

AUTO INSURANCE

A COMPARISON GUIDE TO RATES



As of February 2022

A Comparison Guide to Automobile Insurance Rates in Maryland

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How to Shop for Auto Insurance

Comparison shopping is the key to getting the most for your insurance dollar. The best time to shop for insurance is before you purchase a car, trade in a vehicle, add drivers or when your policy is up for renewal. Here are some basic tips to follow when shopping for insurance:

Before buying a new car, determine your insurance costs. High-performance vehicles usually come with higher insurance costs.

Know what insurance coverage you are buying. Before you begin calling to request price quotes, familiarize yourself with the insurance coverage you are buying. It is important to know which coverages Maryland law requires you to purchase and what optional coverages you may purchase.

Seek unbiased information. In addition to referring to this auto insurance rate guide, you also may seek information from consumer groups, consumer publications (i.e. *Consumer Reports*) and the Internet.

Do comparison-shopping. Contact several insurers or insurance producers (also known as agents or brokers). Also, ask your relatives and friends for recommendations. In addition, some banks, employers and special interest groups offer insurance directly to their members.

Ask for price quotes. In order to make an “apples-to-apples” price comparison, you must provide the same information to each insurer or insurance producer. The following information is normally requested: make/model/year of vehicle, number of average annual miles, region in which you live, coverages and limits desired and driving record (accidents or violations).

Ask about deductibles. A deductible is the amount you agree to be responsible for in the event of damage to your vehicle (i.e. accident, fire or vandalism). If you select a high deductible, you pay more out of your own pocket for any damage or loss; however, your premium should be lower.

Ask for discounts. Again, to help keep rates down, ask what discounts the insurer offers (i.e. security devices, safety devices, good-driving record, defensive-driving courses, good student, etc.).

Protect yourself from insurance fraud. Once you have selected the insurer, contact the Maryland Insurance Administration at, www.insurance.maryland.gov, or via phone to verify that the insurer/insurance producer is licensed to sell insurance in Maryland. It is illegal for unlicensed insurers and insurance producers to sell insurance in Maryland.

What Factors Impact Rates?

When applying for auto insurance, insurers evaluate your risk and the likelihood you will file a claim. This is referred to as *underwriting a risk*. Once your level of risk has been determined, the insurer will group you with policyholders who have similar risk characteristics. Then, the insurer will assign a rate based on the claims history for your risk group. The most common factors that impact rates are:

Driving record. If your driving record is less than perfect, you will be considered a higher risk and will pay a higher premium.

Geographic area. The number of claims filed by policyholders in your area will also affect the rates charged by insurers.

Gender and age. Statistics show that males and young adults have a higher incidence of accidents and claims. Therefore, your gender and age will determine your rate.

Marital status. Married individuals have a lower incidence of accidents and claims so they generally pay lower premiums than single people.

Prior insurance coverage. Any time period(s) that you did not carry auto insurance will affect your premium.

Annual mileage. Insurers will calculate your premium based on the average distance you drive on an annual basis.

Make and model of car. Premiums are also based on your car’s make/model and value.

Credit history. Some, but not all, insurers use your credit history (good or bad) as a factor in determining your premium.

For more detailed information about shopping for auto insurance, please refer to the Maryland Insurance Administration’s *A Consumer Guide to Auto Insurance*. It is available on our website, www.insurance.maryland.gov or it may be requested by calling 410-468-2000 or 800-492-6116.

How to Use This Guide

This guide lists those companies writing the greatest number of insurance policies in Maryland. Individuals may not qualify for coverage in all insurers. Affiliated insurers have different underwriting standards. Within a group of insurers (i.e. State Farm or Allstate), consumers are placed in the affiliated insurer based on their risk level.

To obtain a sample premium in your area, use the included charts as follows:

- **Refer to the region you wish to compare (i.e. Western Maryland, Washington D.C. Suburbs, Southern Maryland, Greater Baltimore Suburban Area, or Eastern Shore (w/o Cecil)**
- **Choose a scenario that most closely reflects your household makeup.**
- **Determine which zip code is closest to where you live.**
- **Compare the insurers and rates provided for that scenario in that zip code**

Rates shown in this guide are total annual premiums for 22 scenarios and do not account for other variables such as discounts you may qualify for or other vehicles and age brackets. This data is provided by the insurers and is subject to change.

About Financing Insurance

Not everyone can afford to pay their insurance premiums upfront. Therefore, many insurers offer installment plans. In addition, your premium may also be financed by a premium finance company, which finances premiums in exchange for a consumer's agreement to pay interest and service fees.

The minimum coverages and coverage limits required by Maryland law are:

- Liability coverages of \$30,000 for bodily injury per person or \$60,000 per accident, and \$15,000 for property damage (a.k.a. 30/60/15);
- Personal Injury Protection (PIP*) coverage of \$2,500; and
- Uninsured Motorist (UM) coverages of \$30,000 bodily injury per person or \$60,000 per accident, and \$15,000 for property damage (a.k.a. 30/60/15).

Comprehensive and Collision coverages are optional.

*PIP may be limited (See Definitions), which will result in a lower premium. If you meet certain conditions, the Maryland Auto Insurance Fund and some insurers will allow you to fully reject PIP. Ask your insurer or insurance producer to learn more.

Notes to Rate Tables

RATES AND AVAILABILITY ARE SUBJECT TO CHANGE BY THE INSURERS.

*** Indicates those insurers which consider credit scores in determining premiums.**

N/A = Insurers that do not have rates available based on criteria in the scenario, such as an at-fault accident.

Maryland Automobile Insurance Fund:

MAIF generally offers the state mandatory minimum liability limits of \$30,000/\$60,000/\$15,000. MAIF does offer limits of \$100,000/\$300,000/ \$100,000, for which rates are provided. However, MAIF does not provide the limits in Scenarios 16, 18 and 22.

Definitions

Full PIP covers you and members of your family residing with you who may be injured in a motor vehicle accident, anyone else injured while in your vehicle, and pedestrians injured by your vehicle.

Limited PIP eliminates coverage for you, your family members 16 years of age or older that reside with you, and any listed drivers on the policy. Anyone else injured while in your vehicle and pedestrians injured by your vehicle will continue to be covered. Limited PIP premiums are typically 40% of Full PIP premiums. You must sign a waiver form to obtain Limited PIP.

Rejection of PIP - If you meet certain conditions, the Maryland Automobile Insurance Fund and some insurance companies will allow you to reject PIP.

Uninsured Motorist (UM) protects you if a hit-and-run driver or someone without insurance causes damage to your property or injures you or your passenger(s).

Comprehensive coverage pays for damage to your car resulting from causes other than an accident, such as vandalism or theft.

Collision coverage pays to repair your vehicle or what your vehicle was worth right before an accident occurred (if your insurer determines the car is totaled), regardless of who caused the accident.

SCENARIO DESCRIPTIONS

Scenario 1:

Young Single Male, Age 19. Rents an apartment.
Drives a 2014 Honda Accord EX-L 6 CYL 4DR
Drives 20 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past three years. No credit history (where applicable). No companion policy discount.

Liability	\$30,000/\$60,000/\$15,000
Full PIP	\$2,500
UM	\$30,000/\$60,000/\$15,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 2:

Young Single Female, Age 19. Rents an apartment.
Drives a 2008 Toyota Camry SE Sedan 4DR
Drives 20 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past three years. No credit history (where applicable). No companion policy discount.

Liability	\$30,000/\$60,000/\$15,000
Full PIP	\$2,500
UM	\$30,000/\$60,000/\$15,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 3:

Young Single Male, Age 23. Rents an apartment.
Drives a 2012 Honda CR-V EX AWD
Drives 15 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past three years. No credit history (where applicable). No companion policy discount.

Liability	\$30,000/\$60,000/\$15,000
Full PIP	\$2,500
UM	\$30,000/\$60,000/\$15,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 4:

Young Single Female, Age 23. Rents an apartment.
Drives a 2012 Jeep Liberty
Drives 15 miles each day total for work. Drives 15,000 miles annually.
Speeding ticket 19 months ago for driving 10 miles over the speed limit.
No credit history (where applicable). No companion policy discount.

Liability	\$30,000/\$60,000/\$15,000
Full PIP	\$2,500
UM	\$30,000/\$60,000/\$15,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 5:

Single Male, Age 30. Homeowner.
Drives a 2015 Toyota RAV4 Limited AWD
Drives 25 miles each day total for work. Drives 25,000 miles annually.
No accidents or violations in past 3 years. No credit history (where applicable). Receives companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 6:

Single Female, Age 30. Homeowner.
Drives a 2016 Nissan Altima 6 CYL 3.5L
Drives 15 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 7:

Single Male, Age 40. Homeowner.

Drives a 2015 Nissan Sentra SL

Drives 50 miles each day total for work. Drives 25,000 miles annually.

No accidents or violations in past 3 years. No credit history (where applicable). Receives companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 8:

Single Female, Age 40. Homeowner.

Drives a 2016 Toyota Prius C Hatchback 4DR

Drives 40 miles each day total for work. Drives 15,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 9:

Single Male, Age 50. Homeowner.

Drives 2017 Ford F-250 XLT 4x4 4DR Crew Cab Gas 164 WB

Drives 60 miles each day total for work. Drives 25,000 miles annually.

Second vehicle – 2012 Honda CR-V EX AWD

For pleasure use only – Drives 3,000 miles annually. Garage kept.

No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 10:

Single Male, Age 50. Renter.

Drives 2016 Ford F-150 XLT 4x4 4DR Crew Cab Gas 145 WB

Drives 60 miles each day total for work. Drives 25,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 11:

Single Female, Age 50. Renter.

Drives 2014 Hyundai Elantra 4DR SE WB

Drives 60 miles each day total for work. Drives 20,000 miles annually.

No accidents or violations in past 3 years. No credit history (where applicable). No companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 12:

Single Male, Age 65. Homeowner (retired).

Drives a 2012 Ford Escape XLS UTL 4x2 4DR

Drives 5,000 miles annually – pleasure use.

No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 13:

Single Male, Age 65. Renter (retired).
Drives a 2014 Honda Accord EX-L 6CYL 4DR
Drives 5,000 miles annually – pleasure use.
No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 14:

Single Female, Age 65. Homeowner (retired).
Drives a 2017 Toyota Camry Hybrid LE
Drives 5,000 miles annually – pleasure use.
No accidents or violations in past 3 years. Best credit history (where applicable). No companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 15:

Single Female, Age 65. Renter (retired).
Drives a 2015 Honda Accord Coupe LX 2.4L/4CYL
Drives 5,000 miles annually – pleasure use.
No accidents or violations in past 3 years. Best credit history (where applicable). No companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 16:

Family Rate -- Premiums include coverage for two vehicles and two drivers, with a multi-car discount and a companion homeowners discount (where available).

- **Married Male**, Age 26.
Drives a 2008 Toyota Tundra Double Cab 4X2
Drives 20 miles each day total for work. Drives 20,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$250,000/\$500,000 /\$100,000
Full PIP	\$2,500
UM	\$250,000/\$500,000 /\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

- **Married Female**, Age 24.
Drives a 2014 Dodge Grand Caravan SE
Does not work. Drives 5,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$250,000/\$500,000 /\$100,000
Full PIP	\$2,500
UM	\$250,000/\$500,000 /\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 17:

Family Rate -- Premiums include coverage for two vehicles and two drivers, with a multi-car discount and a companion renters discount (where available).

- **Married Male**, Age 29.
Drives a 2011 Chevrolet Silverado 1500 PKP 4x2 2DR Regular Cab
Drives 40 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past 3 years. No credit history (where applicable).

Liability	\$30,000/\$60,000 /\$15,000
Full PIP	\$2,500
UM	\$30,000/\$60,000 /\$15,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 17 (Cont.):

- **Married Female**, Age 29.
Drives a 2014 Dodge Grand Caravan SRT
Works part-time. Drives 5,000 miles annually.
No accidents or violations in past 3 years. No credit history (where applicable).

Liability	\$ \$30,000/\$60,000 /\$15,000
Full PIP	\$2,500
UM	\$30,000/\$60,000 /\$15,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 18:

Family Rate -- Premiums include coverage for two vehicles and two drivers, with a multi-car discount and a companion homeowners discount (where available).

- **Married Male**, Age 35.
Drives a 2010 Dodge Dakota Crew Cab PKP 4x4 4DR
Drives 45 miles each day total for work. Drives 35,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$250,000/\$500,000 /\$100,000
Full PIP	\$2,500
UM	\$250,000/\$500,000 /\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible
- **Married Female**, Age 32.
Drives a 2017 Nissan Rogue SL 4DR SUV AWD 2.5L 4CYL
Drives 20 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$ 250,000/\$500,000 /\$100,000
Full PIP	\$2,500
UM	\$250,000/\$500,000 /\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 19:

Family Rate -- Premiums include coverage for two vehicles and three drivers, with a multi-car discount and a companion homeowners discount (where available).

- **Married Male**, Age 44.
Drives a 2016 Mercedes E350
Drives 60 miles each day total for work. Drives 35,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible
- **Married Female**, Age 44.
Drives a 2016 Honda Accord EX-L 6 CYL 4DR Honda Sensing
Drives 15,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible
- **Young Single Male**, Age 17.
Does not have his own vehicle – he is an occasional driver of the vehicles. Speeding ticket 6 months ago – 10 miles over the speed limit.

Scenario 20:

Family Rate -- Premiums include coverage for two vehicles and three drivers, with a multi-car discount and a companion homeowners discount (where available).

- **Married Male**, Age 44.
Drives a 2012 Jeep Grand Cherokee 4WD

Scenario 20 (Cont.):

Drives 60 miles each day total for work. Drives 35,000 miles annually.

No accidents or violations in past 3 years. Worst credit history (where applicable).

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

- **Married Female, Age 44.**

Drives a 2015 Toyota Camry

Does not work. Drives 5,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

- **Young Single Male, Age 17.**

Does not have his own vehicle – he is an occasional driver of the vehicles. Speeding ticket 6 months ago – 10 miles over the speed limit.

Scenario 21:

Family Rate -- Premiums include coverage for two vehicles and two drivers, with a multi-car discount and a companion renters discount (where available).

- **Married Male, Age 50.**

Drives a 2017 Toyota Avalon Hybrid XLE

Drives 60 miles each day total for work. Drives 35,000 miles annually.

One at fault accident 15 months ago with claim paid in excess of \$10,000. Best credit history (where applicable).

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000

Comprehensive	\$250 deductible
Collision	\$500 deductible

- **Married Female, Age 50.**

Drives a 2008 Toyota Camry SE Sedan 4DR

Does not work. Drives 5,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 22:

Family Rate -- Premiums include coverage for two vehicles and two drivers, with a multi-car discount and a companion homeowners discount (where available).

- **Married Male, Age 65.**

Drives a 2015 Jeep Grand Cherokee Altitude 4x4

Drives 20 miles each day total for work. Drives 20,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$250,000/\$500,000/\$100,000
Full PIP	\$2,500
UM	\$250,000/\$500,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

- **Married Female, Age 65.**

Drives a 2016 Lexus

Does not work. Drives 5,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$250,000/\$500,000/\$100,000
Full PIP	\$2,500
UM	\$250,000/\$500,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Shopping for Automobile Insurance Insurer/Policy Comparison Worksheet

If you are shopping for automobile insurance, you may use this worksheet to help gather information about insurers and the automobile insurance policies they sell. You may call an insurance producer or the insurer for a rate quote.

Insurer Name			
Telephone number			
Financing rating			
Insurer licensed (Yes/No)			
Discounts offered			
Annual premium			
List all vehicles and drivers			

COVERAGE LIMITS

COVERAGE LIMITS COMPARISON (Coverages vary by policy. Make sure you get the coverage you need!)			
LIABILITY	Limits (30/60/15 is the minimum required by law):		
	Premium:		
PERSONAL INJURY PROTECTION (PIP)	Limits (\$2,500 is the minimum required by law, unless waived):		
	Premium – Full Coverage:		
	Premium – Waived Coverage:		
	Premium - Rejected PIP, if available:		
UNINSURED/ UNDERINSURED MOTORIST COVERAGE	Limits:		
	Premium:		
COLLISION	Limits:		
	Premium:		
	Deductible:		

COMPREHENSIVE (OTHER THAN COLLISION)	Limits:			
	Premium:			
	Deductible:			
MEDICAL PAYMENTS	Limits:			
	Premium:			
TOWING AND LABOR	Limit per disablement:			
	Maximum number of day:			
	Premium:			
RENTAL REIMBURSEMENT	Limits:			
	Maximum number of days:			
	Premium:			

COVERAGE COMPARISON

COVERAGE COMPARISON (Coverages vary by policy. Make sure you get the coverage you need!)					
LIABILITY	Does the policy cover:				
	<ul style="list-style-type: none"> • Family and other household residents? • People who drive my car with my permission? 	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Does this policy provide liability coverage if:				
	<ul style="list-style-type: none"> • I drive someone else's car? • I am driving a rental car? • I drive out the United States? 	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
PHYSICAL DAMAGE	Does the policy cover:				
	<ul style="list-style-type: none"> • Family and other household residents who drive my car: • People who drive my car with my permission? 	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Does this policy provide physical damage coverage if:				
	<ul style="list-style-type: none"> • I drive someone else's car? • I am driving a rental car? 	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Does the policy cover damage to:				
<ul style="list-style-type: none"> • A rental car? 	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the policy cover physical damage for:					
<ul style="list-style-type: none"> • Replacement vehicles? • Temporary substitute vehicles? 	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Scenario 1: Young Single Male, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2933	3592	4452	3228	3260	3934
* AIG Property Casualty Co.	4038	4164	4164	4038	2810	2976
* Allstate Indemnity Co.	5728	6851	7795	5486	6736	7845
American Family Connect P & C Ins. Co.	3900	4048	4860	4004	4238	5256
American National Property & Casualty Co.	2896	3506	4134	2922	3440	4074
* American States Preferred Insurance Co.	3195	3478	3586	3098	3740	3914
* Amica Mutual Insurance Co.	2379	3100	3100	2379	2654	2611
* Amica Property & Casualty Insurance Co.	2704	3521	3521	2704	3015	2966
Berkley Insurance Co.	3482	4991	5062	3466	4580	4783
* Brethren Mutual Insurance Co.	3054	3487	4188	3089	3247	3820
* Chubb National Insurance Co.	4122	5192	6300	4122	5511	6893
Cincinnati Casualty Co.	3740	3920	5542	3977	4544	4896
Cincinnati Insurance Co.	4370	4771	4716	4069	4718	4896
* Clearcover Insurance Co.	2165	2241	2725	2165	1832	2238
* CSAA General Insurance Co.	4522	5625	6882	5522	5932	6650
Cumberland Insurance Co. Inc.	3817	4434	4576	3817	4490	4636
* Dairyland Insurance Co.	8272	9872	11652	7399	11407	14634
Donegal Mutual Insurance Co.	7667	7613	9307	7667	10223	10895
Elephant Insurance Co.	5111	6313	7967	5111	6593	7393
* Encompass Home/Auto Insurance Co.	3876	5631	6476	3876	7306	6872
Erie Insurance Exchange	3516	3693	4679	3516	4226	4698
Esurance Property and Casualty Ins. Co.	8882	9480	12512	8882	10712	11340
Farmers Casualty Insurance Co.	4939	7165	7592	6374	7044	8170
Farmers Direct P & C Insurance Co.	5080	6224	6922	5080	6524	5780
Farmers Group Property & Casualty Ins. Co.	4556	5786	8020	4978	5662	6160
Farmers Insurance Exchange	4306	4992	5986	4338	4953	5998
* Foremost Insurance Co.	11211	11962	13536	11211	12218	13833
Garrison Property & Casualty Ins. Co.	3551	4305	4738	3670	4086	4671
* GEICO Secure Co.	2465	2328	2795	2465	2440	2697

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 1: Young Single Male, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	6506	8440	8190	4867	7776	8533
Horace Mann Insurance Co.	2744	2997	3685	2744	2934	3141
Horace Mann Property & Casualty Ins. Co.	2775	3172	4581	2775	3836	3836
* Integon Indemnity Co.	4893	5091	6616	5193	4978	5858
* Liberty Mutual Personal Insurance Co.	4930	7540	7611	4886	7280	8395
* LM General Insurance Co.	6110	7847	7831	6085	7527	8711
* LM Insurance Corp.	6788	8718	8700	6762	8363	9678
Maryland Auto Insurance Fund	5010	4871	5089	5010	4691	4176
* Meridian Security Insurance Co.	4789	6074	8062	5640	6653	8530
* Mutual Benefit Insurance Co.	5267	6453	7905	5667	6454	7490
* National General Assurance Co.	17370	17668	20395	17370	17775	22018
* Nationwide Property & Casualty Co.	5691	5901	8090	5899	7159	8870
Old Dominion Insurance Co.	6900	7584	9092	6922	8500	9742
Penn National Insurance Co.	4832	6079	6682	4822	6333	6734
Pharmacists Mutual Insurance Co.	4070	4909	4909	4070	4301	5160
Privilege Underwriters Reciprocal Exch.	7894	8146	8146	7894	5524	7635
* Progressive Select Insurance Co.	2412	2799	3328	2795	2826	3282
* Progressive Specialty Insurance Co.	3146	4127	4765	3531	3847	4567
Root Insurance Co.	1837	1831	2147	2204	1877	2425
* Selective Ins. Co. of South Carolina	3872	4786	5231	3886	4332	5573
* State Farm Fire & Casualty Co.	5456	6149	7848	5496	6806	8594
* State Farm Mutual Ins. Co.	3377	3796	4834	3415	4177	5259
Teachers Insurance Co.	2959	3355	4835	2959	3958	3958
* Travelers Property Casualty Insurance Co.	3926	4946	6124	4558	5830	6814
United Services Automobile Association	2313	2805	3200	2417	2797	3219
* Unitrin Safeguard Insurance Co.	5300	6130	6338	5271	5975	6153
USAA Casualty Insurance Co.	2313	2451	3034	2451	2757	3164
USAA General Indemnity Co.	2940	3446	3939	3061	3365	3895

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 1: Young Single Male, Age 19

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	4677	4505	3971	3011
* AIG Property Casualty Co.	5344	3514	4164	1913
* Allstate Indemnity Co.	8012	8275	6847	5745
American Family Connect P & C Ins. Co.	6050	6210	3828	4020
American National Property & Casualty Co.	4554	4660	3348	2898
* American States Preferred Insurance Co.	4734	4998	3592	3142
* Amica Mutual Insurance Co.	3281	3794	3100	2379
* Amica Property & Casualty Insurance Co.	3728	4312	3521	2704
Berkley Insurance Co.	7029	7322	4641	3363
* Brethren Mutual Insurance Co.	4586	4349	3264	3156
* Chubb National Insurance Co.	6670	7590	4927	4601
Cincinnati Casualty Co.	5956	5830	4357	3713
Cincinnati Insurance Co.	6113	8342	4665	3845
* Clearcover Insurance Co.	2985	2918	2060	1894
* CSAA General Insurance Co.	8631	8301	5209	4405
Cumberland Insurance Co. Inc.	6366	9762	4438	3817
* Dairyland Insurance Co.	13590	18963	9135	9398
Donegal Mutual Insurance Co.	15672	15672	9307	5978
Elephant Insurance Co.	7854	8507	5576	5833
* Encompass Home/Auto Insurance Co.	8654	9630	6476	3451
Erie Insurance Exchange	5693	5693	3693	3309
Esurance Property and Casualty Ins. Co.	13468	13374	9576	8002
Farmers Casualty Insurance Co.	9238	8116	7165	4939
Farmers Direct P & C Insurance Co.	8400	9152	6362	5080
Farmers Group Property & Casualty Ins. Co.	6716	7392	5786	4556
Farmers Insurance Exchange	6833	7435	4945	4087
* Foremost Insurance Co.	15511	16362	11157	10095
Garrison Property & Casualty Ins. Co.	5180	5517	4116	3666
* GEICO Secure Co.	3161	3262	2328	2284

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 1: Young Single Male, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	9591	10448	6839	6298
Horace Mann Insurance Co.	4064	4064	2997	2599
Horace Mann Property & Casualty Ins. Co.	5653	5653	3172	3054
* Integon Indemnity Co.	6202	7032	5598	4661
* Liberty Mutual Personal Insurance Co.	8334	9059	7574	6043
* LM General Insurance Co.	8307	8747	7834	6646
* LM Insurance Corp.	9228	9719	8705	7385
Maryland Auto Insurance Fund	5299	5071	4989	5010
* Meridian Security Insurance Co.	9948	9897	6525	5305
* Mutual Benefit Insurance Co.	9183	8930	6453	5738
* National General Assurance Co.	22160	26249	18472	17154
* Nationwide Property & Casualty Co.	8853	9684	6321	5746
Old Dominion Insurance Co.	11486	12592	7850	6382
Penn National Insurance Co.	6734	8347	6062	5038
Pharmacists Mutual Insurance Co.	5923	6219	4909	4070
Privilege Underwriters Reciprocal Exch.	8630	8630	8146	3534
* Progressive Select Insurance Co.	3683	3962	3324	2586
* Progressive Specialty Insurance Co.	4798	5245	4443	3424
Root Insurance Co.	2606	2718	1949	1841
* Selective Ins. Co. of South Carolina	6852	6878	4526	3594
* State Farm Fire & Casualty Co.	8202	9979	6241	6043
* State Farm Mutual Ins. Co.	5047	6118	3859	3728
Teachers Insurance Co.	6023	6023	3355	3378
* Travelers Property Casualty Insurance Co.	6886	7914	5318	4584
United Services Automobile Association	3819	4083	2814	2603
* Unitrin Safeguard Insurance Co.	6515	6571	6150	5455
USAA Casualty Insurance Co.	3721	3811	2634	2311
USAA General Indemnity Co.	4520	4559	3465	3079

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 2: Young Single Female, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2142	2669	3363	2299	2619	3170
* AIG Property Casualty Co.	3121	3200	3200	3121	2172	2337
* Allstate Indemnity Co.	3881	4855	5402	3727	4857	5656
American Family Connect P & C Ins. Co.	2978	3104	3762	3028	3308	4152
American National Property & Casualty Co.	2964	3634	4268	2976	3618	4338
* American States Preferred Insurance Co.	2614	2944	3067	2491	3224	3439
* Amica Mutual Insurance Co.	3692	4899	4899	3692	4266	4264
* Amica Property & Casualty Insurance Co.	4147	5504	5504	4147	4794	4794
Berkley Insurance Co.	2193	3207	3249	2171	2879	3036
* Brethren Mutual Insurance Co.	2370	2685	3243	2209	2573	3181
* Chubb National Insurance Co.	3353	4300	5214	3353	4712	5882
Cincinnati Casualty Co.	3091	3258	4627	3182	3887	4259
Cincinnati Insurance Co.	3846	4353	4286	3473	4333	4531
* Clearcover Insurance Co.	1500	1691	2011	1500	1422	1767
* CSAA General Insurance Co.	4102	5146	6320	4941	5353	5999
Cumberland Insurance Co. Inc.	3321	3974	4089	3321	4116	4242
* Dairyland Insurance Co.	6736	8172	9697	5940	9528	12500
Donegal Mutual Insurance Co.	4930	4983	6036	4930	6775	7253
Elephant Insurance Co.	3744	4708	5864	3744	4855	5379
* Encompass Home/Auto Insurance Co.	3947	5762	6660	3947	7574	7096
Erie Insurance Exchange	2258	2421	3071	2258	2802	3121
Esurance Property and Casualty Ins. Co.	6302	6942	9290	6302	7942	8414
Farmers Casualty Insurance Co.	3448	5045	5322	4359	4894	5832
Farmers Direct P & C Insurance Co.	3302	4212	4674	3302	4482	3988
Farmers Group Property & Casualty Ins. Co.	3138	3986	5868	3346	3950	4622
Farmers Insurance Exchange	3827	4629	5503	3848	4710	5748
* Foremost Insurance Co.	7451	8007	9053	7451	8379	9559
Garrison Property & Casualty Ins. Co.	3296	3998	4441	3408	3884	4480
* GEICO Secure Co.	1911	2036	2523	1911	2237	2526

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 2: Young Single Female, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	5068	6453	6296	3819	6103	6776
Horace Mann Insurance Co.	1770	2042	2488	1770	2022	2210
Horace Mann Property & Casualty Ins. Co.	1887	2341	3281	1887	2732	2732
* Integon Indemnity Co.	4116	4388	5809	4350	4530	5369
* Liberty Mutual Personal Insurance Co.	4061	6285	6351	3957	6119	7115
* LM General Insurance Co.	4243	5538	5563	4134	5488	6375
* LM Insurance Corp.	4714	6152	6181	4594	6097	7082
Maryland Auto Insurance Fund	4082	3943	4135	4082	3805	3432
* Meridian Security Insurance Co.	3704	4825	6550	4279	5415	7112
* Mutual Benefit Insurance Co.	4064	5000	6162	4219	5190	6045
* National General Assurance Co.	11962	12419	14264	11962	12532	15629
* Nationwide Property & Casualty Co.	4226	4534	6277	4373	5515	6963
Old Dominion Insurance Co.	5238	6000	7176	5260	6874	7970
Penn National Insurance Co.	4357	5571	6154	4354	5850	6221
Pharmacists Mutual Insurance Co.	3222	3983	3983	3222	3570	4400
Privilege Underwriters Reciprocal Exch.	5084	5286	5286	5084	3556	5066
* Progressive Select Insurance Co.	1866	2234	2668	2098	2310	2687
* Progressive Specialty Insurance Co.	2424	3284	3808	2650	3143	3723
Root Insurance Co.	1854	1847	2168	2212	1908	2467
* Selective Ins. Co. of South Carolina	3492	4376	4731	3379	4048	5298
* State Farm Fire & Casualty Co.	3161	3652	4687	3158	4108	5350
* State Farm Mutual Ins. Co.	1936	2232	2856	1942	2493	3242
Teachers Insurance Co.	1977	2441	3419	1977	2790	2790
* Travelers Property Casualty Insurance Co.	3474	4436	5532	3968	5390	6302
United Services Automobile Association	2126	2265	2579	1958	2306	2660
* Unitrin Safeguard Insurance Co.	4611	5535	6162	4596	5356	6184
USAA Casualty Insurance Co.	2126	2270	2827	2252	2610	2993
USAA General Indemnity Co.	2814	3314	3844	2927	3302	3851

