</b>		
03801	Portsmouth	Integon Natl Ins Co	10/23/2020	<b>\$1,024</b>	<b>\$1,193</b>	<b>\$242</b>	<b>\$336</b>
03801	Portsmouth	Interins Exch Of The Automobile Club	4/1/2021	<b>\$488</b>	<b>\$662</b>	<b>\$175</b>	<b>\$197</b>
03801	Portsmouth	Liberty Mut Fire Ins Co	6/21/2021				
03801	Portsmouth	Liberty Mut Personal Ins Co	12/5/2023	<b>\$1,402</b>	<b>\$1,686</b>	<b>\$191</b>	
03801	Portsmouth	Merrimack Mut Fire Ins Co	1/12/2024	<b>\$1,251</b>	<b>\$1,410</b>	<b>\$188</b>	<b>\$234</b>
03801	Portsmouth	MMG Ins Co	8/1/2024	<b>\$625</b>	<b>\$1,092</b>	<b>\$150</b>	<b>\$154</b>
03801	Portsmouth	MT WA Assur Corp	3/1/2024	<b>\$850</b>	<b>\$1,296</b>	<b>\$127</b>	<b>\$127</b>
03801	Portsmouth	Privilege Underwriters Recp Exch	8/15/2023	<b>\$2,451</b>	<b>\$3,479</b>	<b>\$1,158</b>	<b>\$1,911</b>
03801	Portsmouth	Safeco Ins Co Of Amer	5/15/2023	<b>\$693</b>	<b>\$862</b>	<b>\$129</b>	<b>\$386</b>
03801	Portsmouth	Safety Ind Ins Co	10/1/2023	<b>\$968</b>	<b>\$1,148</b>		
03801	Portsmouth	Safety Ins Co	10/1/2023	<b>\$1,101</b>	<b>\$1,308</b>	<b>\$191</b>	<b>\$265</b>
03801	Portsmouth	State Farm Fire & Cas Co	5/1/2024	<b>\$1,004</b>	<b>\$1,336</b>	<b>\$127</b>	<b>\$416</b>
03801	Portsmouth	The Cincinnati Ins Co	8/1/2023	<b>\$738</b>	<b>\$926</b>	<b>\$142</b>	<b>\$211</b>
03801	Portsmouth	Travelers Home & Marine Ins Co	1/6/2020	<b>\$803</b>	<b>\$1,086</b>	<b>\$150</b>	<b>\$267</b>
03801	Portsmouth	Travelers Personal Ins Co	4/21/2024	<b>\$782</b>	<b>\$814</b>	<b>\$155</b>	<b>\$304</b>
03801	Portsmouth	Union Mut Fire Ins Co	5/15/2023	<b>\$449</b>	<b>\$631</b>	<b>\$158</b>	<b>\$227</b>
03801	Portsmouth	United Serv Automobile Assn	5/31/2023	<b>\$1,210</b>	<b>\$1,428</b>		<b>\$503</b>
03801	Portsmouth	USAA Cas Ins Co	5/31/2023	<b>\$1,006</b>	<b>\$1,206</b>		<b>\$464</b>
03801	Portsmouth	USAA Gen Ind Co	5/31/2023	<b>\$1,266</b>	<b>\$1,505</b>		<b>\$361</b>
03801	Portsmouth	Vermont Mut Ins Co	10/2/2023	<b>\$809</b>	<b>\$885</b>	<b>\$86</b>	<b>\$217</b>
03801	Portsmouth	Vigilant Ins Co	8/14/2023	<b>\$1,876</b>	<b>\$2,284</b>	<b>\$559</b>	<b>\$858</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 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	1/15/2024	\$951	\$1,189		
03846	North Rural	American Economy Ins Co	2/29/2024	\$1,124	\$1,057		
03846	North Rural	American Strategic Ins Corp	10/4/2023	\$838	\$972	\$293	\$661
03846	North Rural	Amica Mut Ins Co	5/1/2024	\$686	\$859	\$104	\$328
03846	North Rural	Cambridge Mut Fire Ins Co	1/12/2024	\$1,196	\$1,363	\$161	\$207
03846	North Rural	Central Mut Ins Co	8/1/2024	\$873	\$1,148	\$320	\$352
03846	North Rural	Co Operative Ins Cos	6/1/2023	\$920	\$1,825	\$218	\$305
03846	North Rural	Commerce Ins Co	7/13/2024	\$2,796	\$4,149	\$396	\$435
03846	North Rural	Concord Gen Mut Ins Co	4/15/2024	\$637	\$739	\$128	\$343
03846	North Rural	Farmers Grp Prop & Cas Ins Co	10/25/2022	\$611	\$929	\$264	\$283
03846	North Rural	Farmers Prop & Cas Ins Co	10/31/2023	\$789	\$1,175	\$276	\$331
03846	North Rural	Garrison Prop & Cas Ins Co	5/31/2023	\$1,104	\$1,319		\$424
03846	North Rural	Hanover Ins Co	5/24/2024	\$717	\$911	\$235	\$534
03846	North Rural	Homesite Ins Co Of The Midwest	3/8/2024	\$1,098	\$1,777		
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	12/5/2023	\$1,247	\$1,451	\$219	
03846	North Rural	Merrimack Mut Fire Ins Co	1/12/2024	\$1,431	\$1,628	\$188	\$241
03846	North Rural	MMG Ins Co	8/1/2024	\$604	\$1,058	\$150	\$180
03846	North Rural	MT WA Assur Corp	3/1/2024	\$1,227	\$1,900	\$124	\$125
03846	North Rural	Privilege Underwriters Recp Exch	8/15/2023	\$2,451	\$3,479	\$1,158	\$1,911