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 2: Young Single Female, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	3634	3651	2910	2273
* AIG Property Casualty Co.	4218	2736	3200	1512
* Allstate Indemnity Co.	5597	6069	4850	3897
American Family Connect P & C Ins. Co.	4716	4868	2940	3078
American National Property & Casualty Co.	4726	4924	3478	2984
* American States Preferred Insurance Co.	4007	4333	3072	2592
* Amica Mutual Insurance Co.	5341	6343	4899	3692
* Amica Property & Casualty Insurance Co.	6004	7131	5504	4147
Berkley Insurance Co.	4376	4666	2991	2152
* Brethren Mutual Insurance Co.	3718	3597	2527	2360
* Chubb National Insurance Co.	5543	6352	4073	3792
Cincinnati Casualty Co.	5012	5072	3621	3106
Cincinnati Insurance Co.	5506	7361	4117	3376
* Clearcover Insurance Co.	2246	2209	1512	1399
* CSAA General Insurance Co.	7741	7446	4759	3987
Cumberland Insurance Co. Inc.	5859	9174	3972	3321
* Dairyland Insurance Co.	11473	16569	7542	7800
Donegal Mutual Insurance Co.	10320	10320	6036	3789
Elephant Insurance Co.	5858	6331	4098	4204
* Encompass Home/Auto Insurance Co.	8876	9957	6660	3558
Erie Insurance Exchange	3787	3787	2421	2150
Esurance Property and Casualty Ins. Co.	9982	10256	6958	5838
Farmers Casualty Insurance Co.	6922	5841	5045	3448
Farmers Direct P & C Insurance Co.	5926	6232	4194	3302
Farmers Group Property & Casualty Ins. Co.	4800	5386	3986	3138
Farmers Insurance Exchange	6356	7085	4524	3728
* Foremost Insurance Co.	10439	11467	7425	6754
Garrison Property & Casualty Ins. Co.	4980	5285	3861	3394
* GEICO Secure Co.	2883	3138	2036	1953

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 2: Young Single Female, Age 19

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	7387	8183	5268	4902
Horace Mann Insurance Co.	2786	2786	2042	1707
Horace Mann Property & Casualty Ins. Co.	4003	4003	2341	2055
* Integon Indemnity Co.	5483	6508	4882	4060
* Liberty Mutual Personal Insurance Co.	7010	7618	6176	4907
* LM General Insurance Co.	5979	6277	5424	4654
* LM Insurance Corp.	6643	6976	6026	5170
Maryland Auto Insurance Fund	4318	4134	4052	4082
* Meridian Security Insurance Co.	8106	8313	5136	4239
* Mutual Benefit Insurance Co.	7255	7167	5000	4514
* National General Assurance Co.	15613	18647	13106	11826
* Nationwide Property & Casualty Co.	6873	7715	4791	4375
Old Dominion Insurance Co.	9148	10248	6212	4890
Penn National Insurance Co.	7320	7717	5563	4578
Pharmacists Mutual Insurance Co.	4981	5336	3983	3222
Privilege Underwriters Reciprocal Exch.	5625	5625	5286	2409
* Progressive Select Insurance Co.	2983	3240	2656	2059
* Progressive Specialty Insurance Co.	3892	4291	3548	2724
Root Insurance Co.	2639	2768	1964	1861
* Selective Ins. Co. of South Carolina	6258	6456	4012	3289
* State Farm Fire & Casualty Co.	4997	6204	3682	3555
* State Farm Mutual Ins. Co.	3044	3768	2254	2171
Teachers Insurance Co.	4261	4261	2441	2247
* Travelers Property Casualty Insurance Co.	6266	7438	4760	4110
United Services Automobile Association	3096	3334	2243	2094
* Unitrin Safeguard Insurance Co.	6504	6617	5677	4877
USAA Casualty Insurance Co.	3482	3592	2430	2146
USAA General Indemnity Co.	4419	4455	3328	2931

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 3: Single Male, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	959	1177	1476	1067	1111	1327
* AIG Property Casualty Co.	2544	2642	2642	2544	1770	1920
* Allstate Indemnity Co.	2320	2834	3126	2235	2780	3184
American Family Connect P & C Ins. Co.	1648	1724	2058	1674	1778	2242
American National Property & Casualty Co.	1700	2076	2444	1718	2016	2396
* American States Preferred Insurance Co.	1371	1469	1496	1358	1491	1551
* Amica Mutual Insurance Co.	1950	2559	2559	1950	2228	2221
* Amica Property & Casualty Insurance Co.	1020	1273	1273	1020	1049	1019
Berkley Insurance Co.	1546	2188	2222	1535	1977	2082
* Brethren Mutual Insurance Co.	1755	2009	2378	1742	1847	2211
* Chubb National Insurance Co.	2255	2824	3412	2255	2985	3710
Cincinnati Casualty Co.	2122	2237	3148	2276	2555	2761
Cincinnati Insurance Co.	2115	2341	2315	1951	2315	2412
* Clearcover Insurance Co.	605	662	785	605	565	697
* CSAA General Insurance Co.	2323	2901	3468	2784	2987	3335
Cumberland Insurance Co. Inc.	1792	2103	2168	1792	2121	2193
* Dairyland Insurance Co.	5466	6432	7568	4922	7359	9418
Donegal Mutual Insurance Co.	3402	3413	4145	3402	4599	4909
Elephant Insurance Co.	3213	3922	4899	3213	4024	4479
* Encompass Home/Auto Insurance Co.	1784	2549	2926	1784	3283	3083
Erie Insurance Exchange	1981	2136	2715	1981	2501	2788
Esurance Property and Casualty Ins. Co.	3808	3900	5026	3808	4350	4622
Farmers Casualty Insurance Co.	2664	3956	4222	3450	3775	4521
Farmers Direct P & C Insurance Co.	2678	3310	3682	2678	3496	3110
Farmers Group Property & Casualty Ins. Co.	2570	3232	4740	2850	3136	3620
Farmers Insurance Exchange	2684	3083	3749	2703	3140	3744
* Foremost Insurance Co.	6147	6634	7580	6147	6855	7858
Garrison Property & Casualty Ins. Co.	1926	2319	2569	1966	2210	2545
* GEICO Secure Co.	1266	1262	1536	1266	1340	1498

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 3: Single Male, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	4626	5945	5827	3469	5554	6052
Horace Mann Insurance Co.	1331	1499	1828	1331	1466	1588
Horace Mann Property & Casualty Ins. Co.	1392	1664	2351	1392	1952	1952
* Integon Indemnity Co.	1798	1928	2519	1927	1978	2336
* Liberty Mutual Personal Insurance Co.	2716	4091	4138	2675	3889	4511
* LM General Insurance Co.	4119	5310	5329	4058	5186	5980
* LM Insurance Corp.	4579	5901	5922	4509	5763	6646
Maryland Auto Insurance Fund	3682	3554	3735	3682	3412	3070
* Meridian Security Insurance Co.	2021	2545	3336	2402	2716	3461
* Mutual Benefit Insurance Co.	1895	2322	2851	2012	2366	2752
* National General Assurance Co.	6444	6607	7659	6444	6595	8186
* Nationwide Property & Casualty Co.	2666	2829	3864	2783	3350	4171
Old Dominion Insurance Co.	3120	3498	4194	3142	3948	4566
Penn National Insurance Co.	1377	1746	1918	1376	1810	1810
Pharmacists Mutual Insurance Co.	2363	2876	2876	2363	2538	3092
Privilege Underwriters Reciprocal Exch.	3756	3891	3891	3756	2630	3690
* Progressive Select Insurance Co.	1281	1479	1738	1523	1483	1711
* Progressive Specialty Insurance Co.	1479	1959	2260	1683	1838	2175
Root Insurance Co.	1305	1303	1527	1565	1335	1723
* Selective Ins. Co. of South Carolina	2500	3095	3382	2506	2798	3624
* State Farm Fire & Casualty Co.	2509	2871	3666	2545	3173	3995
* State Farm Mutual Ins. Co.	1544	1764	2245	1575	1933	2427
Teachers Insurance Co.	1460	1732	2454	1460	1993	1993
* Travelers Property Casualty Insurance Co.	1940	2420	2974	2266	2828	3274
United Services Automobile Association	1271	1422	1615	1224	1414	1622
* Unitrin Safeguard Insurance Co.	3240	3914	4601	3241	3755	4671
USAA Casualty Insurance Co.	1271	1368	1674	1338	1505	1721
USAA General Indemnity Co.	1614	1906	2185	1672	1855	2156

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 3: Single Male, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1556	1514	1295	1005
* AIG Property Casualty Co.	3363	2262	2642	1245
* Allstate Indemnity Co.	3225	3387	2829	2328
American Family Connect P & C Ins. Co.	2568	2628	1628	1684
American National Property & Casualty Co.	2698	2750	1992	1708
* American States Preferred Insurance Co.	1898	2021	1499	1345
* Amica Mutual Insurance Co.	2779	3287	2559	1950
* Amica Property & Casualty Insurance Co.	1270	1595	1273	1020
Berkley Insurance Co.	2971	3133	2049	1503
* Brethren Mutual Insurance Co.	2634	2528	1903	1807
* Chubb National Insurance Co.	3645	4115	2693	2494
Cincinnati Casualty Co.	3383	3310	2484	2107
Cincinnati Insurance Co.	2969	4008	2261	1855
* Clearcover Insurance Co.	886	874	594	555
* CSAA General Insurance Co.	4281	4121	2668	2288
Cumberland Insurance Co. Inc.	3022	4652	2105	1792
* Dairyland Insurance Co.	8804	12214	5971	6109
Donegal Mutual Insurance Co.	7019	7019	4145	2641
Elephant Insurance Co.	4861	5223	3479	3594
* Encompass Home/Auto Insurance Co.	3870	4346	2926	1628
Erie Insurance Exchange	3356	3356	2136	1902
Esurance Property and Casualty Ins. Co.	5388	5358	3978	3386
Farmers Casualty Insurance Co.	5353	4536	3956	2664
Farmers Direct P & C Insurance Co.	4624	4908	3388	2678
Farmers Group Property & Casualty Ins. Co.	3876	4388	3232	2570
Farmers Insurance Exchange	4295	4645	3077	2553
* Foremost Insurance Co.	8780	9580	6192	5589
Garrison Property & Casualty Ins. Co.	2887	3044	2269	1982
* GEICO Secure Co.	1742	1840	1262	1222

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 3: Single Male, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	6697	7337	4819	4495
Horace Mann Insurance Co.	2033	2033	1499	1274
Horace Mann Property & Casualty Ins. Co.	2858	2858	1664	1522
* Integon Indemnity Co.	2456	2853	2129	1753
* Liberty Mutual Personal Insurance Co.	4495	4863	4040	3227
* LM General Insurance Co.	5671	5950	5257	4489
* LM Insurance Corp.	6301	6611	5842	4986
Maryland Auto Insurance Fund	3909	3719	3654	3682
* Meridian Security Insurance Co.	4123	4091	2749	2187
* Mutual Benefit Insurance Co.	3352	3277	2322	2077
* National General Assurance Co.	8362	9760	6922	6348
* Nationwide Property & Casualty Co.	4232	4647	3008	2722
Old Dominion Insurance Co.	5362	5884	3660	2920
Penn National Insurance Co.	2292	2416	1750	1438
Pharmacists Mutual Insurance Co.	3525	3757	2876	2363
Privilege Underwriters Reciprocal Exch.	4131	4131	3891	1745
* Progressive Select Insurance Co.	1919	2049	1767	1371
* Progressive Specialty Insurance Co.	2294	2503	2128	1629
Root Insurance Co.	1850	1936	1389	1312
* Selective Ins. Co. of South Carolina	4440	4500	2925	2321
* State Farm Fire & Casualty Co.	3802	4640	2910	2781
* State Farm Mutual Ins. Co.	2325	2828	1792	1706
Teachers Insurance Co.	3030	3030	1732	1663
* Travelers Property Casualty Insurance Co.	3326	3888	2610	2230
United Services Automobile Association	1912	2051	1427	1314
* Unitrin Safeguard Insurance Co.	5018	5569	4046	3419
USAA Casualty Insurance Co.	2035	2093	1459	1276
USAA General Indemnity Co.	2519	2543	1914	1689

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 4: Single Female, Age 23

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1015	1264	1598	1094	1260	1504
* AIG Property Casualty Co.	3091	3263	3263	3091	2123	2409
* Allstate Indemnity Co.	2459	3015	3316	2369	2993	3382
American Family Connect P & C Ins. Co.	2334	2438	2944	2376	2558	3238
American National Property & Casualty Co.	2354	2910	3382	2352	2938	3522
* American States Preferred Insurance Co.	1459	1569	1594	1447	1576	1643
* Amica Mutual Insurance Co.	1811	2373	2373	1811	2071	2070
* Amica Property & Casualty Insurance Co.	1017	1263	1263	1017	1032	1003
Berkley Insurance Co.	2202	3241	3283	2174	2907	3078
* Brethren Mutual Insurance Co.	2639	3037	3610	2566	2862	3438
* Chubb National Insurance Co.	3085	3974	4816	3085	4359	5442
Cincinnati Casualty Co.	3116	3290	4638	3268	3843	4180
Cincinnati Insurance Co.	3809	4421	4356	3395	4368	4601
* Clearcover Insurance Co.	651	722	859	651	622	768
* CSAA General Insurance Co.	3909	4931	5965	4698	5074	5684
Cumberland Insurance Co. Inc.	1908	2272	2339	1908	2325	2398
* Dairyland Insurance Co.	5353	6388	7544	4755	7343	9568
Donegal Mutual Insurance Co.	3728	3812	4600	3728	5142	5614
Elephant Insurance Co.	3018	3757	4649	3018	3868	4270
* Encompass Home/Auto Insurance Co.	2406	3449	3978	2406	4482	4193
Erie Insurance Exchange	2134	2363	3029	2134	2807	3161
Esurance Property and Casualty Ins. Co.	4002	4202	5516	4002	4754	5038
Farmers Casualty Insurance Co.	2983	4340	4578	3773	4206	4987
Farmers Direct P & C Insurance Co.	2896	3658	4058	2896	3872	3470
Farmers Group Property & Casualty Ins. Co.	3044	3856	5624	3294	3792	4402
Farmers Insurance Exchange	4818	5879	6776	4844	5789	7086
* Foremost Insurance Co.	4821	5211	5912	4821	5368	6131
Garrison Property & Casualty Ins. Co.	2692	3261	3632	2776	3206	3706
* GEICO Secure Co.	1969	2048	2521	1969	2220	2503

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 4: Single Female, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	4749	6042	5954	3584	5720	6277
Horace Mann Insurance Co.	1545	1737	2122	1545	1686	1832
Horace Mann Property & Casualty Ins. Co.	1603	1920	2715	1603	2248	2248
* Integon Indemnity Co.	2179	2343	3092	2328	2426	2861
* Liberty Mutual Personal Insurance Co.	2694	4112	4225	2621	3938	4602
* LM General Insurance Co.	4326	5525	5606	4229	5509	6232
* LM Insurance Corp.	4807	6139	6230	4698	6123	6925
Maryland Auto Insurance Fund	3079	2933	3103	3079	2833	2583
* Meridian Security Insurance Co.	3294	4205	5602	3867	4628	5965
* Mutual Benefit Insurance Co.	1804	2215	2726	1930	2245	2621
* National General Assurance Co.	7252	7593	8725	7252	7643	9557
* Nationwide Property & Casualty Co.	3521	3903	5389	3655	4735	6048
Old Dominion Insurance Co.	4674	5376	6430	4696	6200	7184
Penn National Insurance Co.	3291	4249	4693	3293	4445	4724
Pharmacists Mutual Insurance Co.	2668	3316	3316	2668	2944	3643
Privilege Underwriters Reciprocal Exch.	4648	4854	4854	4648	3233	4626
* Progressive Select Insurance Co.	1531	1831	2174	1735	1884	2182
* Progressive Specialty Insurance Co.	1836	2519	2917	2012	2401	2851
Root Insurance Co.	1437	1444	1687	1681	1510	1953
* Selective Ins. Co. of South Carolina	3725	4653	5047	3657	4257	5557
* State Farm Fire & Casualty Co.	2935	3371	4313	2959	3752	4867
* State Farm Mutual Ins. Co.	1539	1763	2250	1553	1952	2533
Teachers Insurance Co.	1692	2014	2855	1692	2314	2314
* Travelers Property Casualty Insurance Co.	2258	2874	3562	2622	3434	3990
United Services Automobile Association	1637	1787	2031	1545	1834	2108
* Unitrin Safeguard Insurance Co.	4158	5045	5721	4149	4832	5776
USAA Casualty Insurance Co.	1637	1772	2186	1736	2028	2322
USAA General Indemnity Co.	2226	2638	3053	2319	2648	3082

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 4: Single Female, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1718	1710	1374	1090
* AIG Property Casualty Co.	4040	2827	3263	1541
* Allstate Indemnity Co.	3410	3579	3012	2470
American Family Connect P & C Ins. Co.	3698	3808	2304	2400
American National Property & Casualty Co.	3728	3928	2766	2378
* American States Preferred Insurance Co.	2009	2154	1599	1431
* Amica Mutual Insurance Co.	2583	3063	2373	1811
* Amica Property & Casualty Insurance Co.	1252	1575	1263	1017
Berkley Insurnace Co.	4432	4732	3010	2163
* Brethren Mutual Insurance Co.	4033	3836	2883	2737
* Chubb National Insurance Co.	5143	5864	3774	3483
Cincinnati Casualty Co.	5000	4987	3652	3117
Cincinnati Insurance Co.	5467	7180	4110	3330
* Clearcover Insurance Co.	974	963	646	606
* CSAA General Insurance Co.	7353	7073	4528	3835
Cumberland Insurance Co. Inc.	3302	5129	2272	1908
* Dairyland Insurance Co.	8870	12618	5909	6067
Donegal Mutual Insurance Co.	7844	7844	4600	2850
Elephant Insurance Co.	4660	5014	3315	3359
* Encompass Home/Auto Insurance Co.	5263	5907	3978	2183
Erie Insurance Exchange	3800	3800	2363	2100
Esurance Property and Casualty Ins. Co.	5886	5988	4270	3638
Farmers Casualty Insurance Co.	5904	5023	4340	2983
Farmers Direct P & C Insurance Co.	5120	5412	3662	2896
Farmers Group Property & Casualty Ins. Co.	4660	5254	3856	3044
Farmers Insurance Exchange	7807	8701	5725	4704
* Foremost Insurance Co.	6813	7398	4850	4382
Garrison Property & Casualty Ins. Co.	4119	4355	3190	2779
* GEICO Secure Co.	2880	3107	2048	1969

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 4: Single Female, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	6820	7541	4920	4622
Horace Mann Insurance Co.	2366	2366	1737	1475
Horace Mann Property & Casualty Ins. Co.	3295	3295	1920	1762
* Integon Indemnity Co.	2975	3494	2604	2147
* Liberty Mutual Personal Insurance Co.	4620	4979	4050	3210
* LM General Insurance Co.	5921	6173	5470	4706
* LM Insurance Corp.	6577	6858	6078	5229
Maryland Auto Insurance Fund	3263	3124	3036	3079
* Meridian Security Insurance Co.	6982	7083	4537	3643
* Mutual Benefit Insurance Co.	3217	3129	2215	1977
* National General Assurance Co.	9578	11399	8042	7165
* Nationwide Property & Casualty Co.	5910	6633	4087	3752
Old Dominion Insurance Co.	8244	9216	5576	4380
Penn National Insurance Co.	5579	5904	4263	3469
Pharmacists Mutual Insurance Co.	4129	4415	3316	2668
Privilege Underwriters Reciprocal Exch.	5131	5131	4854	2171
* Progressive Select Insurance Co.	2428	2621	2184	1687
* Progressive Specialty Insurance Co.	2992	3288	2748	2079
Root Insurance Co.	2046	2182	1537	1467
* Selective Ins. Co. of South Carolina	6648	6812	4313	3486
* State Farm Fire & Casualty Co.	4607	5644	3409	3271
* State Farm Mutual Ins. Co.	2404	2943	1785	1713
Teachers Insurance Co.	3508	3508	2014	1936
* Travelers Property Casualty Insurance Co.	4010	4804	3098	2634
United Services Automobile Association	2420	2611	1772	1653
* Unitrin Safeguard Insurance Co.	6188	6561	5238	4464
USAA Casualty Insurance Co.	2678	2765	1885	1662
USAA General Indemnity Co.	3509	3541	2648	2328

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 5: Single Male, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	837	1021	1289	949	946	1139
* AIG Property Casualty Co.	2854	2986	2986	2854	2006	2148
* Allstate Indemnity Co.	1622	1932	2104	1568	1876	2120
American Family Connect P & C Ins. Co.	1128	1186	1406	1158	1176	1512
American National Property & Casualty Co.	1616	1962	2326	1636	1892	2248
* American States Preferred Insurance Co.	1447	1508	1532	1479	1438	1501
* Amica Mutual Insurance Co.	1256	1648	1648	1256	1417	1400
* Amica Property & Casualty Insurance Co.	1482	1938	1938	1482	1673	1653
Berkley Insurnace Co.	1136	1577	1600	1128	1428	1504
* Brethren Mutual Insurance Co.	1798	2056	2389	1785	1820	2244
* Chubb National Insurance Co.	1824	2282	2743	1824	2378	2944
Cincinnati Casualty Co.	2259	2378	3326	2514	2596	2767
Cincinnati Insurance Co.	2405	2622	2600	2274	2552	2654
* Clearcover Insurance Co.	517	613	727	517	519	642
* CSAA General Insurance Co.	1294	1598	1859	1531	1629	1808
Cumberland Insurance Co. Inc.	1104	1294	1336	1104	1275	1332
* Dairyland Insurance Co.	4364	5164	6093	3903	5915	7694
Donegal Mutual Insurance Co.	2617	2651	3211	2617	3530	3730
Elephant Insurance Co.	2986	3797	4759	2986	3892	4318
* Encompass Home/Auto Insurance Co.	1094	1498	1689	1094	1843	1745
Erie Insurance Exchange	1247	1342	1707	1247	1542	1726
Esurance Property and Casualty Ins. Co.	2008	2044	2630	2008	2248	2376
Farmers Casualty Insurance Co.	1981	2926	3117	2580	2775	3294
Farmers Direct P & C Insurance Co.	2226	2724	3032	2226	2868	2574
Farmers Group Property & Casualty Ins. Co.	1922	2422	3502	2142	2328	2678
Farmers Insurance Exchange	1364	1538	1870	1374	1527	1819
* Foremost Insurance Co.	2970	3167	3619	2970	3233	3687
Garrison Property & Casualty Ins. Co.	1548	1859	2073	1589	1801	2074
* GEICO Secure Co.	1455	1394	1718	1455	1431	1625

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 5: Single Male, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	4828	6291	6160	3640	5707	6220
Horace Mann Insurance Co.	1015	1123	1359	1015	1064	1152
Horace Mann Property & Casualty Ins. Co.	1354	1609	2247	1354	1863	1863
* Integon Indemnity Co.	1992	2145	2800	2138	2228	2667
* Liberty Mutual Personal Insurance Co.	2195	3291	3333	2163	3042	3567
* LM General Insurance Co.	2536	3217	3195	2528	2986	3452
* LM Insurance Corp.	2817	3574	3549	2809	3318	3835
Maryland Auto Insurance Fund	3690	3534	3752	3690	3411	3112
* Meridian Security Insurance Co.	1286	1609	2078	1523	1687	2129
* Mutual Benefit Insurance Co.	1197	1472	1805	1337	1433	1689
* National General Assurance Co.	8200	8487	9784	8200	8482	10583
* Nationwide Property & Casualty Co.	1299	1497	1813	1353	1570	1926
Old Dominion Insurance Co.	2082	2318	2792	2104	2596	3004
Penn National Insurance Co.	1501	1904	2085	1500	1962	2107
Pharmacists Mutual Insurance Co.	2422	2955	2955	2422	2522	3199
Privilege Underwriters Reciprocal Exch.	4344	4501	4501	4344	3056	4246
* Progressive Select Insurance Co.	888	978	1139	1132	958	1092
* Progressive Specialty Insurance Co.	1225	1601	1849	1438	1491	1766
Root Insurance Co.	1602	1598	1875	1916	1643	2120
* Selective Ins. Co. of South Carolina	2173	2674	2923	2189	2413	3111
* State Farm Fire & Casualty Co.	1877	2138	2767	1913	2413	3202
* State Farm Mutual Ins. Co.	1133	1292	1659	1162	1434	1912
Teachers Insurance Co.	1434	1689	2377	1434	1922	1922
* Travelers Property Casualty Insurance Co.	1510	1926	2368	1802	2168	2551
United Services Automobile Association	1116	1212	1383	1053	1232	1414
* Unitrin Safeguard Insurance Co.	1943	2329	2847	1945	2203	2754
USAA Casualty Insurance Co.	1116	1195	1473	1176	1342	1533
USAA General Indemnity Co.	1289	1513	1742	1335	1490	1738

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 5: Single Male, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1350	1317	1142	870
* AIG Property Casualty Co.	3681	2552	2986	1412
* Allstate Indemnity Co.	2243	2305	1921	1627
American Family Connect P & C Ins. Co.	1768	1806	1120	1144
American National Property & Casualty Co.	2584	2624	1886	1618
* American States Preferred Insurance Co.	1944	2062	1526	1407
* Amica Mutual Insurance Co.	1755	2071	1648	1256
* Amica Property & Casualty Insurance Co.	2068	2439	1938	1482
Berkley Insurance Co.	2107	2223	1484	1108
* Brethren Mutual Insurance Co.	2698	2609	1960	1831
* Chubb National Insurance Co.	2967	3323	2181	1996
Cincinnati Casualty Co.	3547	3356	2638	2216
Cincinnati Insurance Co.	3319	4564	2577	2119
* Clearcover Insurance Co.	831	812	551	517
* CSAA General Insurance Co.	2297	2216	1469	1288
Cumberland Insurance Co. Inc.	1860	2901	1297	1104
* Dairyland Insurance Co.	7169	10157	4798	4906
Donegal Mutual Insurance Co.	5392	5392	3211	2050
Elephant Insurance Co.	4661	5031	3316	3350
* Encompass Home/Auto Insurance Co.	2198	2412	1689	989
Erie Insurance Exchange	2139	2139	1342	1191
Esurance Property and Casualty Ins. Co.	2818	2816	2092	1802
Farmers Casualty Insurance Co.	3888	3351	2926	1981
Farmers Direct P & C Insurance Co.	3796	4066	2814	2226
Farmers Group Property & Casualty Ins. Co.	2930	3332	2422	1922
Farmers Insurance Exchange	2147	2303	1548	1275
* Foremost Insurance Co.	4174	4458	2964	2673
Garrison Property & Casualty Ins. Co.	2325	2453	1809	1594
* GEICO Secure Co.	1964	2045	1394	1346

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 5: Single Male, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	7224	7772	5110	4742
Horace Mann Insurance Co.	1506	1506	1123	962
Horace Mann Property & Casualty Ins. Co.	2746	2746	1609	1490
* Integon Indemnity Co.	2821	3306	2357	1939
* Liberty Mutual Personal Insurance Co.	3592	3870	3225	2561
* LM General Insurance Co.	3350	3488	3201	2686
* LM Insurance Corp.	3722	3876	3556	2985
Maryland Auto Insurance Fund	4000	3777	3669	3690
* Meridian Security Insurance Co.	2552	2520	1730	1375
* Mutual Benefit Insurance Co.	2149	2047	1472	1289
* National General Assurance Co.	10763	12705	8893	8089
* Nationwide Property & Casualty Co.	1999	2173	1589	1305
Old Dominion Insurance Co.	3592	3906	2432	1952
Penn National Insurance Co.	2514	2662	1912	1567
Pharmacists Mutual Insurance Co.	3695	3924	2955	2422
Privilege Underwriters Reciprocal Exch.	4757	4757	4501	2030
* Progressive Select Insurance Co.	1251	1312	1170	913
* Progressive Specialty Insurance Co.	1881	2041	1745	1330
Root Insurance Co.	2272	2377	1704	1610
* Selective Ins. Co. of South Carolina	3830	3872	2537	2015
* State Farm Fire & Casualty Co.	3067	3718	2170	2067
* State Farm Mutual Ins. Co.	1843	2232	1314	1246
Teachers Insurance Co.	2934	2934	1689	1642
* Travelers Property Casualty Insurance Co.	2628	2994	2075	1752
United Services Automobile Association	1639	1764	1207	1126
* Unitrin Safeguard Insurance Co.	3163	3719	2403	2025
USAA Casualty Insurance Co.	1794	1846	1271	1124
USAA General Indemnity Co.	2014	2031	1518	1344

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 6: Single Female, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	816	992	1260	945	906	1104
* AIG Property Casualty Co.	2699	2789	2789	2699	1895	1997
* Allstate Indemnity Co.	1501	1753	1918	1452	1708	1921
American Family Connect P & C Ins. Co.	1070	1118	1320	1124	1098	1388
American National Property & Casualty Co.	958	1178	1394	972	1122	1350
* American States Preferred Insurance Co.	1476	1542	1570	1509	1468	1545
* Amica Mutual Insurance Co.	1238	1608	1608	1238	1368	1337
* Amica Property & Casualty Insurance Co.	1433	1860	1860	1433	1583	1547
Berkley Insurance Co.	870	1188	1202	865	1103	1143
* Brethren Mutual Insurance Co.	1283	1478	1747	1292	1337	1659
* Chubb National Insurance Co.	1395	1719	2057	1395	1750	2155
Cincinnati Casualty Co.	1398	1458	2057	1557	1606	1705
Cincinnati Insurance Co.	1408	1509	1501	1349	1469	1521
* Clearcover Insurance Co.	499	586	700	499	492	609
* CSAA General Insurance Co.	1013	1239	1407	1193	1258	1389
Cumberland Insurance Co. Inc.	970	1130	1168	970	1098	1156
* Dairyland Insurance Co.	3229	3794	4462	2888	4292	5580
Donegal Mutual Insurance Co.	2536	2549	3094	2536	3370	3556
Elephant Insurance Co.	2660	3230	4055	2660	3345	3701
* Encompass Home/Auto Insurance Co.	966	1302	1446	966	1525	1459
Erie Insurance Exchange	901	938	1193	901	1057	1176
Esurance Property and Casualty Ins. Co.	1438	1460	1850	1438	1600	1688
* Farmers Casualty Insurance Co.	1327	1938	2047	1707	1840	2173
* Farmers Direct P & C Insurance Co.	1488	1798	2002	1488	1894	1704
* Farmers Group Property & Casualty Ins. Co.	1344	1696	2446	1524	1628	1856
* Farmers Insurance Exchange	1409	1650	1961	1418	1668	2013
* Foremost Insurance Co.	2144	2294	2631	2144	2334	2663
Garrison Property & Casualty Ins. Co.	1385	1664	1835	1429	1588	1809
* GEICO Secure Co.	1128	1059	1303	1128	1078	1227

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 6: Single Female, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	2413	3140	3039	1872	2833	3123
* Horace Mann Insurance Co.	802	871	1056	802	822	886
* Horace Mann Property & Casualty Ins. Co.	1046	1213	1700	1046	1415	1415
* Integon Indemnity Co.	1333	1426	1848	1424	1478	1764
* Liberty Mutual Personal Insurance Co.	1921	2829	2909	1886	2615	3074
* LM General Insurance Co.	2564	3233	3197	2569	2940	3402
* LM Insurance Corp.	2849	3593	3553	2854	3265	3780
Maryland Auto Insurance Fund	4183	4005	4231	4183	3900	3504
* Meridian Security Insurance Co.	789	973	1238	919	1015	1268
* Mutual Benefit Insurance Co.	832	1019	1244	923	991	1160
* National General Assurance Co.	2131	2231	2556	2131	2234	2781
* Nationwide Property & Casualty Co.	1494	1714	2080	1551	1815	2229
Old Dominion Insurance Co.	1398	1550	1874	1420	1750	2016
* Penn National Insurance Co.	1744	2190	2387	1741	2244	2407
Pharmacists Mutual Insurance Co.	1540	1863	1863	1540	1570	1982
Privilege Underwriters Reciprocal Exch.	2459	2528	2528	2459	1723	2372
* Progressive Select Insurance Co.	705	775	903	902	761	865
* Progressive Specialty Insurance Co.	916	1192	1388	1088	1116	1323
Root Insurance Co.	1886	1878	2206	2275	1922	2482
* Selective Ins. Co. of South Carolina	1367	1669	1827	1363	1526	1963
* State Farm Fire & Casualty Co.	1620	1814	2356	1662	2050	2675
* State Farm Mutual Ins. Co.	976	1095	1408	1008	1213	1593
* Teachers Insurance Co.	1119	1289	1817	1119	1476	1476
* Travelers Property Casualty Insurance Co.	1091	1373	1677	1302	1530	1787
United Services Automobile Association	980	1008	1146	881	1018	1162
* Unitrin Safeguard Insurance Co.	1586	1904	2350	1588	1811	2279
USAA Casualty Insurance Co.	980	1038	1271	1033	1156	1318
USAA General Indemnity Co.	1165	1350	1544	1208	1326	1530