03846	North Rural	Safeco Ins Co Of Amer	5/15/2023	\$634	\$785	\$132	\$437
03846	North Rural	Safety Ind Ins Co	10/1/2023	\$928	\$1,100		
03846	North Rural	Safety Ins Co	10/1/2023	\$1,057	\$1,253	\$186	\$270
03846	North Rural	State Farm Fire & Cas Co	5/1/2024	\$1,116	\$1,461	\$108	\$413
03846	North Rural	The Cincinnati Ins Co	8/1/2023	\$835	\$1,049	\$117	\$170
03846	North Rural	Travelers Home & Marine Ins Co	1/6/2020	\$971	\$1,296	\$149	\$351
03846	North Rural	Travelers Personal Ins Co	4/21/2024	\$613	\$648	\$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	10/2/2023	\$794	\$869	\$76	\$213
03846	North Rural	Vigilant Ins Co	8/14/2023	\$1,472	\$1,778	\$559	\$858

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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	1/15/2024	Town Class mappings were adjusted to reflect the average Town Class for Zip Code 03070. This update resulted in a rating decrease for zip code 03070 which was offset by the rate level factor change to result in an overall premium increase.
American Economy Ins Co	19690	2/29/2024	
American Strategic Ins Corp	10872	10/4/2023	
Amica Mut Ins Co	19976	5/1/2024	
Cambridge Mut Fire Ins Co	19771	1/12/2024	10% Territory Impact applied - Portsmouth location 3+ miles from the coast
Central Mut Ins Co	20230	8/1/2024	Assuming there are no chargeable prior claims in the last 3 years. Also assuming that the home in example 1 & 2 is single story, have unknown roof condition, and have unknown roof facet count. Lastly, also assuming the Age of Insured is 45 years old.
Co Operative Ins Cos	18686	6/1/2023	
Commerce Ins Co	34754	7/13/2024	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	4/15/2024	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	10/31/2023	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	5/24/2024	
Homesite Ins Co Of The Midwest	13927	3/8/2024	
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	12/5/2023	Adjustments or Assumptions: All LMPIC customers receive a 1.00 company factor. For each example, Credit Score of 1500 was applied and square footage of 1,500 was used. Customers are loss free. Please kindly note that the lowest \$ deductible in Elements Program is \$500. Examples I and II were rated with \$500 deductible. For example 3, assume age of customer is 45 and credit score of 950. Workers Comp premium is included as it is a required coverage. Please note that condo is not written for company LMPIC.
Merrimack Mut Fire Ins Co	19798	1/12/2024	3% Territory Impact applied - Portsmouth 3+ miles from the coast
MMG Ins Co	15997	8/1/2024	Adjustments or Assumptions: 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 #2 is in Master program Example #4 - HO6, all HO6 sold have the HO 1732 Examples #1, #2, #3, #4 are quoted with \$1000 deductible as \$500 is no longer available for new business.
MT WA Assur Corp	43982	3/1/2024	
Privilege Underwriters Recp Exch	12873	8/15/2023	
Safeco Ins Co Of Amer	24740	5/15/2023	
Safety Ind Ins Co	33618	10/1/2023	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	10/1/2023	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	5/1/2024	Our Homeowners policy is a Form HO-W, which includes contents at 75% of Coverage A and was used for Example 1. We used a neutral Customer Rating Index (CRI) factor. 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.
The Cincinnati Ins Co	10677	8/1/2023	
Travelers Home & Marine Ins Co	27998	1/6/2020	
Travelers Personal Ins Co	38130	4/21/2024	
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	10/2/2023	
Vigilant Ins Co	20397	8/14/2023	