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 6: Single Female, Age 30

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1324	1297	1120	841
* AIG Property Casualty Co.	3538	2365	2789	1308
* Allstate Indemnity Co.	2032	2071	1744	1504
American Family Connect P & C Ins. Co.	1666	1704	1054	1086
American National Property & Casualty Co.	1562	1590	1140	960
* American States Preferred Insurance Co.	2009	2136	1557	1430
* Amica Mutual Insurance Co.	1684	1989	1608	1238
* Amica Property & Casualty Insurance Co.	1948	2301	1860	1433
Berkley Insurance Co.	1597	1666	1117	849
* Brethren Mutual Insurance Co.	1993	1937	1398	1315
* Chubb National Insurance Co.	2244	2491	1647	1504
Cincinnati Casualty Co.	2191	2067	1620	1373
Cincinnati Insurance Co.	1918	2670	1505	1245
* Clearcover Insurance Co.	801	780	532	499
* CSAA General Insurance Co.	1760	1700	1137	1017
Cumberland Insurance Co. Inc.	1629	2556	1134	970
* Dairyland Insurance Co.	5238	7364	3525	3583
Donegal Mutual Insurance Co.	5156	5156	3094	2007
Elephant Insurance Co.	4117	4425	2898	2941
* Encompass Home/Auto Insurance Co.	1875	2015	1446	854
Erie Insurance Exchange	1482	1482	938	840
Esurance Property and Casualty Ins. Co.	1980	2002	1490	1300
* Farmers Casualty Insurance Co.	2528	2201	1938	1327
* Farmers Direct P & C Insurance Co.	2482	2690	1864	1488
* Farmers Group Property & Casualty Ins. Co.	2058	2344	1696	1344
* Farmers Insurance Exchange	2311	2577	1632	1341
* Foremost Insurance Co.	3042	3224	2154	1936
Garrison Property & Casualty Ins. Co.	2013	2132	1597	1428
* GEICO Secure Co.	1495	1551	1059	1027

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 6: Single Female, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	3602	3860	2611	2380
* Horace Mann Insurance Co.	1165	1165	871	758
* Horace Mann Property & Casualty Ins. Co.	2068	2068	1213	1159
* Integon Indemnity Co.	1856	2168	1561	1296
* Liberty Mutual Personal Insurance Co.	3144	3381	2813	2238
* LM General Insurance Co.	3334	3462	3224	2687
* LM Insurance Corp.	3703	3846	3582	2985
Maryland Auto Insurance Fund	4511	4313	4150	4183
* Meridian Security Insurance Co.	1503	1493	1033	842
* Mutual Benefit Insurance Co.	1470	1405	1019	894
* National General Assurance Co.	2832	3347	2336	2104
* Nationwide Property & Casualty Co.	2291	2537	1825	1487
Old Dominion Insurance Co.	2434	2624	1634	1324
* Penn National Insurance Co.	2894	3049	2194	1810
Pharmacists Mutual Insurance Co.	2308	2439	1863	1540
Privilege Underwriters Reciprocal Exch.	2690	2690	2528	1102
* Progressive Select Insurance Co.	992	1042	921	725
* Progressive Specialty Insurance Co.	1412	1545	1296	989
Root Insurance Co.	2690	2803	2005	1894
* Selective Ins. Co. of South Carolina	2403	2447	1582	1275
* State Farm Fire & Casualty Co.	2601	3109	1850	1764
* State Farm Mutual Ins. Co.	1559	1864	1119	1062
* Teachers Insurance Co.	2220	2220	1289	1284
* Travelers Property Casualty Insurance Co.	1851	2103	1480	1251
United Services Automobile Association	1352	1445	1009	943
* Unitrin Safeguard Insurance Co.	2596	3065	1980	1671
USAA Casualty Insurance Co.	1547	1580	1109	981
USAA General Indemnity Co.	1770	1784	1358	1214

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 7: Single Male, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	908	1118	1421	1014	1054	1291
* AIG Property Casualty Co.	3055	3148	3148	3055	2142	2293
* Allstate Indemnity Co.	1803	2151	2355	1741	2101	2390
American Family Connect P & C Ins. Co.	1088	1146	1364	1128	1148	1468
American National Property & Casualty Co.	1604	1976	2330	1620	1918	2304
* American States Preferred Insurance Co.	1281	1354	1385	1303	1303	1385
* Amica Mutual Insurance Co.	1384	1799	1799	1384	1538	1511
* Amica Property & Casualty Insurance Co.	1602	2084	2084	1602	1782	1749
Berkley Insurnace Co.	1218	1699	1723	1212	1565	1628
* Brethren Mutual Insurance Co.	1757	2033	2411	1761	1860	2414
* Chubb National Insurance Co.	1942	2423	2916	1942	2521	3126
Cincinnati Casualty Co.	2012	2103	2980	2200	2363	2536
Cincinnati Insurance Co.	1216	1302	1298	1171	1266	1315
* Clearcover Insurance Co.	557	664	786	557	563	702
* CSAA General Insurance Co.	1479	1827	2126	1748	1872	2080
Cumberland Insurance Co. Inc.	1037	1214	1252	1037	1205	1263
* Dairyland Insurance Co.	4351	5165	6096	3865	5886	7733
Donegal Mutual Insurance Co.	2849	2841	3443	2849	3882	4108
Elephant Insurance Co.	2846	3548	4427	2846	3651	4046
* Encompass Home/Auto Insurance Co.	1299	1803	2028	1299	2202	2094
Erie Insurance Exchange	1401	1525	1955	1401	1768	1993
Esurance Property and Casualty Ins. Co.	1908	1974	2540	1908	2190	2324
Farmers Casualty Insurance Co.	2031	2999	3183	2638	2836	3383
Farmers Direct P & C Insurance Co.	2294	2802	3102	2294	2944	2642
Farmers Group Property & Casualty Ins. Co.	1898	2396	3444	2098	2308	2644
Farmers Insurance Exchange	1480	1685	2013	1490	1691	2018
* Foremost Insurance Co.	2620	2841	3247	2620	2926	3357
Garrison Property & Casualty Ins. Co.	1532	1844	2053	1584	1796	2062
* GEICO Secure Co.	1497	1462	1833	1497	1512	1740

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 7: Single Male, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	3055	3984	3851	2340	3603	3981
Horace Mann Insurance Co.	1133	1242	1511	1133	1158	1257
Horace Mann Property & Casualty Ins. Co.	1480	1750	2452	1480	2033	2033
* Integon Indemnity Co.	1571	1735	2300	1638	1969	2402
* Liberty Mutual Personal Insurance Co.	1762	2600	2648	1734	2350	2795
* LM General Insurance Co.	2360	3014	2986	2349	2801	3264
* LM Insurance Corp.	2622	3350	3319	2610	3113	3626
Maryland Auto Insurance Fund	3974	3827	4037	3974	3709	3332
* Meridian Security Insurance Co.	1297	1628	2121	1525	1724	2198
* Mutual Benefit Insurance Co.	1177	1445	1772	1299	1412	1664
* National General Assurance Co.	4792	5091	5809	4792	5129	6451
* Nationwide Property & Casualty Co.	1547	1813	2222	1603	1934	2406
Old Dominion Insurance Co.	1964	2174	2622	1986	2430	2808
Penn National Insurance Co.	1582	2000	2189	1580	2068	2220
Pharmacists Mutual Insurance Co.	2482	3013	3013	2482	2507	3322
Privilege Underwriters Reciprocal Exch.	4284	4408	4408	4284	3002	4158
* Progressive Select Insurance Co.	915	1028	1208	1147	1017	1169
* Progressive Specialty Insurance Co.	1247	1662	1937	1446	1564	1865
Root Insurance Co.	1602	1598	1875	1916	1643	2120
* Selective Ins. Co. of South Carolina	2140	2618	2872	2158	2366	3032
* State Farm Fire & Casualty Co.	1831	2088	2707	1856	2370	3153
* State Farm Mutual Ins. Co.	1103	1259	1619	1124	1405	1880
Teachers Insurance Co.	1587	1858	2626	1587	2118	2118
* Travelers Property Casualty Insurance Co.	1588	2069	2577	1872	2383	2834
United Services Automobile Association	1145	1235	1410	1081	1272	1460
* Unitrin Safeguard Insurance Co.	2113	2599	3196	2113	2483	3150
USAA Casualty Insurance Co.	1145	1220	1509	1208	1390	1589
USAA General Indemnity Co.	1278	1488	1720	1325	1482	1723

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 7: Single Male, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1510	1513	1249	947
* AIG Property Casualty Co.	4071	2698	3148	1507
* Allstate Indemnity Co.	2526	2611	2137	1809
American Family Connect P & C Ins. Co.	1728	1778	1076	1110
American National Property & Casualty Co.	2616	2702	1904	1610
* American States Preferred Insurance Co.	1771	1893	1372	1244
* Amica Mutual Insurance Co.	1898	2242	1799	1384
* Amica Property & Casualty Insurance Co.	2199	2595	2084	1602
Berkley Insurnace Co.	2283	2402	1597	1191
* Brethren Mutual Insurance Co.	2884	2794	1921	1809
* Chubb National Insurance Co.	3141	3530	2309	2130
Cincinnati Casualty Co.	3192	3077	2336	1990
Cincinnati Insurance Co.	1653	2295	1303	1076
* Clearcover Insurance Co.	904	885	594	557
* CSAA General Insurance Co.	2645	2550	1674	1469
Cumberland Insurance Co. Inc.	1771	2797	1215	1037
* Dairyland Insurance Co.	7212	10308	4794	4889
Donegal Mutual Insurance Co.	5876	5876	3443	2224
Elephant Insurance Co.	4437	4782	3112	3179
* Encompass Home/Auto Insurance Co.	2659	2913	2028	1163
Erie Insurance Exchange	2489	2489	1525	1353
Esurance Property and Casualty Ins. Co.	2730	2778	2004	1728
Farmers Casualty Insurance Co.	3996	3420	2999	2031
Farmers Direct P & C Insurance Co.	3876	4170	2894	2294
Farmers Group Property & Casualty Ins. Co.	2888	3266	2396	1898
Farmers Insurance Exchange	2376	2617	1687	1388
* Foremost Insurance Co.	3761	4098	2652	2390
Garrison Property & Casualty Ins. Co.	2292	2423	1779	1578
* GEICO Secure Co.	2113	2226	1462	1406

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 7: Single Male, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	4675	5027	3288	3015
Horace Mann Insurance Co.	1673	1673	1242	1066
Horace Mann Property & Casualty Ins. Co.	3020	3020	1750	1642
* Integon Indemnity Co.	2368	3010	1915	1610
* Liberty Mutual Personal Insurance Co.	2854	3075	2544	2015
* LM General Insurance Co.	3151	3290	2989	2508
* LM Insurance Corp.	3502	3654	3320	2786
Maryland Auto Insurance Fund	4304	4083	3956	3974
* Meridian Security Insurance Co.	2612	2633	1738	1402
* Mutual Benefit Insurance Co.	2112	2019	1445	1267
* National General Assurance Co.	6458	7767	5391	4741
* Nationwide Property & Casualty Co.	2445	2715	1913	1575
Old Dominion Insurance Co.	3384	3654	2290	1842
Penn National Insurance Co.	2645	2797	2001	1650
Pharmacists Mutual Insurance Co.	3881	4087	3013	2482
Privilege Underwriters Reciprocal Exch.	4701	4701	4408	1949
* Progressive Select Insurance Co.	1336	1415	1232	954
* Progressive Specialty Insurance Co.	1985	2177	1821	1370
Root Insurance Co.	2272	2377	1704	1610
* Selective Ins. Co. of South Carolina	3762	3782	2497	1981
* State Farm Fire & Casualty Co.	3002	3651	2115	2024
* State Farm Mutual Ins. Co.	1799	2188	1278	1218
Teachers Insurance Co.	3253	3253	1858	1826
* Travelers Property Casualty Insurance Co.	2876	3321	2215	1885
United Services Automobile Association	1681	1807	1225	1152
* Unitrin Safeguard Insurance Co.	3644	4399	2685	2234
USAA Casualty Insurance Co.	1850	1899	1299	1156
USAA General Indemnity Co.	1980	1994	1495	1329

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 8: Single Female, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	830	1013	1288	943	946	1150
* AIG Property Casualty Co.	2703	2798	2798	2703	1892	2026
* Allstate Indemnity Co.	1251	1470	1589	1213	1449	1625
American Family Connect P & C Ins. Co.	914	962	1142	950	956	1220
American National Property & Casualty Co.	840	1026	1214	846	1008	1204
* American States Preferred Insurance Co.	1187	1211	1224	1236	1107	1154
* Amica Mutual Insurance Co.	1146	1495	1495	1146	1288	1264
* Amica Property & Casualty Insurance Co.	1327	1728	1728	1327	1490	1463
Berkley Insurance Co.	716	954	966	714	887	918
* Brethren Mutual Insurance Co.	1097	1260	1474	1103	1129	1465
* Chubb National Insurance Co.	1280	1567	1870	1280	1599	1961
Cincinnati Casualty Co.	1091	1131	1615	1197	1273	1364
Cincinnati Insurance Co.	1094	1154	1143	1053	1143	1176
* Clearcover Insurance Co.	424	495	593	424	423	524
* CSAA General Insurance Co.	887	1076	1228	1030	1094	1204
Cumberland Insurance Co. Inc.	732	849	876	732	824	868
* Dairyland Insurance Co.	3069	3656	4316	2721	4174	5476
Donegal Mutual Insurance Co.	2186	2164	2627	2186	2926	3090
Elephant Insurance Co.	2004	2367	2938	2004	2415	2659
* Encompass Home/Auto Insurance Co.	850	1139	1270	850	1362	1300
Erie Insurance Exchange	946	999	1264	946	1136	1265
Esurance Property and Casualty Ins. Co.	1252	1280	1602	1252	1404	1482
* Farmers Casualty Insurance Co.	1400	2029	2137	1799	1945	2272
* Farmers Direct P & C Insurance Co.	1574	1906	2118	1574	2000	1798
* Farmers Group Property & Casualty Ins. Co.	1312	1660	2326	1452	1616	1800
* Farmers Insurance Exchange	1354	1533	1831	1363	1474	1771
* Foremost Insurance Co.	2074	2179	2496	2074	2186	2476
Garrison Property & Casualty Ins. Co.	1148	1377	1523	1188	1330	1517
* GEICO Secure Co.	881	845	1053	881	863	997

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 8: Single Female, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	1587	2076	1980	1246	1853	2052
* Horace Mann Insurance Co.	709	781	941	709	736	798
* Horace Mann Property & Casualty Ins. Co.	931	1109	1535	931	1275	1275
* Integon Indemnity Co.	1175	1263	1641	1240	1342	1606
* Liberty Mutual Personal Insurance Co.	1496	2157	2210	1467	1934	2312
* LM General Insurance Co.	1938	2463	2433	1942	2260	2631
* LM Insurance Corp.	2153	2736	2704	2158	2512	2923
Maryland Auto Insurance Fund	3924	3760	3975	3924	3655	3296
* Meridian Security Insurance Co.	887	1104	1411	1036	1153	1446
* Mutual Benefit Insurance Co.	759	931	1140	827	921	1081
* National General Assurance Co.	2113	2227	2542	2113	2238	2789
* Nationwide Property & Casualty Co.	1233	1402	1683	1292	1453	1764
Old Dominion Insurance Co.	1164	1292	1562	1186	1472	1690
* Penn National Insurance Co.	1493	1888	2062	1491	1937	2081
Pharmacists Mutual Insurance Co.	1302	1563	1563	1302	1327	1753
Privilege Underwriters Reciprocal Exch.	2090	2179	2179	2090	1479	2011
* Progressive Select Insurance Co.	657	723	840	831	711	807
* Progressive Specialty Insurance Co.	836	1098	1277	989	1031	1220
Root Insurance Co.	2012	2004	2350	2400	2061	2661
* Selective Ins. Co. of South Carolina	1224	1495	1637	1232	1358	1749
* State Farm Fire & Casualty Co.	1372	1560	2026	1401	1769	2328
* State Farm Mutual Ins. Co.	821	936	1203	844	1039	1378
* Teachers Insurance Co.	992	1173	1637	992	1327	1327
* Travelers Property Casualty Insurance Co.	848	1074	1316	991	1225	1435
United Services Automobile Association	845	871	989	766	893	1018
* Unitrin Safeguard Insurance Co.	1443	1729	2133	1446	1633	2058
USAA Casualty Insurance Co.	845	893	1095	890	1009	1149
USAA General Indemnity Co.	970	1121	1286	1005	1113	1284

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 8: Single Female, Age 40

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1362	1343	1136	861
* AIG Property Casualty Co.	3571	2390	2798	1327
* Allstate Indemnity Co.	1703	1771	1461	1254
American Family Connect P & C Ins. Co.	1448	1488	902	932
American National Property & Casualty Co.	1358	1404	984	840
* American States Preferred Insurance Co.	1553	1646	1210	1144
* Amica Mutual Insurance Co.	1583	1873	1495	1146
* Amica Property & Casualty Insurance Co.	1832	2168	1728	1327
Berkley Insurance Co.	1266	1316	901	698
* Brethren Mutual Insurance Co.	1754	1709	1200	1120
* Chubb National Insurance Co.	2039	2267	1501	1376
Cincinnati Casualty Co.	1727	1659	1260	1078
Cincinnati Insurance Co.	1492	2055	1162	973
* Clearcover Insurance Co.	687	670	448	424
* CSAA General Insurance Co.	1508	1457	992	885
Cumberland Insurance Co. Inc.	1226	1942	852	732
* Dairyland Insurance Co.	5097	7278	3386	3461
Donegal Mutual Insurance Co.	4428	4428	2627	1725
Elephant Insurance Co.	2980	3175	2150	2180
* Encompass Home/Auto Insurance Co.	1638	1779	1270	768
Erie Insurance Exchange	1544	1544	999	892
Esurance Property and Casualty Ins. Co.	1714	1742	1298	1144
* Farmers Casualty Insurance Co.	2620	2303	2029	1400
* Farmers Direct P & C Insurance Co.	2604	2842	1970	1574
* Farmers Group Property & Casualty Ins. Co.	1990	2246	1660	1312
* Farmers Insurance Exchange	2095	2244	1536	1259
* Foremost Insurance Co.	2870	2955	2053	1846
Garrison Property & Casualty Ins. Co.	1678	1777	1322	1183
* GEICO Secure Co.	1226	1278	845	816

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 8: Single Female, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	2416	2572	1743	1566
* Horace Mann Insurance Co.	1044	1044	781	673
* Horace Mann Property & Casualty Ins. Co.	1861	1861	1109	1029
* Integon Indemnity Co.	1651	1973	1385	1157
* Liberty Mutual Personal Insurance Co.	2390	2573	2124	1691
* LM General Insurance Co.	2555	2670	2457	2054
* LM Insurance Corp.	2840	2967	2730	2282
Maryland Auto Insurance Fund	4244	4042	3897	3924
* Meridian Security Insurance Co.	1722	1718	1173	947
* Mutual Benefit Insurance Co.	1354	1309	931	819
* National General Assurance Co.	2821	3356	2340	2089
* Nationwide Property & Casualty Co.	1858	2017	1501	1218
Old Dominion Insurance Co.	2028	2196	1364	1110
* Penn National Insurance Co.	2496	2634	1894	1555
Pharmacists Mutual Insurance Co.	2034	2158	1563	1302
Privilege Underwriters Reciprocal Exch.	2253	2253	2179	951
* Progressive Select Insurance Co.	922	969	857	675
* Progressive Specialty Insurance Co.	1302	1422	1191	908
Root Insurance Co.	2837	2962	2130	2009
* Selective Ins. Co. of South Carolina	2148	2189	1422	1138
* State Farm Fire & Casualty Co.	2238	2690	1583	1505
* State Farm Mutual Ins. Co.	1333	1604	952	900
* Teachers Insurance Co.	2000	2000	1173	1136
* Travelers Property Casualty Insurance Co.	1459	1681	1149	987
United Services Automobile Association	1168	1251	866	817
* Unitrin Safeguard Insurance Co.	2399	2845	1797	1510
USAA Casualty Insurance Co.	1335	1366	952	849
USAA General Indemnity Co.	1472	1483	1127	1008

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 9: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1001	1210	1549	1200	1096	1315
* AIG Property Casualty Co.	3269	3436	3436	3269	2285	2493
* Allstate Indemnity Co.	2139	2551	2793	2060	2400	2691
American Family Connect P & C Ins. Co.	1424	1496	1746	1484	1418	1818
American National Property & Casualty Co.	1152	1442	1702	1178	1316	1588
* American States Preferred Insurance Co.	2628	2724	2754	2714	2521	2641
* Amica Mutual Insurance Co.	1665	2166	2166	1665	1863	1844
* Amica Property & Casualty Insurance Co.	1927	2507	2507	1927	2155	2134
Berkley Insurance Co.	1001	1308	1326	996	1191	1252
* Brethren Mutual Insurance Co.	1385	1569	1816	1372	1393	1798
* Chubb National Insurance Co.	1906	2351	2778	1906	2426	2955
Cincinnati Casualty Co.	1757	1863	2592	1982	1984	2124
Cincinnati Insurance Co.	1490	1608	1600	1442	1564	1621
* Clearcover Insurance Co.	875	964	1147	875	798	997
* CSAA General Insurance Co.	1031	1280	1447	1197	1276	1406
Cumberland Insurance Co. Inc.	1001	1160	1196	1001	1130	1189
* Dairyland Insurance Co.	5277	5553	6033	5033	5681	6540
Donegal Mutual Insurance Co.	3626	3720	4482	3626	4861	5130
Elephant Insurance Co.	2428	3035	3783	2428	3082	3424
* Encompass Home/Auto Insurance Co.	1612	2066	2279	1612	2339	2244
Erie Insurance Exchange	1070	1147	1458	1070	1328	1480
Esurance Property and Casualty Ins. Co.	1978	1956	2528	1978	2146	2264
* Farmers Casualty Insurance Co.	2060	3100	3307	2722	2819	3450
* Farmers Direct P & C Insurance Co.	2402	2840	3154	2402	2976	2686
* Farmers Group Property & Casualty Ins. Co.	1812	2284	3358	2074	2160	2504
* Farmers Insurance Exchange	1471	1673	2062	1481	1659	1986
* Foremost Insurance Co.	2355	2476	2845	2355	2463	2791
Garrison Property & Casualty Ins. Co.	1739	2071	2296	1779	2019	2313
* GEICO Secure Co.	1858	1636	1989	1858	1564	1779

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 9: Single Male, Age 50

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	2110	2749	2606	1674	2475	2826
* Horace Mann Insurance Co.	1236	1362	1631	1236	1274	1378
* Horace Mann Property & Casualty Ins. Co.	1620	1921	2641	1620	2185	2185
* Integon Indemnity Co.	1328	1437	1872	1428	1506	1797
* Liberty Mutual Personal Insurance Co.	1975	2984	3115	1929	2659	3192
* LM General Insurance Co.	2884	3386	3345	2897	2964	3282
* LM Insurance Corp.	3202	3761	3716	3219	3293	3647
Maryland Auto Insurance Fund	6339	6037	6466	6339	5802	5369
* Meridian Security Insurance Co.	1237	1511	1881	1446	1542	1889
* Mutual Benefit Insurance Co.	875	1070	1317	948	1086	1270
* National General Assurance Co.	2975	3146	3597	2975	3155	3953
* Nationwide Property & Casualty Co.	1597	1945	2153	1684	1845	2216
Old Dominion Insurance Co.	1312	1490	1796	1334	1688	1962
* Penn National Insurance Co.	1242	1574	1708	1241	1596	1732
Pharmacists Mutual Insurance Co.	1238	1487	1487	1238	1262	1692
Privilege Underwriters Reciprocal Exch.	2179	2239	2239	2179	1524	2125
* Progressive Select Insurance Co.	903	983	1147	1231	943	1081
* Progressive Specialty Insurance Co.	1115	1441	1665	1389	1318	1559
Root Insurance Co.	2202	2210	2587	2707	2212	2838
* Selective Ins. Co. of South Carolina	1448	1754	1916	1465	1584	2050
* State Farm Fire & Casualty Co.	2063	2357	3057	2110	2665	3506
* State Farm Mutual Ins. Co.	1231	1410	1809	1268	1560	2069
* Teachers Insurance Co.	1703	2004	2790	1703	2250	2250
* Travelers Property Casualty Insurance Co.	1226	1576	1885	1509	1659	1945
United Services Automobile Association	1247	1353	1525	1186	1384	1572
* Unitrin Safeguard Insurance Co.	1730	2042	2457	1734	1865	2310
USAA Casualty Insurance Co.	1247	1336	1620	1312	1496	1694
USAA General Indemnity Co.	1444	1691	1924	1497	1670	1928

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 9: Single Male, Age 50

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1604	1534	1376	1037
* AIG Property Casualty Co.	4213	2952	3436	1630
* Allstate Indemnity Co.	2913	2870	2540	2144
American Family Connect P & C Ins. Co.	2190	2224	1410	1430
American National Property & Casualty Co.	1908	1888	1410	1164
* American States Preferred Insurance Co.	3538	3758	2733	2535
* Amica Mutual Insurance Co.	2315	2713	2166	1665
* Amica Property & Casualty Insurance Co.	2681	3143	2507	1927
Berkley Insurance Co.	1679	1757	1244	977
* Brethren Mutual Insurance Co.	2150	2100	1499	1407
* Chubb National Insurance Co.	3063	3396	2256	2049
Cincinnati Casualty Co.	2763	2600	2062	1721
Cincinnati Insurance Co.	2021	2790	1604	1329
* Clearcover Insurance Co.	1302	1279	861	803
* CSAA General Insurance Co.	1764	1704	1169	1037
Cumberland Insurance Co. Inc.	1661	2625	1162	1001
* Dairyland Insurance Co.	6548	7738	5346	5270
Donegal Mutual Insurance Co.	7453	7453	4482	2846
Elephant Insurance Co.	3757	4018	2708	2698
* Encompass Home/Auto Insurance Co.	2850	3032	2279	1474
Erie Insurance Exchange	1810	1810	1147	1020
Esurance Property and Casualty Ins. Co.	2704	2696	2026	1742
* Farmers Casualty Insurance Co.	4154	3512	3100	2060
* Farmers Direct P & C Insurance Co.	3964	4272	3018	2402
* Farmers Group Property & Casualty Ins. Co.	2766	3168	2284	1812
* Farmers Insurance Exchange	2358	2437	1678	1374
* Foremost Insurance Co.	3271	3342	2340	2097
Garrison Property & Casualty Ins. Co.	2576	2710	2033	1791
* GEICO Secure Co.	2236	2276	1636	1576

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 9: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	3320	3575	2345	2096
* Horace Mann Insurance Co.	1802	1802	1362	1172
* Horace Mann Property & Casualty Ins. Co.	3194	3194	1921	1778
* Integon Indemnity Co.	1898	2229	1582	1301
* Liberty Mutual Personal Insurance Co.	3377	3573	2945	2274
* LM General Insurance Co.	3360	3386	3379	2861
* LM Insurance Corp.	3735	3763	3755	3180
Maryland Auto Insurance Fund	6924	6486	6302	6339
* Meridian Security Insurance Co.	2284	2240	1619	1285
* Mutual Benefit Insurance Co.	1580	1529	1070	954
* National General Assurance Co.	4008	4765	3311	2939
* Nationwide Property & Casualty Co.	2378	2527	2064	1598
Old Dominion Insurance Co.	2356	2550	1582	1250
* Penn National Insurance Co.	2084	2219	1589	1293
Pharmacists Mutual Insurance Co.	1946	2103	1487	1238
Privilege Underwriters Reciprocal Exch.	2403	2403	2239	1006
* Progressive Select Insurance Co.	1260	1310	1215	918
* Progressive Specialty Insurance Co.	1693	1812	1597	1195
Root Insurance Co.	3135	3245	2385	2238
* Selective Ins. Co. of South Carolina	2511	2586	1678	1346
* State Farm Fire & Casualty Co.	3374	4038	2389	2262
* State Farm Mutual Ins. Co.	2003	2400	1433	1348
* Teachers Insurance Co.	3403	3403	2004	1949
* Travelers Property Casualty Insurance Co.	2061	2330	1692	1392
United Services Automobile Association	1787	1921	1344	1261
* Unitrin Safeguard Insurance Co.	2812	3274	2092	1741
USAA Casualty Insurance Co.	1945	2005	1414	1259
USAA General Indemnity Co.	2206	2226	1695	1509

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 10: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	665	811	1032	781	738	889
* AIG Property Casualty Co.	2390	2526	2526	2390	1673	1821
* Allstate Indemnity Co.	1428	1665	1814	1382	1591	1761
American Family Connect P & C Ins. Co.	1034	1082	1260	1080	1028	1308
American National Property & Casualty Co.	868	1078	1272	886	990	1190
* American States Preferred Insurance Co.	1171	1243	1263	1186	1190	1255
* Amica Mutual Insurance Co.	1370	1790	1790	1370	1525	1498
* Amica Property & Casualty Insurance Co.	1586	2072	2072	1586	1766	1734
Berkley Insurance Co.	768	1043	1059	764	940	993
* Brethren Mutual Insurance Co.	1110	1265	1457	1094	1108	1426
* Chubb National Insurance Co.	1157	1431	1699	1157	1462	1793
Cincinnati Casualty Co.	1310	1386	1928	1485	1471	1568
Cincinnati Insurance Co.	1332	1445	1443	1287	1389	1443
* Clearcover Insurance Co.	573	637	751	573	536	666
* CSAA General Insurance Co.	909	1107	1250	1058	1122	1236
Cumberland Insurance Co. Inc.	890	1036	1073	890	982	1038
* Dairyland Insurance Co.	3902	4616	5420	3465	5201	6729
Donegal Mutual Insurance Co.	2960	3040	3685	2960	3923	4137
Elephant Insurance Co.	2768	3327	4151	2768	3393	3765
* Encompass Home/Auto Insurance Co.	904	1204	1345	904	1433	1363
Erie Insurance Exchange	650	708	901	650	816	911
Esurance Property and Casualty Ins. Co.	1522	1538	1944	1522	1680	1768
* Farmers Casualty Insurance Co.	1800	2620	2803	2343	2527	2955
* Farmers Direct P & C Insurance Co.	1924	2310	2570	1924	2426	2164
* Farmers Group Property & Casualty Ins. Co.	1804	2282	3252	2046	2186	2442
* Farmers Insurance Exchange	1986	2332	2911	1997	2451	2926
* Foremost Insurance Co.	1931	2116	2391	1931	2192	2499
Garrison Property & Casualty Ins. Co.	1071	1281	1420	1097	1246	1429
* GEICO Secure Co.	982	930	1148	982	935	1071

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 10: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	1606	2135	2038	1271	1859	2037
* Horace Mann Insurance Co.	766	835	1007	766	779	840
* Horace Mann Property & Casualty Ins. Co.	1002	1163	1620	1002	1337	1337
* Integon Indemnity Co.	1266	1357	1764	1348	1420	1693
* Liberty Mutual Personal Insurance Co.	1873	2809	2916	1831	2524	3011
* LM General Insurance Co.	3097	3869	3825	3084	3452	3974
* LM Insurance Corp.	3441	4297	4248	3427	3836	4415
Maryland Auto Insurance Fund	3402	3254	3471	3402	3133	2887
* Meridian Security Insurance Co.	966	1192	1506	1143	1224	1516
* Mutual Benefit Insurance Co.	729	896	1096	808	883	1035
* National General Assurance Co.	2238	2350	2684	2238	2360	2941
* Nationwide Property & Casualty Co.	1300	1381	1828	1365	1578	1935
Old Dominion Insurance Co.	1172	1318	1592	1194	1484	1724
* Penn National Insurance Co.	822	1040	1135	822	1067	1055
Pharmacists Mutual Insurance Co.	1250	1512	1512	1250	1239	1643
Privilege Underwriters Reciprocal Exch.	2560	2617	2617	2560	1781	2482
* Progressive Select Insurance Co.	663	722	834	859	702	797
* Progressive Specialty Insurance Co.	953	1249	1445	1159	1153	1366
Root Insurance Co.	1783	1782	2086	2146	1817	2341
* Selective Ins. Co. of South Carolina	1272	1552	1698	1300	1381	1778
* State Farm Fire & Casualty Co.	1398	1586	2045	1435	1770	2321
* State Farm Mutual Ins. Co.	842	957	1221	870	1046	1380
* Teachers Insurance Co.	1056	1215	1715	1056	1379	1379
* Travelers Property Casualty Insurance Co.	893	1131	1352	1080	1209	1410
United Services Automobile Association	788	856	969	747	876	999
* Unitrin Safeguard Insurance Co.	1673	1979	2414	1674	1837	2291
USAA Casualty Insurance Co.	788	845	1031	831	949	1079
USAA General Indemnity Co.	915	1077	1226	951	1062	1229

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 10: Single Male, Age 50

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1072	1031	916	690
* AIG Property Casualty Co.	3036	2165	2526	1191
* Allstate Indemnity Co.	1866	1848	1661	1432
American Family Connect P & C Ins. Co.	1580	1604	1022	1040
American National Property & Casualty Co.	1416	1404	1052	876
* American States Preferred Insurance Co.	1581	1696	1260	1142
* Amica Mutual Insurance Co.	1890	2219	1790	1370
* Amica Property & Casualty Insurance Co.	2188	2568	2072	1586
Berkley Insurance Co.	1381	1450	986	747
* Brethren Mutual Insurance Co.	1711	1660	1211	1124
* Chubb National Insurance Co.	1873	2066	1371	1243
Cincinnati Casualty Co.	2051	1922	1534	1280
Cincinnati Insurance Co.	1808	2516	1441	1180
* Clearcover Insurance Co.	863	842	568	535
* CSAA General Insurance Co.	1545	1493	1016	913
Cumberland Insurance Co. Inc.	1461	2252	1041	890
* Dairyland Insurance Co.	6327	8792	4263	4337
Donegal Mutual Insurance Co.	6068	6068	3685	2330
Elephant Insurance Co.	4143	4424	3003	3057
* Encompass Home/Auto Insurance Co.	1712	1853	1345	825
Erie Insurance Exchange	1129	1129	708	621
Esurance Property and Casualty Ins. Co.	2068	2054	1576	1366
* Farmers Casualty Insurance Co.	3386	2979	2620	1800
* Farmers Direct P & C Insurance Co.	3160	3434	2394	1924
* Farmers Group Property & Casualty Ins. Co.	2714	3064	2282	1804
* Farmers Insurance Exchange	3370	3667	2316	1903
* Foremost Insurance Co.	2755	2995	1964	1775
Garrison Property & Casualty Ins. Co.	1588	1675	1254	1104
* GEICO Secure Co.	1313	1367	930	894

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 10: Single Male, Age 50

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	2487	2600	1802	1611
* Horace Mann Insurance Co.	1110	1110	835	723
* Horace Mann Property & Casualty Ins. Co.	1962	1962	1163	1103
* Integon Indemnity Co.	1769	2080	1489	1238
* Liberty Mutual Personal Insurance Co.	3154	3352	2766	2154
* LM General Insurance Co.	3948	4044	3824	3169
* LM Insurance Corp.	4386	4493	4249	3522
Maryland Auto Insurance Fund	3707	3484	3387	3402
* Meridian Security Insurance Co.	1842	1804	1279	1011
* Mutual Benefit Insurance Co.	1311	1255	896	787
* National General Assurance Co.	2967	3526	2469	2213
* Nationwide Property & Casualty Co.	2011	2165	1465	1321
Old Dominion Insurance Co.	2066	2236	1400	1122
* Penn National Insurance Co.	1377	1466	1048	858
Pharmacists Mutual Insurance Co.	1929	2029	1512	1250
Privilege Underwriters Reciprocal Exch.	2829	2829	2617	1155
* Progressive Select Insurance Co.	913	948	870	679
* Progressive Specialty Insurance Co.	1471	1584	1379	1033
Root Insurance Co.	2520	2628	1903	1794
* Selective Ins. Co. of South Carolina	2211	2232	1489	1176
* State Farm Fire & Casualty Co.	2255	2675	1612	1525
* State Farm Mutual Ins. Co.	1350	1602	974	916
* Teachers Insurance Co.	2087	2087	1215	1212
* Travelers Property Casualty Insurance Co.	1476	1655	1208	1017
United Services Automobile Association	1139	1227	851	797
* Unitrin Safeguard Insurance Co.	2705	3157	2049	1716
USAA Casualty Insurance Co.	1243	1282	896	795
USAA General Indemnity Co.	1409	1422	1079	958

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 11: Single Female, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	800	984	1255	897	947	1154
* AIG Property Casualty Co.	2976	3093	3093	2976	2087	2286
* Allstate Indemnity Co.	1889	2260	2479	1823	2220	2532
American Family Connect P & C Ins. Co.	1134	1198	1434	1166	1210	1568
American National Property & Casualty Co.	1912	2354	2780	1926	2316	2790
* American States Preferred Insurance Co.	1132	1201	1231	1154	1148	1233
* Amica Mutual Insurance Co.	1040	1366	1366	1040	1175	1159
* Amica Property & Casualty Insurance Co.	1195	1578	1578	1195	1353	1337
Berkley Insurnace Co.	1228	1711	1729	1220	1577	1640
* Brethren Mutual Insurance Co.	1628	1879	2207	1627	1690	2200
* Chubb National Insurance Co.	1991	2498	3007	1991	2621	3250
Cincinnati Casualty Co.	1726	1812	2579	1865	2049	2235
Cincinnati Insurance Co.	1630	1782	1767	1536	1754	1824
* Clearcover Insurance Co.	633	722	857	633	615	777
* CSAA General Insurance Co.	1632	2040	2358	1903	2060	2291
Cumberland Insurance Co. Inc.	1128	1329	1371	1128	1299	1365
* Dairyland Insurance Co.	4030	4873	5779	3535	5624	7484
Donegal Mutual Insurance Co.	3048	3138	3778	3048	4141	4367
Elephant Insurance Co.	2797	3434	4296	2797	3538	3909
* Encompass Home/Auto Insurance Co.	1643	2265	2563	1643	2756	2612
Erie Insurance Exchange	1415	1535	1961	1415	1774	1992
Esurance Property and Casualty Ins. Co.	2238	2352	3062	2238	2648	2814
Farmers Casualty Insurance Co.	2231	3289	3463	2879	3097	3700
Farmers Direct P & C Insurance Co.	2288	2804	3120	2288	2946	2668
Farmers Group Property & Casualty Ins. Co.	2070	2616	3772	2282	2526	2924
Farmers Insurance Exchange	2304	2741	3243	2316	2791	3386
* Foremost Insurance Co.	2726	3000	3428	2726	3161	3647
Garrison Property & Casualty Ins. Co.	1480	1775	1992	1519	1729	1998
* GEICO Secure Co.	1460	1474	1895	1460	1529	1806

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 11: Single Female, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	2133	2804	2677	1639	2515	2794
Horace Mann Insurance Co.	1025	1153	1398	1025	1089	1193
Horace Mann Property & Casualty Ins. Co.	1370	1696	2342	1370	1947	1947
* Integon Indemnity Co.	1683	1840	2426	1783	2004	2426
* Liberty Mutual Personal Insurance Co.	1547	2271	2332	1514	2052	2461
* LM General Insurance Co.	2307	2943	2923	2289	2745	3192
* LM Insurance Corp.	2562	3270	3248	2543	3051	3544
Maryland Auto Insurance Fund	3235	3079	3286	3235	2974	2751
* Meridian Security Insurance Co.	1191	1502	1953	1391	1594	2031
* Mutual Benefit Insurance Co.	932	1149	1424	1005	1161	1379
* National General Assurance Co.	6384	6726	7704	6384	6754	8475
* Nationwide Property & Casualty Co.	1505	1567	2098	1554	1851	2291
Old Dominion Insurance Co.	2038	2312	2782	2060	2628	3050
Penn National Insurance Co.	1527	1937	2120	1525	1999	2150
Pharmacists Mutual Insurance Co.	2130	2596	2596	2130	2208	2950
Privilege Underwriters Reciprocal Exch.	2959	3078	3078	2959	2082	2895
* Progressive Select Insurance Co.	1021	1172	1386	1245	1179	1358
* Progressive Specialty Insurance Co.	1316	1817	2145	1513	1711	2072
Root Insurance Co.	1633	1634	1914	1934	1693	2188
* Selective Ins. Co. of South Carolina	1740	2144	2344	1747	1942	2522
* State Farm Fire & Casualty Co.	2016	2323	3010	2028	2646	3559
* State Farm Mutual Ins. Co.	1213	1398	1799	1226	1570	2121
Teachers Insurance Co.	1467	1801	2504	1467	2029	2029
* Travelers Property Casualty Insurance Co.	1454	1892	2352	1708	2186	2594
United Services Automobile Association	1053	1185	1355	1034	1218	1401
* Unitrin Safeguard Insurance Co.	2279	2792	3433	2275	2687	3407
USAA Casualty Insurance Co.	1053	1127	1397	1107	1279	1461
USAA General Indemnity Co.	1224	1425	1659	1262	1415	1657

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 11: Single Female, Age 50

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1344	1358	1097	840
* AIG Property Casualty Co.	3948	2688	3093	1514
* Allstate Indemnity Co.	2663	2778	2247	1895
American Family Connect P & C Ins. Co.	1832	1894	1132	1156
American National Property & Casualty Co.	3114	3242	2266	1924
* American States Preferred Insurance Co.	1577	1697	1213	1096
* Amica Mutual Insurance Co.	1457	1716	1366	1040
* Amica Property & Casualty Insurance Co.	1687	1984	1578	1195
Berkley Insurance Co.	2288	2409	1607	1203
* Brethren Mutual Insurance Co.	2633	2572	1784	1666
* Chubb National Insurance Co.	3250	3650	2384	2186
Cincinnati Casualty Co.	2778	2744	2014	1719
Cincinnati Insurance Co.	2262	3094	1746	1440
* Clearcover Insurance Co.	1006	985	639	605
* CSAA General Insurance Co.	2905	2800	1854	1626
Cumberland Insurance Co. Inc.	1917	3001	1332	1128
* Dairyland Insurance Co.	6895	10078	4504	4629
Donegal Mutual Insurance Co.	6342	6342	3778	2383
Elephant Insurance Co.	4354	4689	3032	3097
* Encompass Home/Auto Insurance Co.	3351	3673	2563	1480
Erie Insurance Exchange	2486	2486	1535	1360
Esurance Property and Casualty Ins. Co.	3298	3416	2380	2046
Farmers Casualty Insurance Co.	4413	3768	3289	2231
Farmers Direct P & C Insurance Co.	3908	4184	2892	2288
Farmers Group Property & Casualty Ins. Co.	3200	3644	2616	2070
Farmers Insurance Exchange	3886	4401	2700	2202
* Foremost Insurance Co.	3999	4502	2787	2520
Garrison Property & Casualty Ins. Co.	2262	2377	1729	1519
* GEICO Secure Co.	2228	2381	1474	1403

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 11: Single Female, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	3404	3644	2332	2120
Horace Mann Insurance Co.	1562	1562	1153	975
Horace Mann Property & Casualty Ins. Co.	2878	2878	1696	1515
* Integon Indemnity Co.	2469	3019	2032	1685
* Liberty Mutual Personal Insurance Co.	2526	2728	2221	1759
* LM General Insurance Co.	3080	3210	2913	2447
* LM Insurance Corp.	3423	3566	3238	2720
Maryland Auto Insurance Fund	3521	3316	3210	3235
* Meridian Security Insurance Co.	2407	2439	1600	1289
* Mutual Benefit Insurance Co.	1731	1674	1149	1016
* National General Assurance Co.	8547	10208	7089	6308
* Nationwide Property & Casualty Co.	2329	2615	1658	1498
Old Dominion Insurance Co.	3602	3954	2422	1918
Penn National Insurance Co.	2566	2716	1941	1594
Pharmacists Mutual Insurance Co.	3404	3649	2596	2130
Privilege Underwriters Reciprocal Exch.	3232	3232	3078	1378
* Progressive Select Insurance Co.	1545	1648	1406	1082
* Progressive Specialty Insurance Co.	2219	2445	2039	1475
Root Insurance Co.	2323	2451	1740	1652
* Selective Ins. Co. of South Carolina	3092	3167	2026	1620
* State Farm Fire & Casualty Co.	3347	4113	2345	2249
* State Farm Mutual Ins. Co.	2005	2463	1414	1351
Teachers Insurance Co.	3114	3114	1801	1684
* Travelers Property Casualty Insurance Co.	2626	3058	2024	1724
United Services Automobile Association	1616	1745	1172	1100
* Unitrin Safeguard Insurance Co.	3943	4768	2879	2406
USAA Casualty Insurance Co.	1710	1761	1197	1065
USAA General Indemnity Co.	1925	1938	1431	1267

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 12: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	579	729	933	614	736	890
* AIG Property Casualty Co.	1329	1397	1397	1329	949	1035
* Allstate Indemnity Co.	1066	1281	1364	1039	1274	1424
American Family Connect P & C Ins. Co.	664	710	858	670	728	968
American National Property & Casualty Co.	476	592	692	474	588	712
* American States Preferred Insurance Co.	982	1055	1076	985	1030	1095
* Amica Mutual Insurance Co.	713	940	940	713	836	840
* Amica Property & Casualty Insurance Co.	825	1090	1090	825	969	973
Atlantic States Insurance Co.	764	812	952	764	1047	1104
Berkley Insurnace Co.	587	779	787	583	719	750
* Brethren Mutual Insurance Co.	510	604	708	495	567	765
* Chubb National Insurance Co.	809	1021	1209	809	1123	1359
Cincinnati Casualty Co.	698	732	1063	720	870	967
Cincinnati Insurance Co.	769	873	859	693	880	921
* Clearcover Insurance Co.	373	431	504	373	371	465
* CSAA General Insurance Co.	922	1120	1306	1066	1144	1260
Cumberland Insurance Co. Inc.	1434	515	529	434	531	551
* Dairyland Insurance Co.	2308	2830	3351	2006	3273	4288
Elephant Insurance Co.	1229	1694	2016	1229	1759	1906
* Encompass Home/Auto Insurance Co.	624	820	921	624	1018	966
Erie Insurance Exchange	573	638	822	573	753	846
Esurance Property and Casualty Ins. Co.	1144	1218	1540	1144	1358	1426
* Farmers Casualty Insurance Co.	690	997	1079	870	978	1155
* Farmers Direct P & C Insurance Co.	768	1002	1102	768	1064	952
* Farmers Group Property & Casualty Ins. Co.	720	900	1332	766	892	1062
* Farmers Insurance Exchange	967	1181	1355	971	1165	1424
* Foremost Insurance Co.	2383	2646	2949	2383	2739	3133
Garrison Property & Casualty Ins. Co.	796	947	1058	820	952	1095
* GEICO Secure Co.	526	545	685	526	573	663

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

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Scenario 12: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	1078	1393	1346	832	1284	1408
* Horace Mann Insurance Co.	527	599	712	527	585	634
* Horace Mann Property & Casualty Ins. Co.	723	891	1209	723	1014	1014
* Integon Indemnity Co.	915	999	1313	953	1107	1335
* Liberty Mutual Personal Insurance Co.	1320	1933	1963	1285	1803	2118
* LM General Insurance Co.	1420	1818	1823	1391	1751	2015
* LM Insurance Corp.	1577	2021	2026	1545	1946	2239
Maryland Auto Insurance Fund	2703	2558	2774	2703	2436	2323
* Meridian Security Insurance Co.	876	1116	1449	995	1211	1539
* Mutual Benefit Insurance Co.	394	488	618	398	532	636
* National General Assurance Co.	2093	2276	2561	2093	2310	2916
* Nationwide Property & Casualty Co.	1010	1195	1452	1042	1277	1586
Old Dominion Insurance Co.	842	998	1200	864	1176	1368
* Penn National Insurance Co.	721	1479	1628	1144	1544	1663
Pharmacists Mutual Insurance Co.	551	680	680	551	609	830
Privilege Underwriters Reciprocal Exch.	996	1048	1048	996	709	1016
* Progressive Select Insurance Co.	485	548	630	548	558	626
* Progressive Specialty Insurance Co.	602	827	957	654	791	937
Root Insurance Co.	1602	1598	1875	1916	1643	2120
* Selective Ins. Co. of South Carolina	912	1135	1222	882	1049	1396
* State Farm Fire & Casualty Co.	972	1121	1472	970	1312	1741
* State Farm Mutual Ins. Co.	568	658	854	569	753	1012
* Teachers Insurance Co.	749	919	1254	749	1029	1029
* Travelers Property Casualty Insurance Co.	731	953	1169	817	1117	1327
United Services Automobile Association	590	630	710	557	657	748
* Unitrin Safeguard Insurance Co.	1257	1566	1907	1253	1532	1932
USAA Casualty Insurance Co.	590	632	772	622	731	827
USAA General Indemnity Co.	686	800	924	711	814	944

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 12: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1009	1024	797	623
* AIG Property Casualty Co.	1716	1225	1397	704
* Allstate Indemnity Co.	1440	1536	1275	1071
American Family Connect P & C Ins. Co.	1106	1138	666	678
American National Property & Casualty Co.	776	824	568	480
* American States Preferred Insurance Co.	1351	1453	1071	958
* Amica Mutual Insurance Co.	1041	1218	940	713
* Amica Property & Casualty Insurance Co.	1207	1411	1090	825
Atlantic States Insurance Co.	1576	1576	952	597
Berkley Insurance Co.	989	1046	739	579
* Brethren Mutual Insurance Co.	882	893	577	528
* Chubb National Insurance Co.	1341	1521	973	890
Cincinnati Casualty Co.	1157	1185	815	707
Cincinnati Insurance Co.	1095	1421	821	681
* Clearcover Insurance Co.	586	577	380	360
* CSAA General Insurance Co.	1571	1518	1038	911
Cumberland Insurance Co. Inc.	771	1274	515	434
* Dairyland Insurance Co.	3946	5636	2590	2678
Elephant Insurance Co.	1986	2142	1484	1378
* Encompass Home/Auto Insurance Co.	1160	1291	921	586
Erie Insurance Exchange	1066	1066	638	562
Esurance Property and Casualty Ins. Co.	1636	1694	1224	1076
* Farmers Casualty Insurance Co.	1371	1184	997	690
* Farmers Direct P & C Insurance Co.	1430	1488	976	768
* Farmers Group Property & Casualty Ins. Co.	1102	1256	900	720
* Farmers Insurance Exchange	1596	1801	1152	938
* Foremost Insurance Co.	3368	3752	2430	2202
Garrison Property & Casualty Ins. Co.	1203	1268	929	817
* GEICO Secure Co.	794	847	545	520

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 12: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	1728	1866	1162	1086
* Horace Mann Insurance Co.	789	789	599	510
* Horace Mann Property & Casualty Ins. Co.	1461	1461	891	781
* Integon Indemnity Co.	1317	1645	1104	935
* Liberty Mutual Personal Insurance Co.	2132	2290	1873	1502
* LM General Insurance Co.	1929	2003	1786	1518
* LM Insurance Corp.	2142	2225	1986	1687
Maryland Auto Insurance Fund	2974	2750	2690	2703
* Meridian Security Insurance Co.	1774	1807	1177	966
* Mutual Benefit Insurance Co.	771	765	488	447
* National General Assurance Co.	2865	3505	2434	2078
* Nationwide Property & Casualty Co.	1592	1749	1244	1053
Old Dominion Insurance Co.	1558	1758	1056	826
* Penn National Insurance Co.	1961	2092	1483	1206
Pharmacists Mutual Insurance Co.	928	1040	680	551
Privilege Underwriters Reciprocal Exch.	1101	1101	1048	516
* Progressive Select Insurance Co.	690	733	630	515
* Progressive Specialty Insurance Co.	985	1082	900	682
Root Insurance Co.	2272	2377	1704	1610
* Selective Ins. Co. of South Carolina	1625	1735	1041	862
* State Farm Fire & Casualty Co.	1627	1983	1126	1085
* State Farm Mutual Ins. Co.	947	1160	662	635
* Teachers Insurance Co.	1548	1548	919	844
* Travelers Property Casualty Insurance Co.	1307	1512	1001	880
United Services Automobile Association	838	905	619	587
* Unitrin Safeguard Insurance Co.	2166	2636	1601	1342
USAA Casualty Insurance Co.	934	968	666	601
USAA General Indemnity Co.	1057	1064	801	711

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 13: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	759	940	1194	839	892	1087
* AIG Property Casualty Co.	1697	1750	1750	1697	1213	1268
* Allstate Indemnity Co.	1558	1853	2027	1507	1810	2054
American Family Connect P & C Ins. Co.	942	994	1176	978	982	1270
American National Property & Casualty Co.	500	612	724	504	598	720
* American States Preferred Insurance Co.	1120	1204	1232	1121	1187	1268
* Amica Mutual Insurance Co.	988	1289	1289	988	1109	1094
* Amica Property & Casualty Insurance Co.	1151	1507	1507	1151	1296	1280
Berkley Insurance Co.	760	1019	1031	757	950	983
* Brethren Mutual Insurance Co.	650	742	864	651	663	870
* Chubb National Insurance Co.	972	1195	1415	972	1243	1514
Cincinnati Casualty Co.	910	948	1368	979	1088	1187
Cincinnati Insurance Co.	1108	1198	1190	1048	1188	1233
* Clearcover Insurance Co.	594	652	771	594	556	689
* CSAA General Insurance Co.	963	1166	1344	1124	1196	1319
Cumberland Insurance Co. Inc.	796	932	964	796	904	952
* Dairyland Insurance Co.	3685	4499	5339	3218	5220	6906
Donegal Mutual Insurance Co.	1621	1654	1987	1621	2154	2269
Elephant Insurance Co.	1926	2365	2883	1926	2461	2700
* Encompass Home/Auto Insurance Co.	782	1047	1177	782	1298	1236
Erie Insurance Exchange	608	657	835	608	749	839
Esurance Property and Casualty Ins. Co.	1600	1664	2134	1600	1844	1950
* Farmers Casualty Insurance Co.	982	1424	1536	1261	1392	1632
* Farmers Direct P & C Insurance Co.	1030	1302	1444	1030	1374	1230
* Farmers Group Property & Casualty Ins. Co.	994	1242	1798	1082	1220	1406
* Farmers Insurance Exchange	1784	2112	2511	1796	2111	2578
* Foremost Insurance Co.	2917	3215	3609	2917	3354	3835
Garrison Property & Casualty Ins. Co.	831	990	1096	857	964	1101
* GEICO Secure Co.	718	677	830	718	685	780

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 13: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	1216	1594	1522	938	1435	1576
* Horace Mann Insurance Co.	744	820	989	744	783	846
* Horace Mann Property & Casualty Ins. Co.	985	1166	1621	985	1357	1357
* Integon Indemnity Co.	1291	1385	1807	1352	1481	1781
* Liberty Mutual Personal Insurance Co.	6744	10860	2232	1448	2034	2397
* LM General Insurance Co.	2179	2762	2748	2162	2571	2963
* LM Insurance Corp.	2420	3067	3053	2403	2857	3292
Maryland Auto Insurance Fund	3358	3213	3429	3358	3091	2855
* Meridian Security Insurance Co.	1148	1445	1866	1328	1544	1948
* Mutual Benefit Insurance Co.	632	781	971	668	805	957
* National General Assurance Co.	2941	3139	3553	2941	3179	3995
* Nationwide Property & Casualty Co.	1268	1337	1775	1306	1569	1933
Old Dominion Insurance Co.	1168	1336	1606	1190	1536	1776
* Penn National Insurance Co.	1430	1804	1973	1428	1864	2007
Pharmacists Mutual Insurance Co.	709	851	851	709	714	961
Privilege Underwriters Reciprocal Exch.	1458	1508	1508	1458	1027	1421
* Progressive Select Insurance Co.	607	677	784	718	679	766
* Progressive Specialty Insurance Co.	754	1007	1168	852	952	1129
Root Insurance Co.	1837	1831	2147	2204	1877	2425
* Selective Ins. Co. of South Carolina	1343	1655	1805	1352	1493	1949
* State Farm Fire & Casualty Co.	1405	1593	2082	1413	1839	2429
* State Farm Mutual Ins. Co.	836	949	1228	844	1075	1432
* Teachers Insurance Co.	1046	1229	1718	1046	1402	1402
* Travelers Property Casualty Insurance Co.	816	1034	1255	927	1188	1394
United Services Automobile Association	637	672	759	593	687	782
* Unitrin Safeguard Insurance Co.	1727	2120	2609	1727	2044	2584
USAA Casualty Insurance Co.	637	673	823	669	761	863
USAA General Indemnity Co.	736	850	977	761	846	979

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

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Scenario 13: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1270	1263	1045	796
* AIG Property Casualty Co.	2234	1503	1750	856
* Allstate Indemnity Co.	2123	2200	1846	1563
American Family Connect P & C Ins. Co.	1504	1544	936	956
American National Property & Casualty Co.	814	850	592	502
* American States Preferred Insurance Co.	1574	1687	1222	1090
* Amica Mutual Insurance Co.	1373	1615	1289	988
* Amica Property & Casualty Insurance Co.	1605	1890	1507	1151
Berkley Insurnace Co.	1345	1404	962	743
* Brethren Mutual Insurance Co.	1038	1030	707	663
* Chubb National Insurance Co.	1561	1743	1143	1044
Cincinnati Casualty Co.	1475	1450	1058	907
Cincinnati Insurance Co.	1534	2084	1183	983
* Clearcover Insurance Co.	889	867	585	550
* CSAA General Insurance Co.	1656	1601	1078	957
Cumberland Insurance Co. Inc.	1342	2109	935	796
* Dairyland Insurance Co.	6344	9213	4141	4275
Donegal Mutual Insurance Co.	3291	3291	1987	1281
Elephant Insurance Co.	2879	3099	2111	2143
* Encompass Home/Auto Insurance Co.	1509	1670	1177	718
Erie Insurance Exchange	1070	1070	657	579
Esurance Property and Casualty Ins. Co.	2282	2326	1690	1464
* Farmers Casualty Insurance Co.	1891	1665	1424	982
* Farmers Direct P & C Insurance Co.	1820	1930	1302	1030
* Farmers Group Property & Casualty Ins. Co.	1498	1702	1242	994
* Farmers Insurance Exchange	2933	3268	2077	1700
* Foremost Insurance Co.	4149	4601	2967	2688
Garrison Property & Casualty Ins. Co.	1218	1287	956	853
* GEICO Secure Co.	953	983	677	656

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 13: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	1944	2079	1329	1216
* Horace Mann Insurance Co.	1092	1092	820	707
* Horace Mann Property & Casualty Ins. Co.	1983	1983	1166	1082
* Integon Indemnity Co.	1803	2180	1519	1279
* Liberty Mutual Personal Insurance Co.	2432	2612	2138	1704
* LM General Insurance Co.	2877	2986	2737	2298
* LM Insurance Corp.	3198	3318	3041	2555
Maryland Auto Insurance Fund	3662	3438	3345	3358
* Meridian Security Insurance Co.	2281	2280	1530	1249
* Mutual Benefit Insurance Co.	1177	1151	781	699
* National General Assurance Co.	3948	4801	3333	2915
* Nationwide Property & Casualty Co.	1952	2148	1406	1285
Old Dominion Insurance Co.	2078	2296	1408	1120
* Penn National Insurance Co.	2389	2529	1806	1490
Pharmacists Mutual Insurance Co.	1111	1202	851	709
Privilege Underwriters Reciprocal Exch.	1596	1596	1508	679
* Progressive Select Insurance Co.	858	908	788	636
* Progressive Specialty Insurance Co.	1191	1305	1093	833
Root Insurance Co.	2606	2718	1949	1841
* Selective Ins. Co. of South Carolina	2375	2449	1566	1250
* State Farm Fire & Casualty Co.	2302	2795	1611	1555
* State Farm Mutual Ins. Co.	1363	1659	962	925
* Teachers Insurance Co.	2124	2124	1229	1192
* Travelers Property Casualty Insurance Co.	1397	1594	1094	955
United Services Automobile Association	895	960	666	628
* Unitrin Safeguard Insurance Co.	2907	3493	2193	1839
USAA Casualty Insurance Co.	997	1025	715	641
USAA General Indemnity Co.	1119	1126	853	762

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 14: Single Female, Age 65

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	824	1015	1275	915	944	1140
* AIG Property Casualty Co.	1935	2018	2018	1935	1377	1433
* Allstate Indemnity Co.	1589	1883	2067	1537	1865	2117
American Family Connect P & C Ins. Co.	922	976	1162	952	976	1264
American National Property & Casualty Co.	762	932	1102	766	924	1102
* American States Preferred Insurance Co.	1164	1192	1208	1203	1117	1162
* Amica Mutual Insurance Co.	1441	1879	1879	1441	1610	1580
* Amica Property & Casualty Insurance Co.	1667	2176	2176	1667	1864	1828
Atlantic States Insurance Co.	1391	1403	1685	1391	1846	1947
Berkley Insurnace Co.	735	991	1002	732	919	954
* Brethren Mutual Insurance Co.	909	1035	1212	915	932	1214
* Chubb National Insurance Co.	1295	1596	1907	1295	1655	2032
Cincinnati Casualty Co.	916	945	1373	980	1099	1192
Cincinnati Insurance Co.	1329	1410	1398	1267	1400	1448
* Clearcover Insurance Co.	499	548	650	499	471	585
* CSAA General Insurance Co.	1114	1362	1566	1307	1392	1539
Cumberland Insurance Co. Inc.	982	1147	1183	982	1124	1180
* Dairyland Insurance Co.	2925	3511	4154	2588	4050	5301
Elephant Insurance Co.	1861	2283	2786	1861	2367	2598
* Encompass Home/Auto Insurance Co.	982	1346	1510	982	1652	1575
Erie Insurance Exchange	882	927	1177	882	1052	1172
Esurance Property and Casualty Ins. Co.	1500	1540	1954	1500	1696	1790
* Farmers Casualty Insurance Co.	1224	1760	1863	1568	1727	1992
* Farmers Direct P & C Insurance Co.	1370	1684	1870	1370	1768	1582
* Farmers Group Property & Casualty Ins. Co.	1254	1584	2214	1380	1538	1708
* Farmers Insurance Exchange	1612	1889	2248	1623	1904	2301
* Foremost Insurance Co.	3386	3594	4072	3386	3638	4116
Garrison Property & Casualty Ins. Co.	1110	1332	1470	1154	1288	1463
* GEICO Secure Co.	751	722	903	751	737	855

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 14: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	1403	1808	1778	1083	1643	1784
* Horace Mann Insurance Co.	821	899	1090	821	859	929
* Horace Mann Property & Casualty Ins. Co.	1082	1274	1783	1082	1492	1492
* Integon Indemnity Co.	1289	1378	1794	1353	1465	1755
* Liberty Mutual Personal Insurance Co.	5949	9558	2031	1326	1855	2173
* LM General Insurance Co.	2018	2567	2555	2009	2408	2780
* LM Insurance Corp.	2243	2851	2839	2233	2675	3088
Maryland Auto Insurance Fund	3751	3600	3812	3751	3490	3165
* Meridian Security Insurance Co.	1071	1354	1753	1240	1439	1826
* Mutual Benefit Insurance Co.	861	1057	1298	919	1067	1256
* National General Assurance Co.	2424	2564	2908	2424	2591	3245
* Nationwide Property & Casualty Co.	1374	1377	1955	1417	1712	2116
Old Dominion Insurance Co.	1312	1480	1784	1334	1692	1950
* Penn National Insurance Co.	1605	2019	2208	1602	2087	2242
Pharmacists Mutual Insurance Co.	988	1180	1180	988	1005	1340
Privilege Underwriters Reciprocal Exch.	1889	1960	1960	1889	1327	1820
* Progressive Select Insurance Co.	735	819	947	864	823	928
* Progressive Specialty Insurance Co.	832	1095	1261	939	1029	1212
Root Insurance Co.	1966	1963	2298	2345	2018	2602
* Selective Ins. Co. of South Carolina	1498	1835	1999	1475	1688	2170
* State Farm Fire & Casualty Co.	1645	1853	2411	1659	2119	2794
* State Farm Mutual Ins. Co.	987	1112	1435	999	1250	1660
* Teachers Insurance Co.	1161	1359	1906	1161	1558	1558
* Travelers Property Casualty Insurance Co.	939	1196	1467	1070	1388	1639
United Services Automobile Association	821	854	969	752	875	997
* Unitrin Safeguard Insurance Co.	1755	2171	2676	1754	2114	2682
USAA Casualty Insurance Co.	821	867	1061	866	982	1117
USAA General Indemnity Co.	949	1091	1250	985	1089	1252

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 14: Single Female, Age 65

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1348	1315	1125	856
* AIG Property Casualty Co.	2480	1710	2018	956
* Allstate Indemnity Co.	2175	2273	1875	1594
American Family Connect P & C Ins. Co.	1492	1540	918	938
American National Property & Casualty Co.	1242	1298	894	766
* American States Preferred Insurance Co.	1542	1624	1196	1124
* Amica Mutual Insurance Co.	1980	2343	1879	1441
* Amica Property & Casualty Insurance Co.	2292	2710	2176	1667
Atlantic States Insurance Co.	2800	2800	1685	1106
Berkley Insurance Co.	1314	1373	934	719
* Brethren Mutual Insurance Co.	1451	1428	982	929
* Chubb National Insurance Co.	2079	2329	1526	1403
Cincinnati Casualty Co.	1479	1459	1054	914
Cincinnati Insurance Co.	1826	2490	1415	1181
* Clearcover Insurance Co.	756	738	493	466
* CSAA General Insurance Co.	1945	1878	1252	1111
Cumberland Insurance Co. Inc.	1658	2603	1149	982
* Dairyland Insurance Co.	4901	7017	3246	3337
Elephant Insurance Co.	2784	2990	2038	2067
* Encompass Home/Auto Insurance Co.	1960	2153	1510	884
Erie Insurance Exchange	1463	1463	927	828
Esurance Property and Casualty Ins. Co.	2086	2114	1568	1362
* Farmers Casualty Insurance Co.	2251	2009	1760	1224
* Farmers Direct P & C Insurance Co.	2286	2490	1714	1370
* Farmers Group Property & Casualty Ins. Co.	1880	2110	1584	1254
* Farmers Insurance Exchange	2640	2937	1868	1535
* Foremost Insurance Co.	4653	4865	3358	3033
Garrison Property & Casualty Ins. Co.	1605	1702	1270	1146
* GEICO Secure Co.	1060	1098	722	699

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 14: Single Female, Age 65

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	2120	2270	1492	1401
* Horace Mann Insurance Co.	1206	1206	899	779
* Horace Mann Property & Casualty Ins. Co.	2175	2175	1274	1198
* Integon Indemnity Co.	1790	2146	1511	1271
* Liberty Mutual Personal Insurance Co.	2196	2359	1943	1554
* LM General Insurance Co.	2685	2801	2554	2150
* LM Insurance Corp.	2983	3112	2838	2390
Maryland Auto Insurance Fund	4072	3859	3734	3751
* Meridian Security Insurance Co.	2150	2170	1435	1162
* Mutual Benefit Insurance Co.	1543	1506	1057	940
* National General Assurance Co.	3222	3892	2710	2401
* Nationwide Property & Casualty Co.	2138	2357	1447	1400
Old Dominion Insurance Co.	2296	2522	1548	1248
* Penn National Insurance Co.	2667	2817	2017	1671
Pharmacists Mutual Insurance Co.	1546	1668	1180	988
Privilege Underwriters Reciprocal Exch.	2050	2050	1960	852
* Progressive Select Insurance Co.	1039	1101	950	769
* Progressive Specialty Insurance Co.	1276	1392	1168	907
Root Insurance Co.	2774	2902	2088	1973
* Selective Ins. Co. of South Carolina	2627	2668	1720	1400
* State Farm Fire & Casualty Co.	2666	3222	1878	1814
* State Farm Mutual Ins. Co.	1591	1925	1130	1087
* Teachers Insurance Co.	2342	2342	1359	1328
* Travelers Property Casualty Insurance Co.	1641	1879	1269	1113
United Services Automobile Association	1144	1224	851	802
* Unitrin Safeguard Insurance Co.	2997	3626	2243	1882
USAA Casualty Insurance Co.	1294	1320	923	825
USAA General Indemnity Co.	1429	1438	1098	986

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 15: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	706	874	1108	782	837	1015
* AIG Property Casualty Co.	1738	1807	1807	1738	1240	1303
* Allstate Indemnity Co.	1441	1729	1878	1397	1717	1941
American Family Connect P & C Ins. Co.	872	926	1106	896	934	1218
American National Property & Casualty Co.	710	870	1026	712	878	1058
* American States Preferred Insurance Co.	1105	1167	1192	1122	1126	1196
* Amica Mutual Insurance Co.	1080	1416	1416	1080	1229	1219
* Amica Property & Casualty Insurance Co.	1251	1641	1641	1251	1423	1411
Berkley Insurance Co.	686	920	931	682	854	885
* Brethren Mutual Insurance Co.	718	824	966	718	752	991
* Chubb National Insurance Co.	1028	1278	1515	1028	1343	1641
Cincinnati Casualty Co.	768	798	1161	813	934	1025
Cincinnati Insurance Co.	1008	1095	1083	949	1090	1129
* Clearcover Insurance Co.	553	620	736	553	532	666
* CSAA General Insurance Co.	1019	1241	1430	1180	1266	1397
Cumberland Insurance Co. Inc.	750	884	912	750	873	916
* Dairyland Insurance Co.	2925	3511	4154	2588	4050	5301
Donegal Mutual Insurance Co.	1506	1545	1850	1506	2021	2131
Elephant Insurance Co.	1734	2149	2589	1734	2217	2417
* Encompass Home/Auto Insurance Co.	922	1253	1410	922	1572	1489
Erie Insurance Exchange	724	785	1001	724	904	1016
Esurance Property and Casualty Ins. Co.	1426	1496	1904	1426	1662	1754
* Farmers Casualty Insurance Co.	1247	1810	1915	1595	1768	2066
* Farmers Direct P & C Insurance Co.	1266	1588	1762	1266	1672	1504
* Farmers Group Property & Casualty Ins. Co.	1276	1612	2312	1386	1576	1800
* Farmers Insurance Exchange	1737	2026	2428	1749	2093	2514
* Foremost Insurance Co.	2942	3222	3637	2942	3356	3831
Garrison Property & Casualty Ins. Co.	963	1152	1281	998	1132	1294
* GEICO Secure Co.	687	673	847	687	689	803

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 15: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	1136	1463	1417	867	1343	1460
* Horace Mann Insurance Co.	718	799	964	718	768	834
* Horace Mann Property & Casualty Ins. Co.	959	1157	1600	959	1341	1341
* Integon Indemnity Co.	1155	1243	1622	1211	1336	1604
* Liberty Mutual Personal Insurance Co.	1263	1845	1879	1229	1715	2020
* LM General Insurance Co.	1902	2414	2414	1880	2282	2618
* LM Insurance Corp.	2113	2682	2681	2089	2535	2910
Maryland Auto Insurance Fund	2856	2705	2917	2856	2595	2415
* Meridian Security Insurance Co.	978	1240	1604	1121	1328	1684
* Mutual Benefit Insurance Co.	632	774	965	658	806	958
* National General Assurance Co.	2229	2380	2692	2229	2408	3022
* Nationwide Property & Casualty Co.	1373	1478	1993	1416	1742	2175
Old Dominion Insurance Co.	1138	1316	1580	1160	1518	1760
* Penn National Insurance Co.	885	1107	1211	884	1148	1245
Pharmacists Mutual Insurance Co.	760	1332	1332	760	785	1062
Privilege Underwriters Reciprocal Exch.	1328	1379	1379	1328	937	1304
* Progressive Select Insurance Co.	690	771	888	800	778	877
* Progressive Specialty Insurance Co.	755	1005	1166	847	957	1131
Root Insurance Co.	1800	1795	2106	2151	1849	2389
* Selective Ins. Co. of South Carolina	1224	1506	1642	1209	1386	1812
* State Farm Fire & Casualty Co.	1377	1572	2058	1377	1827	2428
* State Farm Mutual Ins. Co.	816	933	1210	819	1065	1428
* Teachers Insurance Co.	1022	1226	1702	1022	1393	1393
* Travelers Property Casualty Insurance Co.	888	1144	1408	998	1346	1594
United Services Automobile Association	710	744	843	657	769	877
* Unitrin Safeguard Insurance Co.	1843	2252	2787	1843	2182	2759
USAA Casualty Insurance Co.	710	752	923	747	861	977
USAA General Indemnity Co.	828	954	1102	857	960	1111

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 15: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1184	1180	968	743
* AIG Property Casualty Co.	2258	1547	1807	875
* Allstate Indemnity Co.	1981	2092	1721	1447
American Family Connect P & C Ins. Co.	1426	1474	870	888
American National Property & Casualty Co.	1164	1238	834	716
* American States Preferred Insurance Co.	1523	1629	1179	1072
* Amica Mutual Insurance Co.	1525	1796	1416	1080
* Amica Property & Casualty Insurance Co.	1765	2078	1641	1251
Berkley Insurance Co.	1211	1268	868	672
* Brethren Mutual Insurance Co.	1172	1171	784	737
* Chubb National Insurance Co.	1666	1869	1219	1115
Cincinnati Casualty Co.	1256	1262	892	772
Cincinnati Insurance Co.	1397	1891	1077	894
* Clearcover Insurance Co.	860	841	553	523
* CSAA General Insurance Co.	1748	1687	1141	1011
Cumberland Insurance Co. Inc.	1291	2058	886	750
* Dairyland Insurance Co.	4901	7017	3246	3337
Donegal Mutual Insurance Co.	3077	3077	1850	1185
Elephant Insurance Co.	2588	2771	1926	1912
* Encompass Home/Auto Insurance Co.	1822	2027	1410	848
Erie Insurance Exchange	1277	1277	785	691
Esurance Property and Casualty Ins. Co.	2036	2088	1510	1316
* Farmers Casualty Insurance Co.	2394	2092	1810	1247
* Farmers Direct P & C Insurance Co.	2196	2350	1594	1266
* Farmers Group Property & Casualty Ins. Co.	1946	2192	1612	1276
* Farmers Insurance Exchange	2857	3189	2003	1664
* Foremost Insurance Co.	4192	4602	2984	2702
Garrison Property & Casualty Ins. Co.	1425	1506	1108	991
* GEICO Secure Co.	992	1037	673	647

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 15: Single Female, Age 65

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	1745	1879	1206	1123
* Horace Mann Insurance Co.	1069	1069	799	686
* Horace Mann Property & Casualty Ins. Co.	1947	1947	1157	1056
* Integon Indemnity Co.	1624	1969	1366	1150
* Liberty Mutual Personal Insurance Co.	2039	2190	1794	1438
* LM General Insurance Co.	2531	2626	2389	2017
* LM Insurance Corp.	2813	2919	2656	2242
Maryland Auto Insurance Fund	3142	2929	2839	2856
* Meridian Security Insurance Co.	1965	1993	1309	1068
* Mutual Benefit Insurance Co.	1177	1152	774	695
* National General Assurance Co.	2989	3628	2522	2210
* Nationwide Property & Casualty Co.	2185	2438	1546	1415
Old Dominion Insurance Co.	2050	2276	1384	1094
* Penn National Insurance Co.	2359	2504	1784	1472
Pharmacists Mutual Insurance Co.	1215	1332	1332	760
Privilege Underwriters Reciprocal Exch.	1454	1454	1379	629
* Progressive Select Insurance Co.	975	1036	887	724
* Progressive Specialty Insurance Co.	1191	1307	1078	833
Root Insurance Co.	2560	2684	1911	1810
* Selective Ins. Co. of South Carolina	2173	2259	1409	1149
* State Farm Fire & Casualty Co.	2280	2789	1585	1533
* State Farm Mutual Ins. Co.	1345	1650	943	909
* Teachers Insurance Co.	2095	2095	1226	1166
* Travelers Property Casualty Insurance Co.	1580	1822	1208	1064
United Services Automobile Association	998	1072	735	696
* Unitrin Safeguard Insurance Co.	3107	3732	2336	1968
USAA Casualty Insurance Co.	1125	1154	798	717
USAA General Indemnity Co.	1262	1270	958	856

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 16: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	942	1161	1500	1071	1124	1363
* AIG Property Casualty Co.	2764	2904	2904	2764	1938	2161
* Allstate Indemnity Co.	1805	2210	2382	1743	2093	2399
American Family Connect P & C Ins. Co.	1520	1616	1936	1558	1626	2146
American National Property & Casualty Co.	1298	1622	1912	1312	1550	1882
* American States Preferred Insurance Co.	2389	2555	2622	2404	2518	2689
* Amica Mutual Insurance Co.	1565	2041	2041	1565	1783	1772
* Amica Property & Casualty Insurance Co.	1810	2363	2363	1810	2065	2053
Berkley Insurnace Co.	1100	1462	1483	1096	1329	1396
* Brethren Mutual Insurance Co.	1859	2216	2615	1815	2063	2612
* Chubb National Insurance Co.	2242	2741	3208	2242	2917	3497
Cincinnati Casualty Co.	2256	2384	3408	2384	2755	3026
Cincinnati Insurance Co.	1486	1647	1626	1389	1658	1721
* Clearcover Insurance Co.	675	755	898	675	631	795
* CSAA General Insurance Co.	1015	1248	1464	1163	1262	1393
Cumberland Insurance Co. Inc.	1660	1974	2031	1660	1999	2088
* Dairyland Insurance Co.	4340	4755	5220	4084	5097	5998
Donegal Mutual Insurance Co.	2946	3068	3662	2946	4046	4265
Elephant Insurance Co.	4367	6092	7443	4367	6372	7006
* Encompass Home/Auto Insurance Co.	1776	2266	2516	1776	2717	2584
Erie Insurance Exchange	1195	1307	1673	1195	1503	1690
Esurance Property and Casualty Ins. Co.	1876	1914	2510	1876	2130	2262
* Farmers Casualty Insurance Co.	1717	2532	2686	2200	2385	2860
* Farmers Direct P & C Insurance Co.	1928	2422	2690	1928	2556	2322
* Farmers Group Property & Casualty Ins. Co.	1810	2266	3348	2004	2180	2584
* Farmers Insurance Exchange	1774	2118	2552	1783	2092	2558
* Foremost Insurance Co.	2867	3012	3463	2867	3019	3431
Garrison Property & Casualty Ins. Co.	1964	2341	2621	2010	2314	2673
* GEICO Secure Co.	1304	1342	1715	1304	1394	1628

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 16: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	2341	2952	2887	1860	2778	3152
* Horace Mann Insurance Co.	1070	1210	1422	1070	1167	1263
* Horace Mann Property & Casualty Ins. Co.	1575	1947	2612	1575	2195	2195
* Integon Indemnity Co.	1535	1671	2181	1676	1698	2017
* Liberty Mutual Personal Insurance Co.	1686	2498	2532	1652	2280	2698
* LM General Insurance Co.	2313	2769	2787	2253	2760	3066
* LM Insurance Corp.	2570	3079	3096	2502	3066	3407
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
* Meridian Security Insurance Co.	1251	1561	1971	1441	1620	2018
* Mutual Benefit Insurance Co.	1037	1287	1615	1079	1361	1631
* National General Assurance Co.	2700	2880	3292	2700	2877	3619
* Nationwide Property & Casualty Co.	1925	2583	2737	2021	2336	2877
Old Dominion Insurance Co.	1240	1424	1716	1262	1622	1894
* Penn National Insurance Co.	1793	3648	3996	2834	3747	4044
Pharmacists Mutual Insurance Co.	2066	2560	2560	2066	2253	2860
Privilege Underwriters Reciprocal Exch.	2766	2870	2870	2766	1940	2758
* Progressive Select Insurance Co.	799	908	1066	1007	902	1037
* Progressive Specialty Insurance Co.	1110	1508	1756	1308	1404	1682
Root Insurance Co.	1196	1196	1404	1465	1207	1552
* Selective Ins. Co. of South Carolina	1686	2052	2227	1674	1893	2491
* State Farm Fire & Casualty Co.	2316	2660	3521	2335	3136	4026
* State Farm Mutual Ins. Co.	1336	1544	2012	1354	1769	2305
* Teachers Insurance Co.	1635	2009	2716	1635	2228	2228
* Travelers Property Casualty Insurance Co.	1291	1696	2080	1524	1914	2277
United Services Automobile Association	1327	1403	1585	1230	1439	1641
* Unitrin Safeguard Insurance Co.	2065	2576	3108	2064	2500	3127
USAA Casualty Insurance Co.	1415	1417	1739	1396	1610	1826
USAA General Indemnity Co.	1683	1977	2282	1743	1970	2305

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 16: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1593	1584	1298	999
* AIG Property Casualty Co.	3618	2540	2904	1429
* Allstate Indemnity Co.	2602	2671	2188	1811
American Family Connect P & C Ins. Co.	2506	2580	1516	1550
American National Property & Casualty Co.	2160	2236	1578	1308
* American States Preferred Insurance Co.	3423	3642	2599	2320
* Amica Mutual Insurance Co.	2201	2567	2041	1565
* Amica Property & Casualty Insurance Co.	2549	2970	2363	1810
Berkley Insurance Co.	1887	1989	1392	1080
* Brethren Mutual Insurance Co.	3038	3015	2100	1922
* Chubb National Insurance Co.	3501	3911	2626	2427
Cincinnati Casualty Co.	3690	3681	2651	2261
Cincinnati Insurance Co.	2077	2761	1588	1324
* Clearcover Insurance Co.	1049	1021	673	635
* CSAA General Insurance Co.	1733	1673	1154	1000
Cumberland Insurance Co. Inc.	2931	4760	1977	1660
* Dairyland Insurance Co.	5756	7224	4553	4598
Donegal Mutual Insurance Co.	6146	6146	3662	2295
Elephant Insurance Co.	7383	8117	4968	5061
* Encompass Home/Auto Insurance Co.	3136	3409	2516	1660
Erie Insurance Exchange	2152	2152	1307	1146
Esurance Property and Casualty Ins. Co.	2694	2780	1960	1692
* Farmers Casualty Insurance Co.	3430	2928	2532	1717
* Farmers Direct P & C Insurance Co.	3430	3616	2466	1928
* Farmers Group Property & Casualty Ins. Co.	2824	3248	2266	1810
* Farmers Insurance Exchange	2940	3066	2086	1690
* Foremost Insurance Co.	3986	4129	2842	2552
Garrison Property & Casualty Ins. Co.	2980	3139	2296	2012
* GEICO Secure Co.	1976	2112	1342	1268

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 16: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	3455	3808	2509	2324
* Horace Mann Insurance Co.	1572	1572	1210	1032
* Horace Mann Property & Casualty Ins. Co.	3182	3182	1947	1698
* Integon Indemnity Co.	2176	2502	1848	1499
* Liberty Mutual Personal Insurance Co.	2716	2916	2402	1914
* LM General Insurance Co.	2931	3012	2701	2435
* LM Insurance Corp.	3257	3347	3000	2705
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a
* Meridian Security Insurance Co.	2398	2402	1655	1327
* Mutual Benefit Insurance Co.	2019	1977	1287	1162
* National General Assurance Co.	3686	4374	3037	2666
* Nationwide Property & Casualty Co.	3019	3289	2719	1968
Old Dominion Insurance Co.	2252	2456	1514	1192
* Penn National Insurance Co.	4849	5152	3674	2973
Pharmacists Mutual Insurance Co.	3238	3525	2560	2066
Privilege Underwriters Reciprocal Exch.	3065	3065	2870	1346
* Progressive Select Insurance Co.	1181	1247	1100	841
* Progressive Specialty Insurance Co.	1805	1961	1689	1234
Root Insurance Co.	1713	1777	1288	1211
* Selective Ins. Co. of South Carolina	2955	3140	1926	1592
* State Farm Fire & Casualty Co.	3805	4577	2678	2559
* State Farm Mutual Ins. Co.	2186	2646	1557	1479
* Teachers Insurance Co.	3385	3385	2009	1840
* Travelers Property Casualty Insurance Co.	2313	2667	1807	1533
United Services Automobile Association	1868	2016	1385	1304
* Unitrin Safeguard Insurance Co.	3527	4255	2618	2190
USAA Casualty Insurance Co.	2098	2174	1500	1341
USAA General Indemnity Co.	2635	2656	1978	1749

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 17: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1020	1228	1558	1193	1143	1362
* AIG Property Casualty Co.	2178	2275	2275	2178	1532	1642
* Allstate Indemnity Co.	3113	3800	4195	2991	3651	4140
American Family Connect P & C Ins. Co.	1724	1804	2120	1804	1756	2224
American National Property & Casualty Co.	1672	2080	2442	1692	1990	2394
* American States Preferred Insurance Co.	2015	2090	2121	2055	2022	2095
* Amica Mutual Insurance Co.	1684	2194	2194	1684	1914	1907
* Amica Property & Casualty Insurance Co.	1897	2475	2475	1897	2158	2149
Berkley Insurance Co.	1642	2269	2302	1633	2043	2157
* Brethren Mutual Insurance Co.	2248	2585	3049	2229	2362	2891
* Chubb National Insurance Co.	2778	3463	4146	2778	3647	4494
Cincinnati Casualty Co.	2191	2301	3220	2402	2559	2743
Cincinnati Insurance Co.	1555	1705	1693	1472	1669	1734
* Clearcover Insurance Co.	867	941	1121	867	810	990
* CSAA General Insurance Co.	2327	2967	3490	2721	2953	3295
Cumberland Insurance Co. Inc.	2640	3096	3194	2640	3102	3220
* Dairyland Insurance Co.	5252	5676	6216	4969	6020	7079
Donegal Mutual Insurance Co.	3973	4022	4850	3973	5417	5783
Elephant Insurance Co.	3164	3869	4880	3164	3957	4413
* Encompass Home/Auto Insurance Co.	2345	3199	3617	2345	3952	3733
Erie Insurance Exchange	1835	1990	2532	1835	2330	2601
Esurance Property and Casualty Ins. Co.	4204	4206	5522	4204	4664	4958
Farmers Casualty Insurance Co.	2628	3857	4113	3360	3632	4352
Farmers Direct P & C Insurance Co.	2660	3222	3602	2660	3414	3080
Farmers Group Property & Casualty Ins. Co.	2432	3060	4504	2718	2978	3478
Farmers Insurance Exchange	3262	3819	4655	3282	3826	4645
* Foremost Insurance Co.	5319	5497	6335	5319	5468	6181
Garrison Property & Casualty Ins. Co.	1976	2365	2614	2037	2302	2627
* GEICO Secure Co.	1650	1605	1957	1650	1679	1894

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 17: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	4904	6159	5972	3882	5808	6670
Horace Mann Insurance Co.	1939	2163	2639	1939	2057	2240
Horace Mann Property & Casualty Ins. Co.	1987	2368	3328	1987	2737	2737
* Integon Indemnity Co.	2169	2328	3021	2385	2289	2681
* Liberty Mutual Personal Insurance Co.	1166	1610	1654	1160	1480	1700
* LM General Insurance Co.	1547	1826	1832	1533	1743	1910
* LM Insurance Corp.	1719	2031	2037	1704	1936	2123
Maryland Auto Insurance Fund	5172	4931	5206	5172	4794	4287
* Meridian Security Insurance Co.	1768	2174	2769	2116	2231	2783
* Mutual Benefit Insurance Co.	1465	1802	2223	1559	1829	2151
* National General Assurance Co.	8262	8466	9839	8262	8441	10479
* Nationwide Property & Casualty Co.	3045	3252	4371	3180	3792	4717
Old Dominion Insurance Co.	2988	3326	4008	3010	3726	4322
Penn National Insurance Co.	2942	3771	4115	2940	3827	4081
Pharmacists Mutual Insurance Co.	3193	3888	3888	3193	3397	4233
Privilege Underwriters Reciprocal Exch.	3482	3616	3616	3482	2427	3418
* Progressive Select Insurance Co.	1376	1563	1834	1714	1563	1795
* Progressive Specialty Insurance Co.	1649	2154	2488	1955	2014	2377
Root Insurance Co.	1188	1189	1394	1434	1217	1569
* Selective Ins. Co. of South Carolina	2247	2765	3022	2252	2512	3256
* State Farm Fire & Casualty Co.	2829	3236	4141	2904	3568	4780
* State Farm Mutual Ins. Co.	1738	1986	2530	1795	2165	2900
Teachers Insurance Co.	2098	2485	3520	2098	2828	2828
* Travelers Property Casualty Insurance Co.	2000	2524	3090	2366	2890	3354
United Services Automobile Association	1586	1730	1958	1514	1765	2011
* Unitrin Safeguard Insurance Co.	2875	3478	4188	2877	3241	4036
USAA Casualty Insurance Co.	1586	1700	2069	1673	1911	2172
USAA General Indemnity Co.	1780	2070	2363	1849	2064	2371

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 17: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1630	1575	1376	1059
* AIG Property Casualty Co.	2816	1945	2275	1080
* Allstate Indemnity Co.	4309	4381	3794	3123
American Family Connect P & C Ins. Co.	2662	2722	1702	1748
American National Property & Casualty Co.	2734	2792	2010	1692
* American States Preferred Insurance Co.	2738	2886	2111	1954
* Amica Mutual Insurance Co.	2395	2826	2194	1684
* Amica Property & Casualty Insurance Co.	2703	3189	2475	1897
Berkley Insurance Co.	3017	3176	2135	1596
* Brethren Mutual Insurance Co.	3445	3329	2450	2313
* Chubb National Insurance Co.	4471	5014	3308	3047
Cincinnati Casualty Co.	3439	3325	2548	2162
Cincinnati Insurance Co.	2151	2941	1668	1375
* Clearcover Insurance Co.	1264	1247	852	800
* CSAA General Insurance Co.	4202	4047	2691	2314
Cumberland Insurance Co. Inc.	4447	6862	3099	2640
* Dairyland Insurance Co.	6845	8566	5453	5474
Donegal Mutual Insurance Co.	8248	8248	4850	3074
Elephant Insurance Co.	4880	5243	3427	3529
* Encompass Home/Auto Insurance Co.	4754	5296	3617	2154
Erie Insurance Exchange	3131	3131	1990	1774
Esurance Property and Casualty Ins. Co.	5926	5920	4342	3684
Farmers Casualty Insurance Co.	5203	4446	3857	2628
Farmers Direct P & C Insurance Co.	4576	4870	3340	2660
Farmers Group Property & Casualty Ins. Co.	3770	4314	3060	2432
Farmers Insurance Exchange	5322	5533	3783	3105
* Foremost Insurance Co.	7278	7371	5206	4683
Garrison Property & Casualty Ins. Co.	2907	3064	2302	2042
* GEICO Secure Co.	2237	2361	1605	1557

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 17: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	6891	7655	5208	4732
Horace Mann Insurance Co.	2941	2941	2163	1842
Horace Mann Property & Casualty Ins. Co.	4011	4011	2368	2195
* Integon Indemnity Co.	2975	3296	2568	2060
* Liberty Mutual Personal Insurance Co.	1732	1846	1596	1316
* LM General Insurance Co.	1882	1920	1816	1597
* LM Insurance Corp.	2091	2136	2018	1775
Maryland Auto Insurance Fund	5523	5301	5104	5172
* Meridian Security Insurance Co.	3394	3316	2355	1850
* Mutual Benefit Insurance Co.	2656	2587	1802	1603
* National General Assurance Co.	10757	12512	8860	8134
* Nationwide Property & Casualty Co.	4819	5349	3435	3103
Old Dominion Insurance Co.	5196	5596	3506	2792
Penn National Insurance Co.	4968	5245	3815	3067
Pharmacists Mutual Insurance Co.	4841	5174	3888	3193
Privilege Underwriters Reciprocal Exch.	3827	3827	3616	1600
* Progressive Select Insurance Co.	2033	2158	1877	1455
* Progressive Specialty Insurance Co.	2527	2745	2347	1799
Root Insurance Co.	1707	1789	1275	1209
* Selective Ins. Co. of South Carolina	3978	4062	2616	2091
* State Farm Fire & Casualty Co.	4606	5587	3292	3113
* State Farm Mutual Ins. Co.	2815	3403	2025	1906
Teachers Insurance Co.	4276	4276	2485	2414
* Travelers Property Casualty Insurance Co.	3444	4012	2724	2292
United Services Automobile Association	2308	2475	1724	1614
* Unitrin Safeguard Insurance Co.	4751	5607	3549	2943
USAA Casualty Insurance Co.	2510	2573	1804	1603
USAA General Indemnity Co.	2702	2725	2082	1861

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n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 18: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	902	1109	1416	1012	1066	1297
* AIG Property Casualty Co.	3017	3163	3163	3017	2109	2332
* Allstate Indemnity Co.	2136	2597	2822	2059	2456	2831
American Family Connect P & C Ins. Co.	1464	1554	1832	1512	1506	1994
American National Property & Casualty Co.	1334	1650	1944	1346	1610	1940
* American States Preferred Insurance Co.	2574	2740	2809	2601	2682	2867
* Amica Mutual Insurance Co.	1868	2423	2423	1868	2083	2050
* Amica Property & Casualty Insurance Co.	2160	2805	2805	2160	2411	2374
Berkley Insurnace Co.	1131	1508	1531	1125	1369	1439
* Brethren Mutual Insurance Co.	1823	2158	2542	1791	2002	2628
* Chubb National Insurance Co.	2164	2603	3036	2164	2698	3222
Cincinnati Casualty Co.	1928	2031	2864	2130	2233	2407
Cincinnati Insurance Co.	1727	1893	1878	1632	1873	1948
* Clearcover Insurance Co.	761	834	996	761	695	874
* CSAA General Insurance Co.	959	1177	1359	1086	1184	1304
Cumberland Insurance Co. Inc.	1526	1796	1848	1526	1796	1883
* Dairyland Insurance Co.	4145	4495	4892	3922	4773	5554
Donegal Mutual Insurance Co.	6522	6860	8242	6522	9047	9445
Elephant Insurance Co.	4556	6316	7742	4556	6610	7275
* Encompass Home/Auto Insurance Co.	1731	2211	2431	1731	2583	2474
Erie Insurance Exchange	1431	1546	1976	1431	1769	1984
Esurance Property and Casualty Ins. Co.	1662	1706	2234	1662	1912	2036
* Farmers Casualty Insurance Co.	1659	2437	2593	2128	2286	2746
* Farmers Direct P & C Insurance Co.	1880	2332	2596	1880	2458	2240
* Farmers Group Property & Casualty Ins. Co.	1594	2010	2962	1762	1942	2304
* Farmers Insurance Exchange	1785	2069	2643	1796	2165	2604
* Foremost Insurance Co.	2591	2703	3124	2591	2553	2890
Garrison Property & Casualty Ins. Co.	1768	2108	2350	1821	2085	2395
* GEICO Secure Co.	1434	1425	1819	1434	1455	1709

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 18: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	2758	3479	3386	2200	3262	3757
* Horace Mann Insurance Co.	1103	1221	1443	1103	1154	1246
* Horace Mann Property & Casualty Ins. Co.	1587	1903	2575	1587	2147	2147
* Integon Indemnity Co.	1337	1449	1885	1450	1498	1779
* Liberty Mutual Personal Insurance Co.	1204	1716	1740	1184	1550	1822
* LM General Insurance Co.	1753	2064	2060	1730	1965	2173
* LM Insurance Corp.	1948	2293	2289	1921	2183	2414
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
* Meridian Security Insurance Co.	1240	1539	1935	1426	1597	1979
* Mutual Benefit Insurance Co.	992	1221	1508	1074	1229	1460
* National General Assurance Co.	2606	2781	3176	2606	2785	3501
* Nationwide Property & Casualty Co.	1783	2184	2441	1847	2124	2581
Old Dominion Insurance Co.	1238	1390	1682	1260	1576	1824
* Penn National Insurance Co.	1460	1844	2001	1459	1871	2051
Pharmacists Mutual Insurance Co.	2230	2749	2749	2230	2384	3163
Privilege Underwriters Reciprocal Exch.	3293	3414	3414	3293	2305	3238
* Progressive Select Insurance Co.	790	899	1054	976	898	1030
* Progressive Specialty Insurance Co.	1385	1762	2047	1730	1629	1918
Root Insurance Co.	1183	1179	1387	1435	1205	1555
* Selective Ins. Co. of South Carolina	1782	2149	2340	1785	1965	2550
* State Farm Fire & Casualty Co.	2425	2751	3636	2469	3216	4159
* State Farm Mutual Ins. Co.	1407	1605	2089	1442	1823	2393
* Teachers Insurance Co.	1662	1979	2708	1662	2202	2202
* Travelers Property Casualty Insurance Co.	1459	1904	2355	1731	2162	2569
United Services Automobile Association	1386	1463	1656	1288	1513	1727
* Unitrin Safeguard Insurance Co.	1706	2070	2504	1705	1965	2454
USAA Casualty Insurance Co.	1478	1473	1811	1460	1688	1915
USAA General Indemnity Co.	1452	1687	1938	1505	1691	1961

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 18: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1513	1514	1236	948
* AIG Property Casualty Co.	3942	2744	3163	1534
* Allstate Indemnity Co.	3118	3178	2568	2143
American Family Connect P & C Ins. Co.	2370	2426	1450	1476
American National Property & Casualty Co.	2184	2278	1588	1344
* American States Preferred Insurance Co.	3700	3932	2774	2489
* Amica Mutual Insurance Co.	2557	2996	2423	1868
* Amica Property & Casualty Insurance Co.	2962	3470	2805	2160
Berkley Insurnace Co.	1952	2057	1430	1110
* Brethren Mutual Insurance Co.	3071	3039	2043	1884
* Chubb National Insurance Co.	3313	3668	2502	2313
Cincinnati Casualty Co.	3065	2945	2253	1901
Cincinnati Insurance Co.	2379	3209	1849	1531
* Clearcover Insurance Co.	1166	1129	749	707
* CSAA General Insurance Co.	1610	1555	1081	948
Cumberland Insurance Co. Inc.	2643	4291	1799	1526
* Dairyland Insurance Co.	5354	6622	4322	4354
Donegal Mutual Insurance Co.	13935	13935	8242	5057
Elephant Insurance Co.	7695	8458	5164	5276
* Encompass Home/Auto Insurance Co.	3036	3275	2431	1599
Erie Insurance Exchange	2515	2515	1546	1363
Esurance Property and Casualty Ins. Co.	2402	2530	1740	1512
* Farmers Casualty Insurance Co.	3288	2820	2437	1659
* Farmers Direct P & C Insurance Co.	3292	3492	2388	1880
* Farmers Group Property & Casualty Ins. Co.	2490	2852	2010	1594
* Farmers Insurance Exchange	3027	3123	2059	1688
* Foremost Insurance Co.	3556	3482	2573	2282
Garrison Property & Casualty Ins. Co.	2641	2788	2050	1815
* GEICO Secure Co.	2120	2231	1425	1354

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n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 18: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	4150	4582	2967	2733
* Horace Mann Insurance Co.	1589	1589	1221	1054
* Horace Mann Property & Casualty Ins. Co.	3113	3113	1903	1731
* Integon Indemnity Co.	1905	2207	1594	1303
* Liberty Mutual Personal Insurance Co.	1856	1984	1660	1342
* LM General Insurance Co.	2129	2171	2030	1802
* LM Insurance Corp.	2365	2411	2256	2002
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a
* Meridian Security Insurance Co.	2351	2351	1628	1312
* Mutual Benefit Insurance Co.	1841	1776	1221	1083
* National General Assurance Co.	3564	4241	2927	2574
* Nationwide Property & Casualty Co.	2690	2921	2298	1788
Old Dominion Insurance Co.	2196	2376	1478	1184
* Penn National Insurance Co.	2463	2635	1862	1521
Pharmacists Mutual Insurance Co.	3609	3897	2749	2230
Privilege Underwriters Reciprocal Exch.	3624	3624	3414	1548
* Progressive Select Insurance Co.	1171	1240	1074	833
* Progressive Specialty Insurance Co.	2079	2244	1921	1469
Root Insurance Co.	1701	1772	1261	1192
* Selective Ins. Co. of South Carolina	3088	3209	2042	1668
* State Farm Fire & Casualty Co.	3988	4753	2784	2652
* State Farm Mutual Ins. Co.	2305	2761	1629	1541
* Teachers Insurance Co.	3315	3315	1979	1887
* Travelers Property Casualty Insurance Co.	2614	3014	2039	1723
United Services Automobile Association	1957	2110	1443	1365
* Unitrin Safeguard Insurance Co.	2877	3431	2115	1769
USAA Casualty Insurance Co.	2195	2267	1562	1401
USAA General Indemnity Co.	2222	2238	1690	1507

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 19: Married Rate with Youthful Driver

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2030	2477	3115	2333	2225	2687
* AIG Property Casualty Co.	6329	6622	6622	6329	4378	4756
* Allstate Indemnity Co.	6979	8510	9603	6682	8274	9670
American Family Connect P & C Ins. Co.	5004	5236	6294	5128	5448	6898
American National Property & Casualty Co.	3062	3744	4436	3124	3518	4198
* American States Preferred Insurance Co.	6473	6731	6920	6543	6808	7119
* Amica Mutual Insurance Co.	2407	3620	3620	2407	2933	2952
* Amica Property & Casualty Insurance Co.	3994	5202	5202	3994	4379	4270
Berkley Insurance Co.	2829	3967	4027	2813	3615	3798
* Brethren Mutual Insurance Co.	3700	4165	4967	3753	3838	4673
* Chubb National Insurance Co.	4374	5462	6582	4374	5693	7071
Cincinnati Casualty Co.	5601	5817	8260	5970	6786	7251
Cincinnati Insurance Co.	5037	5337	5290	4795	5266	5433
* Clearcover Insurance Co.	1292	1314	1586	1292	1074	1325
* CSAA General Insurance Co.	2348	2917	3499	2810	3034	3387
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	7125	7752	8518	6720	8242	9700
Donegal Mutual Insurance Co.	10186	10285	12535	10186	13582	14254
Elephant Insurance Co.	4248	4978	6441	4248	4993	5638
* Encompass Home/Auto Insurance Co.	2532	3451	3838	2532	4114	3937
Erie Insurance Exchange	3250	3293	4128	3250	3648	4006
Esurance Property and Casualty Ins. Co.	6176	6378	8364	6176	7068	7472
* Farmers Casualty Insurance Co.	5267	7709	8134	6855	7421	8710
* Farmers Direct P & C Insurance Co.	6072	7372	8192	6072	7706	6872
* Farmers Group Property & Casualty Ins. Co.	5728	7278	10270	6378	6992	7760
* Farmers Insurance Exchange	4898	5617	6755	4938	5539	6700
* Foremost Insurance Co.	9769	10034	11411	9769	9701	10902
Garrison Property & Casualty Ins. Co.	3207	3865	4243	3321	3677	4179
* GEICO Secure Co.	3480	3227	3954	3480	3307	3728

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 19: Married Rate with Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	10377	13736	13090	7948	12291	13663
* Horace Mann Insurance Co.	2744	2988	3642	2744	2862	3071
* Horace Mann Property & Casualty Ins. Co.	3624	4193	5955	3624	4991	4991
* Integon Indemnity Co.	3406	3619	4740	3640	3618	4310
* Liberty Mutual Personal Insurance Co.	1718	2532	2594	1718	2310	2686
* LM General Insurance Co.	7699	9117	9019	7802	8411	9380
* LM Insurance Corp.	8555	10130	10023	8669	9345	10422
Maryland Auto Insurance Fund	17777	17397	18183	17777	16774	14744
* Meridian Security Insurance Co.	2461	3079	3977	2893	3267	4114
* Mutual Benefit Insurance Co.	2454	3001	3655	2730	2919	3395
* National General Assurance Co.	6984	7348	8387	6984	7409	9299
* Nationwide Property & Casualty Co.	3032	3737	4150	3174	3593	4365
Old Dominion Insurance Co.	3450	3826	4588	3472	4348	4978
* Penn National Insurance Co.	2730	3437	3762	2724	3544	3804
Pharmacists Mutual Insurance Co.	4227	5025	5025	4227	4318	5402
Privilege Underwriters Reciprocal Exch.	8467	8733	8733	8467	5945	8078
* Progressive Select Insurance Co.	1614	1785	2106	2094	1742	2009
* Progressive Specialty Insurance Co.	2186	2798	3231	2647	2572	3040
Root Insurance Co.	1183	1179	1387	1435	1205	1555
* Selective Ins. Co. of South Carolina	3645	4405	4859	3792	3896	4885
* State Farm Fire & Casualty Co.	5811	6572	8445	5876	7347	9258
* State Farm Mutual Ins. Co.	3018	3411	4358	3055	3773	4773
* Teachers Insurance Co.	3880	4446	6326	3880	5168	5168
* Travelers Property Casualty Insurance Co.	3944	5071	6303	4689	5767	6871
United Services Automobile Association	2113	2696	3071	2356	2734	3126
* Unitrin Safeguard Insurance Co.	4594	5472	6741	4600	5208	6509
USAA Casualty Insurance Co.	2113	2224	2727	2232	2480	2830
USAA General Indemnity Co.	2451	2843	3229	2550	2781	3199

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 19: Married Rate with Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	3246	3114	2782	2086
* AIG Property Casualty Co.	8205	5625	6622	3046
* Allstate Indemnity Co.	9953	10307	8493	7001
American Family Connect P & C Ins. Co.	7930	8140	4934	5150
American National Property & Casualty Co.	4940	4944	3624	3070
* American States Preferred Insurance Co.	9365	9719	6850	6259
* Amica Mutual Insurance Co.	3999	4643	3620	2407
* Amica Property & Casualty Insurance Co.	5406	6383	5202	3994
Berkley Insurance Co.	5480	5713	3704	2735
* Brethren Mutual Insurance Co.	5640	5331	3905	3807
* Chubb National Insurance Co.	7063	7942	5209	4812
Cincinnati Casualty Co.	8849	8606	6467	5563
Cincinnati Insurance Co.	6909	9524	5342	4449
* Clearcover Insurance Co.	1802	1742	1208	1127
* CSAA General Insurance Co.	4344	4183	2691	2303
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	9395	11702	7428	7457
Donegal Mutual Insurance Co.	20970	20970	12535	8018
Elephant Insurance Co.	6427	6847	4504	4690
* Encompass Home/Auto Insurance Co.	4976	5346	3838	2253
Erie Insurance Exchange	4920	4920	3293	2959
Esurance Property and Casualty Ins. Co.	9044	8766	6506	5426
* Farmers Casualty Insurance Co.	9997	8704	7709	5267
* Farmers Direct P & C Insurance Co.	9982	10870	7634	6072
* Farmers Group Property & Casualty Ins. Co.	8554	9526	7278	5728
* Farmers Insurance Exchange	7680	8039	5579	4619
* Foremost Insurance Co.	12885	12781	9454	8506
Garrison Property & Casualty Ins. Co.	4591	4892	3676	3310
* GEICO Secure Co.	4530	4639	3227	3154

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 19: Married Rate with Youthful Driver

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	15840	16992	11376	10163
* Horace Mann Insurance Co.	4012	4012	2988	2587
* Horace Mann Property & Casualty Ins. Co.	7398	7398	4193	3996
* Integon Indemnity Co.	4554	5273	4002	3304
* Liberty Mutual Personal Insurance Co.	2750	2960	2556	2028
* LM General Insurance Co.	9275	9614	9221	8014
* LM Insurance Corp.	10305	10682	10246	8906
Maryland Auto Insurance Fund	19022	18180	17830	17777
* Meridian Security Insurance Co.	4885	4838	3308	2646
* Mutual Benefit Insurance Co.	4293	4098	3001	2633
* National General Assurance Co.	9273	11168	7760	6912
* Nationwide Property & Casualty Co.	4566	4945	4011	2995
Old Dominion Insurance Co.	5852	6432	3962	3218
* Penn National Insurance Co.	4533	4767	3440	3005
Pharmacists Mutual Insurance Co.	6255	6510	5025	4227
Privilege Underwriters Reciprocal Exch.	9179	9179	8733	3737
* Progressive Select Insurance Co.	2327	2443	2167	1660
* Progressive Specialty Insurance Co.	3260	3522	3032	2323
Root Insurance Co.	1701	1772	1261	1192
* Selective Ins. Co. of South Carolina	6286	6147	4306	3333
* State Farm Fire & Casualty Co.	8887	10691	6663	6409
* State Farm Mutual Ins. Co.	4591	5532	3462	3330
* Teachers Insurance Co.	7934	7934	4446	4433
* Travelers Property Casualty Insurance Co.	7042	7876	5450	4654
United Services Automobile Association	3639	3886	2698	2527
* Unitrin Safeguard Insurance Co.	7279	8381	5684	4823
USAA Casualty Insurance Co.	3317	3385	2383	2105
USAA General Indemnity Co.	3690	3718	2859	2562

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 20: Married Rate with Youthful Drivers

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2887	3587	4573	3196	3450	4181
* AIG Property Casualty Co.	6539	6857	6857	6539	4526	4974
* Allstate Indemnity Co.	8858	11423	12662	8489	11281	13247
American Family Connect P & C Ins. Co.	6518	6868	8318	6554	7264	9330
American National Property & Casualty Co.	6414	7896	9302	6486	7612	9114
* American States Preferred Insurance Co.	5261	5616	5788	5223	5808	6114
* Amica Mutual Insurance Co.	5594	7944	7944	5594	6584	6572
* Amica Property & Casualty Insurance Co.	4323	5725	5725	4323	4932	4899
Berkley Insurance Co.	4721	6854	6947	4670	6106	6501
* Brethren Mutual Insurance Co.	2884	3311	3972	2858	3157	3918
* Chubb National Insurance Co.	5084	6508	7870	5084	7087	8824
Cincinnati Casualty Co.	6574	6950	9801	6762	8266	9018
Cincinnati Insurance Co.	4603	5122	5054	4205	5102	5321
* Clearcover Insurance Co.	1109	1196	1438	1109	1008	1256
* CSAA General Insurance Co.	2124	2663	3230	2512	2736	3054
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	10411	11505	12633	9764	12401	14595
Donegal Mutual Insurance Co.	8815	9137	11028	8815	12188	12803
Elephant Insurance Co.	3102	3823	4858	3102	3892	4349
* Encompass Home/Auto Insurance Co.	4058	5684	6471	4058	7221	6803
Erie Insurance Exchange	2619	2843	3619	2619	3299	3688
Esurance Property and Casualty Ins. Co.	9092	9702	12966	9092	10996	11642
* Farmers Casualty Insurance Co.	4015	5952	6286	5178	5685	6819
* Farmers Direct P & C Insurance Co.	4450	5606	6202	4450	5906	5272
* Farmers Group Property & Casualty Ins. Co.	4514	5724	8374	4922	5522	6410
* Farmers Insurance Exchange	8187	9836	11773	8236	9874	12122
* Foremost Insurance Co.	13036	13606	15393	13036	13390	15133
Garrison Property & Casualty Ins. Co.	4521	5456	6106	4670	5346	6172
* GEICO Secure Co.	5351	5620	7099	5351	6059	6951

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 20: Married Rate with Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	7924	10248	9976	6062	9509	10629
* Horace Mann Insurance Co.	2205	2450	2967	2205	2378	2559
* Horace Mann Property & Casualty Ins. Co.	2978	3544	4969	2978	4172	4172
* Integon Indemnity Co.	3042	3270	4325	3220	3381	4062
* Liberty Mutual Personal Insurance Co.	1268	1892	1940	1236	1766	2072
* LM General Insurance Co.	5848	6956	7015	5733	6983	7699
* LM Insurance Corp.	6497	7729	7794	6370	7759	8555
Maryland Auto Insurance Fund	13531	13151	13937	13531	12528	11435
* Meridian Security Insurance Co.	2330	2953	3857	2686	3217	4087
* Mutual Benefit Insurance Co.	1950	2384	2938	2067	2443	2857
* National General Assurance Co.	6368	6812	7733	6368	6894	8700
* Nationwide Property & Casualty Co.	2940	3765	4218	3073	3650	4519
Old Dominion Insurance Co.	6822	7808	9334	6844	8962	10366
* Penn National Insurance Co.	8041	10547	11677	8050	11025	11729
Pharmacists Mutual Insurance Co.	3146	3818	3818	3146	3404	4296
Privilege Underwriters Reciprocal Exch.	5435	5681	5681	5435	3832	5369
* Progressive Select Insurance Co.	2773	3240	3856	3409	3248	3779
* Progressive Specialty Insurance Co.	3883	5201	6024	4474	4900	5794
Root Insurance Co.	1269	1264	1485	1561	1272	1636
* Selective Ins. Co. of South Carolina	2697	3309	3625	2719	2989	3883
* State Farm Fire & Casualty Co.	5573	6427	8270	5577	7250	9312
* State Farm Mutual Ins. Co.	2878	3318	4245	2883	3705	4779
* Teachers Insurance Co.	3151	3717	5220	3151	4278	4278
* Travelers Property Casualty Insurance Co.	3272	4392	5504	3814	5130	6191
United Services Automobile Association	3025	4046	4633	3520	4164	4802
* Unitrin Safeguard Insurance Co.	8152	9568	11098	8126	9062	10981
USAA Casualty Insurance Co.	3025	3228	4025	3197	3702	4241
USAA General Indemnity Co.	3466	4066	4712	3600	4052	4745

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 20: Married Rate with Youthful Drivers

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	4870	4838	3975	3051
* AIG Property Casualty Co.	8496	5873	6857	3207
* Allstate Indemnity Co.	13163	14293	11398	8903
American Family Connect P & C Ins. Co.	10494	10822	6476	6700
American National Property & Casualty Co.	10372	10632	7610	6454
* American States Preferred Insurance Co.	7730	8127	5756	5125
* Amica Mutual Insurance Co.	8638	10100	7944	5594
* Amica Property & Casualty Insurance Co.	6161	7261	5725	4323
Berkley Insurance Co.	9402	9980	6360	4612
* Brethren Mutual Insurance Co.	4608	4397	3114	3000
* Chubb National Insurance Co.	8430	9610	6175	5707
Cincinnati Casualty Co.	10580	10696	7698	6623
Cincinnati Insurance Co.	6490	8628	4906	4044
* Clearcover Insurance Co.	1669	1627	1082	1021
* CSAA General Insurance Co.	3888	3743	2464	2074
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	13935	17526	10996	11146
Donegal Mutual Insurance Co.	18746	18746	11028	6811
Elephant Insurance Co.	4877	5251	3346	3458
* Encompass Home/Auto Insurance Co.	8501	9426	6471	3702
Erie Insurance Exchange	4513	4513	2843	2510
Esurance Property and Casualty Ins. Co.	13948	14012	9830	8208
* Farmers Casualty Insurance Co.	8121	6834	5952	4015
* Farmers Direct P & C Insurance Co.	7774	8258	5678	4450
* Farmers Group Property & Casualty Ins. Co.	6838	7678	5724	4514
* Farmers Insurance Exchange	13553	14354	9625	7878
* Foremost Insurance Co.	17413	17888	12728	11487
Garrison Property & Casualty Ins. Co.	6848	7253	5271	4654
* GEICO Secure Co.	8196	8799	5620	5365

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 20: Married Rate with Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	12246	13413	8496	7871
* Horace Mann Insurance Co.	3277	3277	2450	2098
* Horace Mann Property & Casualty Ins. Co.	6158	6158	3544	3252
* Integon Indemnity Co.	4158	4986	3636	3021
* Liberty Mutual Personal Insurance Co.	2092	2248	1854	1472
* LM General Insurance Co.	7357	7595	6853	6203
* LM Insurance Corp.	8174	8439	7616	6893
Maryland Auto Insurance Fund	14570	13728	13584	13531
* Meridian Security Insurance Co.	4740	4775	3152	2564
* Mutual Benefit Insurance Co.	3501	3416	2384	2143
* National General Assurance Co.	8606	10471	7243	6314
* Nationwide Property & Casualty Co.	4624	5043	3984	3015
Old Dominion Insurance Co.	11828	13316	8052	6362
* Penn National Insurance Co.	13875	14672	10594	8522
Pharmacists Mutual Insurance Co.	4866	5166	3818	3146
Privilege Underwriters Reciprocal Exch.	5945	5945	5681	2600
* Progressive Select Insurance Co.	4311	4597	3936	2977
* Progressive Specialty Insurance Co.	6159	6704	5668	4292
Root Insurance Co.	1812	1869	1358	1276
* Selective Ins. Co. of South Carolina	4764	4888	3147	2505
* State Farm Fire & Casualty Co.	8759	10700	6473	6231
* State Farm Mutual Ins. Co.	4502	5510	3345	3220
* Teachers Insurance Co.	6577	6577	3717	3579
* Travelers Property Casualty Insurance Co.	6198	7103	4675	4006
United Services Automobile Association	5552	5983	4008	3760
* Unitrin Safeguard Insurance Co.	12000	13155	9925	8537
USAA Casualty Insurance Co.	4935	5090	3442	3052
USAA General Indemnity Co.	5451	5492	4076	3608

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 21: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	875	1067	1363	1021	1010	1225
* AIG Property Casualty Co.	3160	3294	3294	3160	2216	2385
* Allstate Indemnity Co.	2449	2959	3259	2358	2878	3292
American Family Connect P & C Ins. Co.	2128	2238	2670	2206	2252	2900
American National Property & Casualty Co.	1386	1692	2016	1408	1612	1918
* American States Preferred Insurance Co.	2474	2580	2624	2550	2416	2564
* Amica Mutual Insurance Co.	1775	2306	2306	1775	1968	1936
* Amica Property & Casualty Insurance Co.	2058	2677	2677	2058	2286	2246
Berkley Insurance Co.	1359	1848	1871	1351	1698	1773
* Brethren Mutual Insurance Co.	1714	1955	2291	1705	1767	2036
* Chubb National Insurance Co.	2752	3425	4094	2752	3545	4366
Cincinnati Casualty Co.	2587	2739	3816	2876	2980	3195
Cincinnati Insurance Co.	2733	2981	2965	2628	2870	2987
* Clearcover Insurance Co.	1013	1093	1307	1013	918	1144
* CSAA General Insurance Co.	2283	2896	3348	2677	2909	3247
Cumberland Insurance Co. Inc.	1611	1886	1945	1611	1850	1941
* Dairyland Insurance Co.	4692	5236	5837	4369	5719	6926
Donegal Mutual Insurance Co.	6556	6791	8193	6556	8918	9349
Elephant Insurance Co.	3270	4107	5192	3270	4252	4741
* Encompass Home/Auto Insurance Co.	2168	2853	3165	2168	3290	3152
Erie Insurance Exchange	1540	1612	2038	1540	1820	2016
Esurance Property and Casualty Ins. Co.	2582	2662	3518	2582	2978	3164
* Farmers Casualty Insurance Co.	3277	4868	5187	4284	4485	5417
* Farmers Direct P & C Insurance Co.	3500	4166	4642	3500	4360	3956
* Farmers Group Property & Casualty Ins. Co.	3506	4406	6462	4018	4194	4866
* Farmers Insurance Exchange	5335	6258	7493	5369	6277	7636
* Foremost Insurance Co.	3704	3858	4385	3704	3782	4252
Garrison Property & Casualty Ins. Co.	2213	2648	2929	2275	2546	2910
* GEICO Secure Co.	1710	1603	1980	1710	1612	1849

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 21: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	4965	6269	6209	4010	5870	6712
* Horace Mann Insurance Co.	1538	1698	2047	1538	1592	1724
* Horace Mann Property & Casualty Ins. Co.	2017	2406	3332	2017	2764	2764
* Integon Indemnity Co.	1676	1814	2370	1787	1914	2304
* Liberty Mutual Personal Insurance Co.	1570	2220	2284	1570	1988	2328
* LM General Insurance Co.	3191	3827	3798	3197	3526	3952
* LM Insurance Corp.	3545	4252	4220	3551	3919	4391
Maryland Auto Insurance Fund	7459	7146	7602	7459	6878	6282
* Meridian Security Insurance Co.	1723	2155	2751	1992	2268	2843
* Mutual Benefit Insurance Co.	1331	1629	2012	1417	1660	1954
* National General Assurance Co.	3250	3466	3945	3250	3488	4384
* Nationwide Property & Casualty Co.	2161	2281	3010	2259	2597	3184
Old Dominion Insurance Co.	2038	2290	2754	2060	2610	3010
* Penn National Insurance Co.	1894	2407	2626	1892	2453	2648
Pharmacists Mutual Insurance Co.	1722	2061	2061	1722	1742	2301
Privilege Underwriters Reciprocal Exch.	3500	3643	3643	3500	2454	3405
* Progressive Select Insurance Co.	1175	1308	1542	1534	1290	1483
* Progressive Specialty Insurance Co.	1515	1957	2277	1847	1828	2154
Root Insurance Co.	1706	1697	1999	2103	1710	2203
* Selective Ins. Co. of South Carolina	2217	2704	2956	2230	2457	3166
* State Farm Fire & Casualty Co.	3377	3805	4942	3439	4317	5667
* State Farm Mutual Ins. Co.	1604	1811	2330	1641	2018	2670
* Teachers Insurance Co.	2142	2535	3544	2142	2865	2865
* Travelers Property Casualty Insurance Co.	1928	2464	3030	2312	2760	3244
United Services Automobile Association	1766	1950	2214	1704	1985	2270
* Unitrin Safeguard Insurance Co.	2468	2981	3639	2467	2826	3555
USAA Casualty Insurance Co.	1766	1874	2300	1859	2103	2396
USAA General Indemnity Co.	1930	2241	2562	1998	2202	2545

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 21: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1448	1444	1195	917
* AIG Property Casualty Co.	4118	2824	3294	1563
* Allstate Indemnity Co.	3474	3587	2942	2458
American Family Connect P & C Ins. Co.	3418	3520	2104	2172
American National Property & Casualty Co.	2262	2296	1636	1390
* American States Preferred Insurance Co.	3427	3664	2584	2377
* Amica Mutual Insurance Co.	2436	2865	2306	1775
* Amica Property & Casualty Insurance Co.	2826	3327	2677	2058
Berkley Insurnace Co.	2439	2561	1746	1330
* Brethren Mutual Insurance Co.	2724	2648	1860	1753
* Chubb National Insurance Co.	4464	4965	3278	2988
Cincinnati Casualty Co.	4071	3894	3028	2547
Cincinnati Insurance Co.	3743	5209	2950	2428
* Clearcover Insurance Co.	1505	1469	985	924
* CSAA General Insurance Co.	4143	3989	2616	2282
Cumberland Insurance Co. Inc.	2712	4246	1891	1611
* Dairyland Insurance Co.	6559	8605	4988	5064
Donegal Mutual Insurance Co.	13759	13759	8193	5115
Elephant Insurance Co.	5210	5623	3640	3673
* Encompass Home/Auto Insurance Co.	4045	4341	3165	1961
Erie Insurance Exchange	2512	2512	1612	1445
Esurance Property and Casualty Ins. Co.	3780	3882	2720	2322
* Farmers Casualty Insurance Co.	6466	5542	4868	3277
* Farmers Direct P & C Insurance Co.	5828	6266	4386	3500
* Farmers Group Property & Casualty Ins. Co.	5410	6228	4406	3506
* Farmers Insurance Exchange	8705	9246	6181	5079
* Foremost Insurance Co.	4975	4981	3633	3265
Garrison Property & Casualty Ins. Co.	3245	3429	2560	2277
* GEICO Secure Co.	2278	2359	1603	1547

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 21: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	7362	8106	5377	5005
* Horace Mann Insurance Co.	2267	2267	1698	1456
* Horace Mann Property & Casualty Ins. Co.	4072	4072	2406	2224
* Integon Indemnity Co.	2400	2854	1993	1643
* Liberty Mutual Personal Insurance Co.	2384	2570	2220	1792
* LM General Insurance Co.	3908	4018	3822	3293
* LM Insurance Corp.	4343	4465	4249	3661
Maryland Auto Insurance Fund	8103	7628	7425	7459
* Meridian Security Insurance Co.	3370	3393	2285	1844
* Mutual Benefit Insurance Co.	2416	2349	1629	1459
* National General Assurance Co.	4398	5287	3661	3215
* Nationwide Property & Casualty Co.	3323	3659	2410	2168
Old Dominion Insurance Co.	3562	3886	2394	1926
* Penn National Insurance Co.	3179	3353	2426	1978
Pharmacists Mutual Insurance Co.	2666	2833	2061	1722
Privilege Underwriters Reciprocal Exch.	3814	3814	3643	1601
* Progressive Select Insurance Co.	1713	1808	1586	1217
* Progressive Specialty Insurance Co.	2320	2519	2120	1624
Root Insurance Co.	2455	2534	1829	1717
* Selective Ins. Co. of South Carolina	3880	3959	2573	2065
* State Farm Fire & Casualty Co.	5459	6554	3866	3701
* State Farm Mutual Ins. Co.	2583	3108	1844	1758
* Teachers Insurance Co.	4368	4368	2535	2457
* Travelers Property Casualty Insurance Co.	3358	3832	2658	2232
United Services Automobile Association	2621	2814	1938	1818
* Unitrin Safeguard Insurance Co.	4149	4947	3069	2568
USAA Casualty Insurance Co.	2795	2870	1997	1773
USAA General Indemnity Co.	2944	2967	2251	2010

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 22: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1030	1260	1603	1168	1174	1430
* AIG Property Casualty Co.	2687	2798	2798	2687	1909	2014
* Allstate Indemnity Co.	2262	2766	3019	2180	2637	3086
American Family Connect P & C Ins. Co.	1598	1700	2024	1652	1668	2222
American National Property & Casualty Co.	1100	1354	1604	1114	1304	1564
* American States Preferred Insurance Co.	2538	2676	2733	2583	2586	2769
* Amica Mutual Insurance Co.	1779	2303	2303	1779	1967	1929
* Amica Property & Casualty Insurance Co.	2071	2681	2681	2071	2287	2246
Atlantic States Insurance Co.	2193	2262	2698	2193	2924	3074
Berkley Insurance Co.	1161	1539	1560	1155	1414	1476
* Brethren Mutual Insurance Co.	1418	1623	1881	1414	1454	1913
* Chubb National Insurance Co.	2071	2488	2897	2071	2590	3086
Cincinnati Casualty Co.	1632	1714	2429	1804	1888	2037
Cincinnati Insurance Co.	1723	1883	1864	1628	1875	1951
* Clearcover Insurance Co.	911	1007	1189	911	852	1066
* CSAA General Insurance Co.	1083	1332	1543	1241	1352	1494
Cumberland Insurance Co. Inc.	1140	1325	1364	1140	1300	1374
* Dairyland Insurance Co.	3532	3902	4299	3318	4231	5006
Elephant Insurance Co.	4354	6020	7372	4354	6320	6968
* Encompass Home/Auto Insurance Co.	1563	1993	2191	1563	2337	2244
Erie Insurance Exchange	1178	1266	1612	1178	1438	1609
Esurance Property and Casualty Ins. Co.	1802	1830	2386	1802	2026	2156
* Farmers Casualty Insurance Co.	1790	2632	2800	2331	2493	2959
* Farmers Direct P & C Insurance Co.	2090	2588	2874	2090	2722	2460
* Farmers Group Property & Casualty Ins. Co.	1784	2244	3258	2004	2148	2470
* Farmers Insurance Exchange	1764	2017	2419	1776	1975	2374
* Foremost Insurance Co.	3039	3161	3592	3039	3074	3461
Garrison Property & Casualty Ins. Co.	1642	1954	2165	1692	1909	2180
* GEICO Secure Co.	1416	1376	1756	1416	1390	1638

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 22: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Hartford Casualty Insurance Co.	1847	2399	2317	1446	2169	2404
* Horace Mann Insurance Co.	1271	1399	1667	1271	1325	1430
* Horace Mann Property & Casualty Ins. Co.	1830	2178	2978	1830	2494	2494
* Integon Indemnity Co.	1565	1668	2167	1666	1726	2054
* Liberty Mutual Personal Insurance Co.	1636	2414	2478	1606	2238	2620
* LM General Insurance Co.	2597	3114	3141	2553	3065	3384
* LM Insurance Corp.	2886	3461	3489	2837	3406	3760
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
* Meridian Security Insurance Co.	1554	1940	2462	1806	2015	2515
* Mutual Benefit Insurance Co.	918	1126	1393	988	1135	1353
* National General Assurance Co.	3425	3644	4136	3425	3676	4620
* Nationwide Property & Casualty Co.	2087	2593	2920	2166	2518	3080
Old Dominion Insurance Co.	1856	2114	2536	1878	2436	2804
* Penn National Insurance Co.	1401	1743	1888	1400	1776	1951
Pharmacists Mutual Insurance Co.	1505	1818	1818	1505	1553	2101
Privilege Underwriters Reciprocal Exch.	2710	2802	2802	2710	1904	2638
* Progressive Select Insurance Co.	886	981	1151	1112	969	1108
* Progressive Specialty Insurance Co.	1284	1685	1956	1523	1557	1852
Root Insurance Co.	1133	1132	1327	1376	1151	1482
* Selective Ins. Co. of South Carolina	2008	2432	2641	2011	2221	2864
* State Farm Fire & Casualty Co.	2483	2790	3678	2509	3257	4206
* State Farm Mutual Ins. Co.	1448	1634	2123	1471	1857	2431
* Teachers Insurance Co.	1938	2293	3161	1938	2580	2580
* Travelers Property Casualty Insurance Co.	1449	1873	2302	1702	2107	2514
United Services Automobile Association	1273	1391	1573	1227	1428	1626
* Unitrin Safeguard Insurance Co.	2001	2469	3011	2000	2393	3009
USAA Casualty Insurance Co.	1356	1344	1645	1339	1525	1728
USAA General Indemnity Co.	1473	1705	1957	1524	1694	1963

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 22: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1693	1664	1412	1067
* AIG Property Casualty Co.	3471	2394	2798	1345
* Allstate Indemnity Co.	3361	3488	2734	2270
American Family Connect P & C Ins. Co.	2626	2702	1592	1618
American National Property & Casualty Co.	1804	1858	1310	1098
* American States Preferred Insurance Co.	3649	3847	2683	2433
* Amica Mutual Insurance Co.	2419	2825	2303	1779
* Amica Property & Casualty Insurance Co.	2812	3283	2681	2071
Atlantic States Insurance Co.	4446	4446	2698	1741
Berkley Insurance Co.	2001	2098	1460	1138
* Brethren Mutual Insurance Co.	2265	2250	1544	1443
* Chubb National Insurance Co.	3170	3506	2395	2213
Cincinnati Casualty Co.	2602	2504	1903	1612
Cincinnati Insurance Co.	2387	3198	1843	1531
* Clearcover Insurance Co.	1393	1349	899	849
* CSAA General Insurance Co.	1861	1796	1224	1072
Cumberland Insurance Co. Inc.	1945	3193	1329	1140
* Dairyland Insurance Co.	4759	6061	3732	3789
Elephant Insurance Co.	7282	8007	4949	5064
* Encompass Home/Auto Insurance Co.	2719	2948	2191	1445
Erie Insurance Exchange	2035	2035	1266	1112
Esurance Property and Casualty Ins. Co.	2568	2648	1876	1616
* Farmers Casualty Insurance Co.	3472	3026	2632	1790
* Farmers Direct P & C Insurance Co.	3598	3852	2638	2090
* Farmers Group Property & Casualty Ins. Co.	2712	3086	2244	1784
* Farmers Insurance Exchange	2775	2881	2014	1653
* Foremost Insurance Co.	4066	4062	2974	2675
Garrison Property & Casualty Ins. Co.	2402	2540	1886	1685
* GEICO Secure Co.	2066	2138	1376	1316

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 22: Married Rate, No Youthful Driver

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2022**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Hartford Casualty Insurance Co.	2799	3004	2008	1838
* Horace Mann Insurance Co.	1836	1836	1399	1212
* Horace Mann Property & Casualty Ins. Co.	3634	3634	2178	2006
* Integon Indemnity Co.	2162	2518	1828	1517
* Liberty Mutual Personal Insurance Co.	2654	2840	2362	1882
* LM General Insurance Co.	3270	3365	3081	2735
* LM Insurance Corp.	3632	3738	3423	3039
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a
* Meridian Security Insurance Co.	2997	2970	2059	1653
* Mutual Benefit Insurance Co.	1713	1653	1126	996
* National General Assurance Co.	4620	5585	3843	3392
* Nationwide Property & Casualty Co.	3201	3493	2734	2105
Old Dominion Insurance Co.	3262	3630	2204	1752
* Penn National Insurance Co.	2327	2486	1751	1456
Pharmacists Mutual Insurance Co.	2404	2614	1818	1505
Privilege Underwriters Reciprocal Exch.	2966	2966	2802	1255
* Progressive Select Insurance Co.	1271	1339	1173	915
* Progressive Specialty Insurance Co.	1988	2150	1850	1388
Root Insurance Co.	1620	1687	1212	1143
* Selective Ins. Co. of South Carolina	3471	3572	2302	1880
* State Farm Fire & Casualty Co.	4032	4788	2822	2716
* State Farm Mutual Ins. Co.	2340	2793	1657	1587
* Teachers Insurance Co.	3897	3897	2293	2206
* Travelers Property Casualty Insurance Co.	2554	2914	1991	1709
United Services Automobile Association	1854	1992	1377	1302
* Unitrin Safeguard Insurance Co.	3425	4136	2529	2123
USAA Casualty Insurance Co.	1989	2047	1427	1280
USAA General Indemnity Co.	2243	2258	1709	1526

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 1: Young Single Male, Age 19

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	3772	3313	6103	6278	4497	5079
* AIG Property Casualty Co.	3414	3414	4758	4758	4003	4003
* Allstate Indemnity Co.	7553	7471	10029	10029	9003	9135
American Family Connect P & C Ins. Co.	4388	4042	7086	7048	6330	5948
American National Property & Casualty Co.	3512	3474	5434	5474	4434	4326
* American States Preferred Insurance Co.	3593	3714	4675	6339	5472	4192
* Amica Mutual Insurance Co.	2399	2399	4447	4447	3483	3483
* Amica Property & Casualty Insurance Co.	2727	2727	5055	5055	3960	3960
Berkley Insurnace Co.	4706	4209	6672	7401	5734	5507
* Brethren Mutual Insurance Co.	3538	3222	6355	6649	5856	4496
* Chubb National Insurance Co.	5340	4584	7953	8220	6676	6705
Cincinnati Casualty Co.	4710	4216	6329	6634	5937	6106
Cincinnati Insurance Co.	4443	4443	8780	8780	6386	6572
* Clearcover Insurance Co.	2203	2203	3674	4128	3174	2881
* CSAA General Insurance Co.	5896	4924	8162	10349	7095	7945
Cumberland Insurance Co. Inc.	4944	4944	11182	9321	7317	7657
* Dairyland Insurance Co.	10922	10433	18963	21045	14726	15676
Donegal Mutual Insurance Co.	9113	9113	19460	19460	10104	13160
Elephant Insurance Co.	7178	7566	11046	15477	10704	9443
* Encompass Home/Auto Insurance Co.	6410	5543	8363	12732	9332	7802
Erie Insurance Exchange	4178	4178	7051	6923	5672	5038
Esurance Property and Casualty Ins. Co.	9764	9874	17766	18660	16608	14636
Farmers Casualty Insurance Co.	5525	7014	8917	11263	6973	8542
Farmers Direct P & C Insurance Co.	5860	5860	9624	9120	7846	6696
Farmers Group Property & Casualty Ins. Co.	5634	5634	9338	9520	8872	7364
Farmers Insurance Exchange	5394	5208	9168	10168	7635	7235
* Foremost Insurance Co.	12064	12064	19201	21899	17173	14862
Garrison Property & Casualty Ins. Co.	4336	3990	6292	6284	5436	5031
* GEICO Secure Co.	2636	2479	4505	4209	3615	3211

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 1: Young Single Male, Age 19

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	7016	7154	16209	14377	12979	8522
Horace Mann Insurance Co.	3000	3000	4806	3490	4165	3923
Horace Mann Property & Casualty Ins. Co.	3069	3069	6069	3699	4264	4746
* Integon Indemnity Co.	5936	5673	9409	9409	7265	7502
* Liberty Mutual Personal Insurance Co.	7136	6057	9973	10203	8388	8784
* LM General Insurance Co.	7578	7131	9664	10060	8428	8977
* LM Insurance Corp.	8421	7922	10737	11179	9362	9975
Maryland Auto Insurance Fund	5334	4969	7939	8253	6606	6701
* Meridian Security Insurance Co.	6557	6239	11922	12682	9586	9819
* Mutual Benefit Insurance Co.	6667	6667	9074	12331	9074	9074
* National General Assurance Co.	18955	18955	24684	31234	23073	24147
* Nationwide Property & Casualty Co.	6601	7018	12858	13753	10376	9732
Old Dominion Insurance Co.	8248	7812	12268	16466	11612	13284
Penn National Insurance Co.	6501	6216	11268	12506	7788	7530
Pharmacists Mutual Insurance Co.	5313	4432	8175	8794	7213	5649
Privilege Underwriters Reciprocal Exch.	5668	6444	8716	8716	7600	5663
* Progressive Select Insurance Co.	3144	3078	4614	5124	4075	3667
* Progressive Specialty Insurance Co.	4300	3682	7788	7211	5379	6119
Root Insurance Co.	1922	1900	3630	3611	2717	2524
* Selective Ins. Co. of South Carolina	5032	3857	8312	9074	6467	6552
* State Farm Fire & Casualty Co.	7207	6727	11790	11118	8808	8284
* State Farm Mutual Ins. Co.	4426	4137	7220	6813	5402	5076
Teachers Insurance Co.	3399	3399	6343	4062	4511	6574
* Travelers Property Casualty Insurance Co.	5628	5528	8342	9368	7766	7074
United Services Automobile Association	2936	2796	4251	4198	3762	3725
* Unitrin Safeguard Insurance Co.	6207	5984	6634	6802	6476	6456
USAA Casualty Insurance Co.	2823	2580	3930	3862	3507	3547
USAA General Indemnity Co.	3608	3412	5262	5295	4575	4551

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 1: Young Single Male, Age 19

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	3930	3657	3116	3635	4531
* AIG Property Casualty Co.	3716	4057	1913	3716	3771
* Allstate Indemnity Co.	6923	6722	6654	6841	7490
American Family Connect P & C Ins. Co.	4066	4764	3764	4430	4274
American National Property & Casualty Co.	3444	3486	3066	3614	3620
* American States Preferred Insurance Co.	3341	3694	3211	3482	4093
* Amica Mutual Insurance Co.	2699	2699	2379	2699	2656
* Amica Property & Casualty Insurance Co.	3068	3068	2704	3068	3019
Berkley Insurance Co.	4098	3990	3363	4130	4725
* Brethren Mutual Insurance Co.	3153	3569	2795	3420	3366
* Chubb National Insurance Co.	4348	5911	4022	5765	4747
Cincinnati Casualty Co.	4518	5070	3742	4261	4643
Cincinnati Insurance Co.	4492	5081	4027	4938	4640
* Clearcover Insurance Co.	2332	2354	1935	2354	2490
* CSAA General Insurance Co.	4519	5883	4371	5558	5264
Cumberland Insurance Co. Inc.	4106	4205	3853	4205	4232
* Dairyland Insurance Co.	9373	9398	9743	9718	11464
Donegal Mutual Insurance Co.	5978	6378	5978	7553	9650
Elephant Insurance Co.	5786	5377	5546	6423	7524
* Encompass Home/Auto Insurance Co.	5530	6507	5273	5947	6528
Erie Insurance Exchange	4146	4107	3430	4083	4291
Esurance Property and Casualty Ins. Co.	10056	10274	8682	10570	11916
Farmers Casualty Insurance Co.	5638	7078	5560	5947	5180
Farmers Direct P & C Insurance Co.	5700	6668	4650	6668	5282
Farmers Group Property & Casualty Ins. Co.	4678	5210	4568	5532	5638
Farmers Insurance Exchange	5267	5415	4411	5328	5840
* Foremost Insurance Co.	12748	12538	10529	13226	13378
Garrison Property & Casualty Ins. Co.	4176	4552	3617	4256	4121
* GEICO Secure Co.	2747	2539	2387	2676	2938

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 1: Young Single Male, Age 19

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	5614	7717	5842	7501	10769
Horace Mann Insurance Co.	3028	3349	2714	3297	3052
Horace Mann Property & Casualty Ins. Co.	3172	3563	2775	3724	3069
* Integon Indemnity Co.	5797	5483	4807	6669	6663
* Liberty Mutual Personal Insurance Co.	6759	6412	5879	6788	6876
* LM General Insurance Co.	7490	7218	7148	7812	7929
* LM Insurance Corp.	8321	8020	7942	8679	8809
Maryland Auto Insurance Fund	5031	4925	4541	5304	5365
* Meridian Security Insurance Co.	6415	6601	5349	6552	6958
* Mutual Benefit Insurance Co.	6043	6496	5619	6442	7165
* National General Assurance Co.	18705	19123	16489	19138	19612
* Nationwide Property & Casualty Co.	6729	7094	5897	6528	7737
Old Dominion Insurance Co.	8290	7152	6290	8366	8444
Penn National Insurance Co.	6145	5894	5193	6647	6870
Pharmacists Mutual Insurance Co.	4562	4562	4070	4562	4562
Privilege Underwriters Reciprocal Exch.	7070	8213	3534	7070	9548
* Progressive Select Insurance Co.	2855	3022	2894	3096	3202
* Progressive Specialty Insurance Co.	4031	4444	3688	4157	4247
Root Insurance Co.	1960	2102	1854	2116	2387
* Selective Ins. Co. of South Carolina	3308	5006	3594	4024	4476
* State Farm Fire & Casualty Co.	6790	7514	5364	6903	7269
* State Farm Mutual Ins. Co.	4183	4632	3316	4250	4477
Teachers Insurance Co.	3260	3804	2959	3885	3399
* Travelers Property Casualty Insurance Co.	5580	5754	4870	5624	5892
United Services Automobile Association	2939	2981	2603	2844	2846
* Unitrin Safeguard Insurance Co.	5949	6315	5525	6010	6254
USAA Casualty Insurance Co.	2585	2854	2444	2669	2678
USAA General Indemnity Co.	3666	3852	3189	3591	3467

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 2: Young Single Female, Age 19

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2940	2544	5063	5224	3612	4076
* AIG Property Casualty Co.	2651	2651	3766	3766	3137	3137
* Allstate Indemnity Co.	5288	5236	7371	7371	6507	6734
American Family Connect P & C Ins. Co.	3428	3112	5602	5564	4956	4668
American National Property & Casualty Co.	3668	3620	5922	5972	4718	4624
* American States Preferred Insurance Co.	3085	3170	4146	5632	4717	3709
* Amica Mutual Insurance Co.	3831	3831	7426	7426	5745	5745
* Amica Property & Casualty Insurance Co.	4305	4305	8357	8357	6459	6459
Berkley Insurance Co.	3087	2645	4364	4849	3771	3663
* Brethren Mutual Insurance Co.	2787	2483	5506	5650	4741	3891
* Chubb National Insurance Co.	4462	3801	6718	6955	5668	5683
Cincinnati Casualty Co.	4069	3575	5523	5740	5122	5374
Cincinnati Insurance Co.	4080	4080	8068	8068	5795	5989
* Clearcover Insurance Co.	1686	1686	2858	3263	2483	2264
* CSAA General Insurance Co.	5380	4473	7658	9638	6528	7413
Cumberland Insurance Co. Inc.	4503	4503	10952	9134	6854	7284
* Dairyland Insurance Co.	9064	8634	16569	18648	12563	13455
Donegal Mutual Insurance Co.	6041	6041	13662	13662	6973	8984
Elephant Insurance Co.	5269	5510	8322	11427	7995	7254
* Encompass Home/Auto Insurance Co.	6604	5702	8671	13237	9653	8082
Erie Insurance Exchange	2757	2757	4671	4573	3759	3341
Esurance Property and Casualty Ins. Co.	7218	7264	13820	14502	12526	11198
Farmers Casualty Insurance Co.	3840	5005	6670	8439	5066	6231
Farmers Direct P & C Insurance Co.	4034	4034	6802	6532	5518	4734
Farmers Group Property & Casualty Ins. Co.	4088	4088	7440	7652	6818	5864
Farmers Insurance Exchange	5067	4878	8917	9934	7292	6944
* Foremost Insurance Co.	8214	8214	13747	15815	12117	10359
Garrison Property & Casualty Ins. Co.	4123	3774	6072	6065	5258	4873
* GEICO Secure Co.	2384	2255	4274	3985	3382	3015

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	5510	5637	12574	11396	10291	6662
Horace Mann Insurance Co.	2068	2068	3475	2364	2969	2766
Horace Mann Property & Casualty Ins. Co.	2196	2196	4638	2573	3164	3425
* Integon Indemnity Co.	5381	5000	8848	8848	6667	6968
* Liberty Mutual Personal Insurance Co.	5980	5056	8565	8756	7047	7436
* LM General Insurance Co.	5438	5133	7082	7352	6133	6499
* LM Insurance Corp.	6043	5703	7869	8168	6815	7221
Maryland Auto Insurance Fund	4342	4054	6511	6807	5369	5436
* Meridian Security Insurance Co.	5349	5031	10155	10738	8040	8274
* Mutual Benefit Insurance Co.	5332	5332	7338	10009	7338	7338
* National General Assurance Co.	13470	13470	17890	23627	16649	17524
* Nationwide Property & Casualty Co.	5116	5407	10351	11069	8185	7784
Old Dominion Insurance Co.	6552	6206	10498	14462	9548	11252
Penn National Insurance Co.	6010	5434	10709	11885	7217	6969
Pharmacists Mutual Insurance Co.	4541	3651	7270	7802	6316	4883
Privilege Underwriters Reciprocal Exch.	3859	4221	5893	5893	5138	3705
* Progressive Select Insurance Co.	2575	2496	3839	4302	3319	3003
* Progressive Specialty Insurance Co.	3517	2988	6475	6076	4394	4997
Root Insurance Co.	1949	1924	3724	3713	2773	2572
* Selective Ins. Co. of South Carolina	4777	3542	7883	8680	6143	6244
* State Farm Fire & Casualty Co.	4330	4009	7394	6936	5439	5120
* State Farm Mutual Ins. Co.	2630	2437	4487	4210	3303	3106
Teachers Insurance Co.	2434	2434	4864	2813	3326	4786
* Travelers Property Casualty Insurance Co.	5144	5022	7766	8718	7220	6548
United Services Automobile Association	2407	2289	3536	3486	3117	3044
* Unitrin Safeguard Insurance Co.	5798	5560	6726	6906	6492	6488
USAA Casualty Insurance Co.	2658	2425	3757	3704	3359	3360
USAA General Indemnity Co.	3552	3345	5266	5299	4567	4547

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 2: Young Single Female, Age 19

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	3041	2769	2383	2793	3583
* AIG Property Casualty Co.	2912	3061	1512	2912	2997
* Allstate Indemnity Co.	4861	4712	4576	4775	5400
American Family Connect P & C Ins. Co.	3124	3704	2896	3430	3294
American National Property & Casualty Co.	3568	3644	3156	3790	3806
* American States Preferred Insurance Co.	2832	3146	2682	2980	3534
* Amica Mutual Insurance Co.	4355	4355	3692	4355	4229
* Amica Property & Casualty Insurance Co.	4896	4896	4147	4896	4751
Berkley Insurance Co.	2619	2562	2152	2716	3088
* Brethren Mutual Insurance Co.	2430	2786	2102	2672	2543
* Chubb National Insurance Co.	3650	4952	3301	4873	3987
Cincinnati Casualty Co.	3833	4330	3132	3665	3965
Cincinnati Insurance Co.	3990	4559	3546	4430	4182
* Clearcover Insurance Co.	1764	1813	1440	1813	1890
* CSAA General Insurance Co.	4134	5375	3916	5056	4791
Cumberland Insurance Co. Inc.	3686	3809	3393	3809	3835
* Dairyland Insurance Co.	7783	7800	8083	8066	9568
Donegal Mutual Insurance Co.	3789	4232	3789	4936	6416
Elephant Insurance Co.	4291	3886	4025	4800	5448
* Encompass Home/Auto Insurance Co.	5671	6720	5431	6126	6715
Erie Insurance Exchange	2728	2694	2238	2691	2827
Esurance Property and Casualty Ins. Co.	7352	7626	6322	7868	8870
Farmers Casualty Insurance Co.	4015	5031	3855	4258	3613
Farmers Direct P & C Insurance Co.	3784	4524	3096	4524	3554
Farmers Group Property & Casualty Ins. Co.	3342	3670	3130	4000	4208
Farmers Insurance Exchange	4936	5063	4072	4993	5490
* Foremost Insurance Co.	8618	8551	7110	9049	9170
Garrison Property & Casualty Ins. Co.	3900	4307	3418	4038	3892
* GEICO Secure Co.	2382	2266	2099	2364	2682

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 2: Young Single Female, Age 19

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	4413	6002	4454	5956	8402
Horace Mann Insurance Co.	2057	2250	1800	2247	2110
Horace Mann Property & Casualty Ins. Co.	2301	2431	1887	2588	2196
* Integon Indemnity Co.	5119	4867	4324	5998	6145
* Liberty Mutual Personal Insurance Co.	5530	5392	4844	5729	5762
* LM General Insurance Co.	5315	5088	5101	5618	5738
* LM Insurance Corp.	5905	5653	5667	6243	6376
Maryland Auto Insurance Fund	4090	3994	3675	4323	4387
* Meridian Security Insurance Co.	5139	5366	4292	5276	5615
* Mutual Benefit Insurance Co.	4769	5086	4432	5133	5731
* National General Assurance Co.	13154	13449	11334	13512	13908
* Nationwide Property & Casualty Co.	5145	5460	4500	5025	6036
Old Dominion Insurance Co.	6518	5686	4882	6642	6814
Penn National Insurance Co.	5636	5402	4741	5967	6348
Pharmacists Mutual Insurance Co.	3715	3715	3222	3715	3715
Privilege Underwriters Reciprocal Exch.	4710	5155	2409	4710	6270
* Progressive Select Insurance Co.	2295	2401	2305	2471	2614
* Progressive Specialty Insurance Co.	3240	3520	2937	3324	3449
Root Insurance Co.	1985	2130	1877	2146	2423
* Selective Ins. Co. of South Carolina	3006	4670	3298	3711	4124
* State Farm Fire & Casualty Co.	4061	4471	3129	4117	4345
* State Farm Mutual Ins. Co.	2478	2730	1914	2510	2650
Teachers Insurance Co.	2353	2556	1977	2672	2434
* Travelers Property Casualty Insurance Co.	5060	5250	4380	5116	5382
United Services Automobile Association	2353	2415	2125	2326	2347
* Unitrin Safeguard Insurance Co.	5517	5953	4969	5405	5887
USAA Casualty Insurance Co.	2395	2696	2296	2515	2533
USAA General Indemnity Co.	3534	3811	3120	3555	3402

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 3: Single Male, Age 23

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1257	1100	2059	2125	1500	1703
* AIG Property Casualty Co.	2187	2187	3044	3044	2557	2557
* Allstate Indemnity Co.	3026	2986	4083	4083	3637	3749
American Family Connect P & C Ins. Co.	1856	1690	2998	2976	2682	2518
American National Property & Casualty Co.	2060	2036	3216	3242	2600	2546
* American States Preferred Insurance Co.	1439	1503	1891	2549	2149	1676
* Amica Mutual Insurance Co.	2007	2007	3833	3833	2972	2972
* Amica Property & Casualty Insurance Co.	977	977	1852	1852	1386	1386
Berkley Insurnace Co.	2075	1830	2923	3232	2511	2438
* Brethren Mutual Insurance Co.	2054	1816	3753	3900	3621	2714
* Chubb National Insurance Co.	2899	2499	4293	4419	3611	3620
Cincinnati Casualty Co.	2652	2379	3588	3764	3362	3463
Cincinnati Insurance Co.	2191	2191	4272	4272	3106	3197
* Clearcover Insurance Co.	659	659	1101	1267	977	882
* CSAA General Insurance Co.	2986	2514	4250	5237	3583	4058
Cumberland Insurance Co. Inc.	2339	2339	5404	4500	3483	3645
* Dairyland Insurance Co.	7067	6750	12214	13584	9497	10095
Donegal Mutual Insurance Co.	4103	4103	9042	9042	4651	6010
Elephant Insurance Co.	4387	4594	6837	9382	6594	5934
* Encompass Home/Auto Insurance Co.	2875	2487	3821	5770	4165	3505
Erie Insurance Exchange	2451	2451	4159	4065	3347	2977
Esurance Property and Casualty Ins. Co.	3990	4060	7154	7528	6630	5788
Farmers Casualty Insurance Co.	2978	3850	5002	6417	3848	4690
Farmers Direct P & C Insurance Co.	3176	3176	5242	5064	4286	3674
Farmers Group Property & Casualty Ins. Co.	3226	3226	5596	5776	5290	4392
Farmers Insurance Exchange	3371	3255	5720	6333	4749	4490
* Foremost Insurance Co.	6703	6703	11382	13093	9951	8541
Garrison Property & Casualty Ins. Co.	2372	2165	3442	3454	2976	2785
* GEICO Secure Co.	1437	1359	2514	2346	1998	1783

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 3: Single Male, Age 23

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	5017	5114	11365	10038	9067	6046
Horace Mann Insurance Co.	1503	1503	2425	1724	2108	1968
Horace Mann Property & Casualty Ins. Co.	1579	1579	3156	1868	2218	2418
* Integon Indemnity Co.	2281	2144	3906	3906	2869	3009
* Liberty Mutual Personal Insurance Co.	3842	3268	5443	5559	4520	4737
* LM General Insurance Co.	5171	4885	6634	6882	5782	6128
* LM Insurance Corp.	5745	5427	7370	7647	6424	6809
Maryland Auto Insurance Fund	3940	3656	5982	6253	4900	4968
* Meridian Security Insurance Co.	2684	2565	4858	5162	3929	4003
* Mutual Benefit Insurance Co.	2437	2437	3345	4558	3345	3345
* National General Assurance Co.	7030	7030	9257	12014	8672	9035
* Nationwide Property & Casualty Co.	3131	3293	6111	6543	4900	4634
Old Dominion Insurance Co.	3776	3578	5910	8016	5428	6292
Penn National Insurance Co.	1869	1780	3232	3232	2239	2153
Pharmacists Mutual Insurance Co.	3183	2610	5031	5397	4434	3395
Privilege Underwriters Reciprocal Exch.	2782	3095	4257	4257	3712	2722
* Progressive Select Insurance Co.	1647	1609	2364	2622	2095	1902
* Progressive Specialty Insurance Co.	2056	1758	3722	3476	2566	2910
Root Insurance Co.	1364	1354	2575	2569	1926	1795
* Selective Ins. Co. of South Carolina	3275	2493	5469	5957	4220	4285
* State Farm Fire & Casualty Co.	3353	3125	5466	5142	4074	3840
* State Farm Mutual Ins. Co.	2045	1908	3327	3132	2482	2337
Teachers Insurance Co.	1740	1740	3295	2038	2328	3348
* Travelers Property Casualty Insurance Co.	2720	2674	4024	4522	3756	3412
United Services Automobile Association	1491	1416	2143	2118	1887	1866
* Unitrin Safeguard Insurance Co.	4281	4010	5762	6136	5061	5101
USAA Casualty Insurance Co.	1555	1415	2156	2133	1927	1945
USAA General Indemnity Co.	2004	1888	2935	2971	2547	2539

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 3: Single Male, Age 23

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1314	1205	1046	1208	1510
* AIG Property Casualty Co.	2383	2535	1245	2383	2442
* Allstate Indemnity Co.	2801	2730	2664	2764	3056
American Family Connect P & C Ins. Co.	1730	2044	1572	1876	1794
American National Property & Casualty Co.	2012	2042	1792	2116	2122
* American States Preferred Insurance Co.	1374	1484	1327	1410	1623
* Amica Mutual Insurance Co.	2277	2277	1950	2277	2210
* Amica Property & Casualty Insurance Co.	1115	1115	1020	1115	1080
Berkley Insurnace Co.	1800	1769	1503	1847	2086
* Brethren Mutual Insurance Co.	1807	2019	1598	1949	1902
* Chubb National Insurance Co.	2374	3202	2188	3130	2582
Cincinnati Casualty Co.	2561	2873	2118	2402	2626
Cincinnati Insurance Co.	2172	2464	1946	2393	2263
* Clearcover Insurance Co.	686	704	554	704	717
* CSAA General Insurance Co.	2332	2969	2244	2808	2692
Cumberland Insurance Co. Inc.	1936	1988	1814	1988	1999
* Dairyland Insurance Co.	6087	6109	6322	6301	7408
Donegal Mutual Insurance Co.	2641	2886	2641	3384	4348
Elephant Insurance Co.	3587	3314	3424	3992	4584
* Encompass Home/Auto Insurance Co.	2501	2932	2383	2670	2922
Erie Insurance Exchange	2422	2384	1983	2394	2515
Esurance Property and Casualty Ins. Co.	4150	4178	3654	4300	4828
Farmers Casualty Insurance Co.	3090	3869	3047	3247	2797
Farmers Direct P & C Insurance Co.	3016	3574	2480	3574	2808
Farmers Group Property & Casualty Ins. Co.	2710	2962	2546	3196	3302
Farmers Insurance Exchange	3265	3333	2752	3325	3651
* Foremost Insurance Co.	7023	6991	5812	7372	7500
Garrison Property & Casualty Ins. Co.	2265	2474	1967	2317	2236
* GEICO Secure Co.	1471	1386	1288	1449	1607

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 3: Single Male, Age 23

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	4003	5499	4124	5362	7560
Horace Mann Insurance Co.	1509	1650	1334	1636	1534
Horace Mann Property & Casualty Ins. Co.	1650	1787	1392	1877	1579
* Integon Indemnity Co.	2192	2080	1839	2590	2611
* Liberty Mutual Personal Insurance Co.	3591	3500	3168	3680	3694
* LM General Insurance Co.	5083	4880	4871	5331	5435
* LM Insurance Corp.	5649	5422	5412	5924	6040
Maryland Auto Insurance Fund	3695	3604	3293	3919	3974
* Meridian Security Insurance Co.	2652	2717	2212	2685	2858
* Mutual Benefit Insurance Co.	2201	2349	2040	2356	2620
* National General Assurance Co.	6951	7095	6045	7055	7290
* Nationwide Property & Casualty Co.	3179	3342	2777	3094	3647
Old Dominion Insurance Co.	3794	3286	2866	3834	3914
Penn National Insurance Co.	1762	1691	1493	1843	1960
Pharmacists Mutual Insurance Co.	2673	2673	2363	2673	2673
Privilege Underwriters Reciprocal Exch.	3427	3851	1745	3427	4586
* Progressive Select Insurance Co.	1513	1584	1520	1616	1679
* Progressive Specialty Insurance Co.	1927	2100	1750	1972	2026
Root Insurance Co.	1390	1497	1319	1507	1694
* Selective Ins. Co. of South Carolina	2137	3241	2319	2602	2892
* State Farm Fire & Casualty Co.	3166	3481	2467	3197	3368
* State Farm Mutual Ins. Co.	1941	2136	1517	1958	2064
Teachers Insurance Co.	1683	1875	1460	1937	1740
* Travelers Property Casualty Insurance Co.	2702	2796	2362	2720	2850
United Services Automobile Association	1474	1499	1317	1435	1446
* Unitrin Safeguard Insurance Co.	3833	4150	3614	3758	4205
USAA Casualty Insurance Co.	1422	1571	1345	1477	1474
USAA General Indemnity Co.	2021	2143	1765	2000	1925

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 4: Single Female, Age 23

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1401	1214	2364	2437	1688	1937
* AIG Property Casualty Co.	2723	2723	3728	3728	3165	3165
* Allstate Indemnity Co.	3211	3167	4293	4293	3826	3939
American Family Connect P & C Ins. Co.	2676	2420	4364	4334	3874	3658
American National Property & Casualty Co.	2956	2926	4734	4790	3778	3710
* American States Preferred Insurance Co.	1521	1592	2022	2733	2275	1783
* Amica Mutual Insurance Co.	1867	1867	3587	3587	2771	2771
* Amica Property & Casualty Insurance Co.	965	965	1839	1839	1365	1365
Berkley Insurnace Co.	3126	2686	4422	4909	3810	3698
* Brethren Mutual Insurance Co.	3173	2784	5660	5866	5474	4141
* Chubb National Insurance Co.	4112	3498	6202	6409	5240	5246
Cincinnati Casualty Co.	4006	3557	5413	5649	5045	5249
Cincinnati Insurance Co.	4142	4142	7955	7955	5744	5941
* Clearcover Insurance Co.	723	723	1221	1413	1085	975
* CSAA General Insurance Co.	5114	4263	7427	9201	6184	7088
Cumberland Insurance Co. Inc.	2548	2548	6099	5078	3846	4056
* Dairyland Insurance Co.	7016	6690	12618	14174	9644	10294
Donegal Mutual Insurance Co.	4589	4589	10645	10645	5391	6914
Elephant Insurance Co.	4204	4382	6593	8944	6324	5753
* Encompass Home/Auto Insurance Co.	3912	3375	5200	7870	5684	4788
Erie Insurance Exchange	2764	2764	4723	4605	3795	3390
Esurance Property and Casualty Ins. Co.	4346	4412	7990	8414	7330	6494
Farmers Casualty Insurance Co.	3305	4304	5680	7202	4333	5335
Farmers Direct P & C Insurance Co.	3494	3494	5908	5682	4778	4102
Farmers Group Property & Casualty Ins. Co.	3908	3908	7082	7302	6490	5524
Farmers Insurance Exchange	6257	6019	10881	12150	8944	8543
* Foremost Insurance Co.	5264	5264	8717	10044	7675	6631
Garrison Property & Casualty Ins. Co.	3402	3103	4967	4966	4305	4022
* GEICO Secure Co.	2372	2242	4254	3957	3359	2990

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 4: Single Female, Age 23

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	5169	5297	11602	10343	9340	6217
Horace Mann Insurance Co.	1731	1731	2848	1991	2449	2282
Horace Mann Property & Casualty Ins. Co.	1822	1822	3650	2158	2560	2791
* Integon Indemnity Co.	2829	2635	4750	4750	3540	3709
* Liberty Mutual Personal Insurance Co.	3908	3318	5626	5744	4579	4866
* LM General Insurance Co.	5431	5180	6883	7082	6066	6347
* LM Insurance Corp.	6036	5755	7648	7869	6739	7052
Maryland Auto Insurance Fund	3281	3060	5134	5426	4126	4169
* Meridian Security Insurance Co.	4548	4301	8416	8907	6767	6897
* Mutual Benefit Insurance Co.	2313	2313	3202	4397	3202	3202
* National General Assurance Co.	8238	8238	11031	14857	10251	10801
* Nationwide Property & Casualty Co.	4435	4694	8826	9422	7013	6701
Old Dominion Insurance Co.	5870	5560	9600	13188	8636	10136
Penn National Insurance Co.	4572	4357	8105	8991	5480	5270
Pharmacists Mutual Insurance Co.	3749	3019	5982	6417	5233	4021
Privilege Underwriters Reciprocal Exch.	3510	3856	5344	5344	4698	3372
* Progressive Select Insurance Co.	2099	2038	3073	3441	2677	2435
* Progressive Specialty Insurance Co.	2702	2293	4946	4657	3357	3833
Root Insurance Co.	1529	1527	2918	2953	2169	2032
* Selective Ins. Co. of South Carolina	5022	3757	8252	9084	6443	6552
* State Farm Fire & Casualty Co.	3963	3685	6662	6265	4957	4674
* State Farm Mutual Ins. Co.	2064	1920	3476	3270	2584	2434
Teachers Insurance Co.	2013	2013	3826	2368	2706	3868
* Travelers Property Casualty Insurance Co.	3270	3202	4940	5554	4602	4164
United Services Automobile Association	1908	1812	2760	2723	2429	2383
* Unitrin Safeguard Insurance Co.	5395	5116	6638	6805	6325	6397
USAA Casualty Insurance Co.	2063	1877	2880	2847	2576	2585
USAA General Indemnity Co.	2837	2668	4167	4205	3624	3608

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 4: Single Female, Age 23

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1453	1312	1149	1334	1700
* AIG Property Casualty Co.	2967	3062	1541	2967	3077
* Allstate Indemnity Co.	2989	2898	2838	2932	3241
American Family Connect P & C Ins. Co.	2450	2926	2252	2678	2564
American National Property & Casualty Co.	2876	2922	2536	3046	3066
* American States Preferred Insurance Co.	1455	1565	1402	1492	1715
* Amica Mutual Insurance Co.	2117	2117	1811	2117	2054
* Amica Property & Casualty Insurance Co.	1104	1104	1017	1104	1064
Berkley Insurance Co.	2644	2582	2163	2739	3122
* Brethren Mutual Insurance Co.	2748	3062	2427	2989	2887
* Chubb National Insurance Co.	3374	4567	3030	4503	3677
Cincinnati Casualty Co.	3817	4284	3141	3617	3928
Cincinnati Insurance Co.	3928	4540	3512	4381	4192
* Clearcover Insurance Co.	752	776	607	776	790
* CSAA General Insurance Co.	3931	5072	3746	4778	4560
Cumberland Insurance Co. Inc.	2095	2160	1946	2160	2175
* Dairyland Insurance Co.	6047	6067	6283	6263	7391
Donegal Mutual Insurance Co.	2850	3241	2850	3760	4876
Elephant Insurance Co.	3410	3122	3222	3815	4354
* Encompass Home/Auto Insurance Co.	3379	3994	3235	3617	3975
Erie Insurance Exchange	2714	2666	2193	2680	2834
Esurance Property and Casualty Ins. Co.	4476	4566	3938	4724	5292
Farmers Casualty Insurance Co.	3454	4313	3364	3654	3108
Farmers Direct P & C Insurance Co.	3296	3934	2704	3934	3110
Farmers Group Property & Casualty Ins. Co.	3230	3550	3022	3838	3998
Farmers Insurance Exchange	6253	6401	5143	6155	6754
* Foremost Insurance Co.	5536	5477	4580	5794	5884
Garrison Property & Casualty Ins. Co.	3206	3504	2813	3302	3197
* GEICO Secure Co.	2387	2264	2102	2369	2668

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 4: Single Female, Age 23

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	4141	5640	4206	5561	7739
Horace Mann Insurance Co.	1739	1906	1538	1890	1769
Horace Mann Property & Casualty Ins. Co.	1889	2049	1603	2161	1822
* Integon Indemnity Co.	2696	2571	2284	3184	3244
* Liberty Mutual Personal Insurance Co.	3569	3509	3179	3733	3768
* LM General Insurance Co.	5331	5080	5132	5592	5737
* LM Insurance Corp.	5923	5644	5702	6214	6375
Maryland Auto Insurance Fund	3069	2985	2717	3271	3344
* Meridian Security Insurance Co.	4418	4581	3699	4521	4800
* Mutual Benefit Insurance Co.	2091	2249	1942	2242	2488
* National General Assurance Co.	8024	8199	6836	8228	8509
* Nationwide Property & Casualty Co.	4419	4678	3899	4334	5207
Old Dominion Insurance Co.	5842	5094	4366	5946	6108
Penn National Insurance Co.	4289	4108	3621	4528	4814
Pharmacists Mutual Insurance Co.	3071	3071	2668	3071	3071
Privilege Underwriters Reciprocal Exch.	4301	4737	2171	4301	5721
* Progressive Select Insurance Co.	1885	1959	1888	2018	2129
* Progressive Specialty Insurance Co.	2486	2696	2248	2547	2642
Root Insurance Co.	1553	1681	1472	1698	1895
* Selective Ins. Co. of South Carolina	3197	4927	3491	3928	4363
* State Farm Fire & Casualty Co.	3730	4099	2892	3771	3970
* State Farm Mutual Ins. Co.	1951	2148	1515	1974	2079
Teachers Insurance Co.	1938	2163	1692	2244	2013
* Travelers Property Casualty Insurance Co.	3236	3370	2802	3264	3428
United Services Automobile Association	1855	1885	1683	1824	1856
* Unitrin Safeguard Insurance Co.	5012	5443	4555	4906	5409
USAA Casualty Insurance Co.	1860	2065	1783	1942	1961
USAA General Indemnity Co.	2813	3008	2493	2829	2714

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 5: Single Male, Age 30

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1084	949	1783	1860	1296	1477
* AIG Property Casualty Co.	2462	2462	3386	3386	2842	2842
* Allstate Indemnity Co.	2035	2007	2842	2842	2434	2625
American Family Connect P & C Ins. Co.	1262	1134	2046	2030	1836	1738
American National Property & Casualty Co.	1946	1922	3060	3078	2470	2420
* American States Preferred Insurance Co.	1403	1482	1887	2567	2133	1636
* Amica Mutual Insurance Co.	1280	1280	2424	2424	1866	1866
* Amica Property & Casualty Insurance Co.	1512	1512	2849	2849	2198	2198
Berkley Insurance Co.	1504	1329	2085	2298	1804	1756
* Brethren Mutual Insurance Co.	2102	1798	3880	4028	3727	2771
* Chubb National Insurance Co.	2325	2006	3444	3519	2888	2887
Cincinnati Casualty Co.	2676	2458	3616	3831	3427	3457
Cincinnati Insurance Co.	2425	2425	4727	4727	3453	3537
* Clearcover Insurance Co.	607	607	1025	1185	908	812
* CSAA General Insurance Co.	1634	1396	2300	2787	1945	2188
Cumberland Insurance Co. Inc.	1423	1423	3426	2848	2140	2224
* Dairyland Insurance Co.	5659	5396	10157	11404	7761	8296
Donegal Mutual Insurance Co.	3161	3161	7107	7107	3621	4658
Elephant Insurance Co.	4263	4454	6561	9008	6365	5772
* Encompass Home/Auto Insurance Co.	1647	1444	2176	3186	2317	1958
Erie Insurance Exchange	1538	1538	2653	2609	2110	1880
Esurance Property and Casualty Ins. Co.	2070	2110	3806	3970	3438	3046
Farmers Casualty Insurance Co.	2191	2832	3606	4657	2814	3427
Farmers Direct P & C Insurance Co.	2612	2612	4356	4240	3538	3034
Farmers Group Property & Casualty Ins. Co.	2394	2394	4210	4392	3918	3264
Farmers Insurance Exchange	1645	1589	2822	3123	2335	2194
* Foremost Insurance Co.	3185	3185	5257	6005	4655	4001
Garrison Property & Casualty Ins. Co.	1923	1762	2797	2812	2416	2262
* GEICO Secure Co.	1541	1473	2858	2662	2220	1962

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

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Scenario 5: Single Male, Age 30

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	5186	5461	11766	10341	9338	6288
Horace Mann Insurance Co.	1100	1100	1776	1263	1517	1427
Horace Mann Property & Casualty Ins. Co.	1534	1534	3082	1811	2114	2371
* Integon Indemnity Co.	2519	2374	4619	4619	3316	3504
* Liberty Mutual Personal Insurance Co.	3045	2600	4393	4484	3605	3785
* LM General Insurance Co.	3020	2842	3844	3997	3339	3583
* LM Insurance Corp.	3354	3159	4270	4440	3709	3981
Maryland Auto Insurance Fund	3929	3705	6047	6403	4849	4987
* Meridian Security Insurance Co.	1672	1605	2994	3186	2435	2472
* Mutual Benefit Insurance Co.	1500	1500	2085	2897	2085	2085
* National General Assurance Co.	9098	9098	12065	15771	11360	11851
* Nationwide Property & Casualty Co.	1485	1549	2756	2988	2250	2108
Old Dominion Insurance Co.	2484	2356	3910	5254	3612	4106
Penn National Insurance Co.	2059	1927	3586	3963	2483	2357
Pharmacists Mutual Insurance Co.	3297	2624	5284	5686	4644	3527
Privilege Underwriters Reciprocal Exch.	3200	3583	4894	4894	4261	3156
* Progressive Select Insurance Co.	1055	1035	1517	1673	1366	1212
* Progressive Specialty Insurance Co.	1669	1422	3078	2864	2111	2369
Root Insurance Co.	1678	1665	3172	3163	2372	2207
* Selective Ins. Co. of South Carolina	2816	2161	4701	5131	3644	3690
* State Farm Fire & Casualty Co.	2536	2370	4380	4125	3282	3086
* State Farm Mutual Ins. Co.	1510	1411	2633	2479	1966	1844
Teachers Insurance Co.	1682	1682	3215	1992	2242	3258
* Travelers Property Casualty Insurance Co.	2115	2086	3126	3509	2904	2676
United Services Automobile Association	1290	1226	1866	1844	1642	1614
* Unitrin Safeguard Insurance Co.	2591	2373	4159	4424	3088	3278
USAA Casualty Insurance Co.	1378	1257	1919	1899	1715	1725
USAA General Indemnity Co.	1610	1517	2355	2381	2038	2039

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 5: Single Male, Age 30

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1130	1055	902	1045	1299
* AIG Property Casualty Co.	2654	2908	1412	2654	2690
* Allstate Indemnity Co.	1886	1861	1820	1885	2043
American Family Connect P & C Ins. Co.	1184	1434	1056	1268	1206
American National Property & Casualty Co.	1904	1936	1694	2002	2002
* American States Preferred Insurance Co.	1375	1479	1342	1398	1585
* Amica Mutual Insurance Co.	1454	1454	1256	1454	1415
* Amica Property & Casualty Insurance Co.	1716	1716	1482	1716	1669
Berkley Insurance Co.	1311	1290	1108	1345	1511
* Brethren Mutual Insurance Co.	1828	2023	1607	1941	1896
* Chubb National Insurance Co.	1906	2567	1750	2512	2071
Cincinnati Casualty Co.	2655	2952	2224	2429	2696
Cincinnati Insurance Co.	2453	2763	2210	2678	2535
* Clearcover Insurance Co.	633	652	510	652	660
* CSAA General Insurance Co.	1292	1616	1258	1536	1487
Cumberland Insurance Co. Inc.	1181	1211	1112	1211	1215
* Dairyland Insurance Co.	4888	4906	5071	5053	5957
Donegal Mutual Insurance Co.	2050	2252	2050	2629	3347
Elephant Insurance Co.	3416	3100	3203	3840	4411
* Encompass Home/Auto Insurance Co.	1466	1666	1395	1548	1677
Erie Insurance Exchange	1506	1500	1228	1501	1569
Esurance Property and Casualty Ins. Co.	2164	2198	1910	2248	2518
Farmers Casualty Insurance Co.	2277	2851	2316	2386	2062
Farmers Direct P & C Insurance Co.	2504	2948	2060	2948	2334
Farmers Group Property & Casualty Ins. Co.	2016	2220	1890	2364	2430
Farmers Insurance Exchange	1602	1648	1356	1631	1786
* Foremost Insurance Co.	3349	3331	2769	3495	3543
Garrison Property & Casualty Ins. Co.	1821	1992	1595	1867	1824
* GEICO Secure Co.	1605	1542	1404	1585	1751

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 5: Single Male, Age 30

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	4218	5721	4467	5475	7855
Horace Mann Insurance Co.	1111	1212	992	1196	1126
Horace Mann Property & Casualty Ins. Co.	1570	1713	1354	1799	1534
* Integon Indemnity Co.	2442	2308	2004	2960	2890
* Liberty Mutual Personal Insurance Co.	2829	2802	2517	2926	2925
* LM General Insurance Co.	2992	2913	2876	3094	3145
* LM Insurance Corp.	3324	3237	3195	3437	3494
Maryland Auto Insurance Fund	3701	3609	3317	3928	4023
* Meridian Security Insurance Co.	1662	1695	1390	1672	1790
* Mutual Benefit Insurance Co.	1373	1483	1263	1460	1612
* National General Assurance Co.	8930	9151	7721	9142	9410
* Nationwide Property & Casualty Co.	1497	1561	1327	1470	1699
Old Dominion Insurance Co.	2496	2192	1898	2546	2582
Penn National Insurance Co.	1912	1841	1622	1996	2116
Pharmacists Mutual Insurance Co.	2709	2709	2422	2709	2709
Privilege Underwriters Reciprocal Exch.	3947	4482	2030	3947	5264
* Progressive Select Insurance Co.	1003	1048	999	1059	1085
* Progressive Specialty Insurance Co.	1578	1722	1423	1604	1652
Root Insurance Co.	1710	1839	1621	1852	2085
* Selective Ins. Co. of South Carolina	1862	2792	2013	2251	2497
* State Farm Fire & Casualty Co.	2340	2568	1854	2359	2493
* State Farm Mutual Ins. Co.	1413	1554	1117	1423	1506
Teachers Insurance Co.	1616	1815	1434	1870	1682
* Travelers Property Casualty Insurance Co.	2141	2204	1845	2126	2218
United Services Automobile Association	1260	1288	1137	1236	1258
* Unitrin Safeguard Insurance Co.	2278	2500	2137	2236	2507
USAA Casualty Insurance Co.	1251	1385	1191	1303	1314
USAA General Indemnity Co.	1606	1706	1413	1595	1546

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 6: Single Female, Age 30

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1042	910	1765	1845	1277	1427
* AIG Property Casualty Co.	2292	2292	3187	3187	2669	2669
* Allstate Indemnity Co.	1855	1831	2527	2527	2186	2335
American Family Connect P & C Ins. Co.	1172	1074	1944	1928	1720	1640
American National Property & Casualty Co.	1154	1134	1896	1906	1496	1470
* American States Preferred Insurance Co.	1433	1514	1958	2670	2201	1684
* Amica Mutual Insurance Co.	1240	1240	2300	2300	1778	1778
* Amica Property & Casualty Insurance Co.	1436	1436	2662	2662	2058	2058
Berkley Insurance Co.	1136	1020	1558	1714	1356	1309
* Brethren Mutual Insurance Co.	1547	1321	2916	3022	2794	2069
* Chubb National Insurance Co.	1743	1513	2554	2594	2138	2133
Cincinnati Casualty Co.	1650	1523	2223	2359	2117	2116
Cincinnati Insurance Co.	1396	1396	2734	2734	1998	2038
* Clearcover Insurance Co.	578	578	985	1139	870	773
* CSAA General Insurance Co.	1260	1088	1748	2093	1483	1656
Cumberland Insurance Co. Inc.	1238	1238	3026	2517	1862	1939
* Dairyland Insurance Co.	4114	3926	7364	8266	5644	6023
Donegal Mutual Insurance Co.	3013	3013	6561	6561	3380	4364
Elephant Insurance Co.	3697	3847	5992	8048	5680	5148
* Encompass Home/Auto Insurance Co.	1388	1229	1815	2622	1921	1619
Erie Insurance Exchange	1057	1057	1835	1813	1450	1291
Esurance Property and Casualty Ins. Co.	1476	1502	2708	2818	2412	2146
* Farmers Casualty Insurance Co.	1456	1886	2377	3055	1863	2286
* Farmers Direct P & C Insurance Co.	1722	1722	2896	2802	2340	2000
* Farmers Group Property & Casualty Ins. Co.	1668	1668	2934	3058	2706	2242
* Farmers Insurance Exchange	1791	1724	3293	3660	2660	2474
* Foremost Insurance Co.	2294	2294	3791	4327	3340	2883
Garrison Property & Casualty Ins. Co.	1684	1553	2423	2432	2107	1960
* GEICO Secure Co.	1160	1114	2190	2038	1696	1487

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

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Scenario 6: Single Female, Age 30

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	2595	2762	5698	5197	4698	3126
* Horace Mann Insurance Co.	850	850	1373	979	1166	1099
* Horace Mann Property & Casualty Ins. Co.	1168	1168	2275	1386	1587	1779
* Integon Indemnity Co.	1671	1579	3009	3009	2188	2298
* Liberty Mutual Personal Insurance Co.	2655	2268	3843	3921	3094	3306
* LM General Insurance Co.	2989	2811	3795	3950	3293	3551
* LM Insurance Corp.	3322	3124	4217	4389	3658	3946
Maryland Auto Insurance Fund	4406	4198	6808	7199	5486	5631
* Meridian Security Insurance Co.	1010	974	1783	1900	1457	1470
* Mutual Benefit Insurance Co.	1032	1032	1430	1976	1430	1430
* National General Assurance Co.	2395	2395	3211	4270	3058	3156
* Nationwide Property & Casualty Co.	1697	1768	3294	3561	2631	2480
Old Dominion Insurance Co.	1662	1574	2658	3512	2446	2714
* Penn National Insurance Co.	2356	2202	4075	4506	2832	2706
Pharmacists Mutual Insurance Co.	2049	1641	3290	3551	2881	2196
Privilege Underwriters Reciprocal Exch.	1758	2002	2707	2707	2354	1764
* Progressive Select Insurance Co.	836	816	1236	1361	1096	963
* Progressive Specialty Insurance Co.	1246	1053	2409	2241	1615	1790
Root Insurance Co.	1968	1942	3747	3723	2787	2587
* Selective Ins. Co. of South Carolina	1775	1366	3033	3275	2322	2348
* State Farm Fire & Casualty Co.	2154	2025	3651	3449	2762	2591
* State Farm Mutual Ins. Co.	1278	1201	2193	2071	1651	1545
* Teachers Insurance Co.	1283	1283	2385	1531	1698	2430
* Travelers Property Casualty Insurance Co.	1496	1479	2191	2460	2036	1880
United Services Automobile Association	1063	1015	1509	1492	1338	1326
* Unitrin Safeguard Insurance Co.	2159	1964	3463	3667	2541	2716
USAA Casualty Insurance Co.	1185	1086	1627	1604	1462	1477
USAA General Indemnity Co.	1422	1346	2057	2075	1796	1787

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 6: Single Female, Age 30

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1091	1020	865	1001	1258
* AIG Property Casualty Co.	2481	2731	1308	2481	2508
* Allstate Indemnity Co.	1725	1701	1675	1723	1851
American Family Connect P & C Ins. Co.	1112	1340	1004	1188	1140
American National Property & Casualty Co.	1124	1156	996	1194	1196
* American States Preferred Insurance Co.	1401	1517	1367	1433	1623
* Amica Mutual Insurance Co.	1410	1410	1238	1410	1374
* Amica Property & Casualty Insurance Co.	1629	1629	1433	1629	1592
Berkley Insurance Co.	1001	980	849	1018	1140
* Brethren Mutual Insurance Co.	1323	1491	1161	1419	1386
* Chubb National Insurance Co.	1426	1912	1328	1867	1547
Cincinnati Casualty Co.	1637	1807	1378	1490	1666
Cincinnati Insurance Co.	1431	1600	1291	1550	1468
* Clearcover Insurance Co.	605	624	489	624	630
* CSAA General Insurance Co.	1004	1237	993	1184	1153
Cumberland Insurance Co. Inc.	1029	1054	973	1054	1058
* Dairyland Insurance Co.	3565	3583	3705	3687	4332
Donegal Mutual Insurance Co.	2007	2153	2007	2534	3189
Elephant Insurance Co.	2946	2762	2821	3370	3874
* Encompass Home/Auto Insurance Co.	1258	1401	1187	1317	1420
Erie Insurance Exchange	1044	1050	860	1042	1078
Esurance Property and Casualty Ins. Co.	1542	1568	1370	1598	1782
* Farmers Casualty Insurance Co.	1519	1891	1523	1586	1365
* Farmers Direct P & C Insurance Co.	1662	1954	1368	1954	1554
* Farmers Group Property & Casualty Ins. Co.	1410	1546	1332	1648	1668
* Farmers Insurance Exchange	1728	1789	1444	1765	1944
* Foremost Insurance Co.	2411	2391	1999	2511	2552
Garrison Property & Casualty Ins. Co.	1623	1764	1415	1654	1606
* GEICO Secure Co.	1212	1173	1067	1201	1330

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 6: Single Female, Age 30

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	2151	2849	2297	2767	3877
* Horace Mann Insurance Co.	860	943	777	928	869
* Horace Mann Property & Casualty Ins. Co.	1180	1308	1046	1375	1168
* Integon Indemnity Co.	1621	1531	1338	1951	1906
* Liberty Mutual Personal Insurance Co.	2436	2417	2180	2519	2537
* LM General Insurance Co.	2974	2912	2862	3056	3104
* LM Insurance Corp.	3304	3235	3179	3396	3447
Maryland Auto Insurance Fund	4178	4084	3794	4411	4521
* Meridian Security Insurance Co.	1002	1026	847	1007	1082
* Mutual Benefit Insurance Co.	945	1024	875	1001	1111
* National General Assurance Co.	2347	2406	2011	2404	2472
* Nationwide Property & Casualty Co.	1706	1801	1507	1678	1971
Old Dominion Insurance Co.	1672	1478	1276	1716	1728
* Penn National Insurance Co.	2196	2120	1858	2281	1898
Pharmacists Mutual Insurance Co.	1705	1705	1540	1705	1705
Privilege Underwriters Reciprocal Exch.	2195	2556	1102	2195	2973
* Progressive Select Insurance Co.	794	834	788	838	859
* Progressive Specialty Insurance Co.	1172	1290	1051	1193	1238
Root Insurance Co.	2008	2157	1899	2164	2445
* Selective Ins. Co. of South Carolina	1177	1751	1277	1423	1571
* State Farm Fire & Casualty Co.	1971	2170	1598	1990	2105
* State Farm Mutual Ins. Co.	1189	1313	961	1199	1271
* Teachers Insurance Co.	1223	1398	1119	1442	1283
* Travelers Property Casualty Insurance Co.	1515	1562	1316	1503	1566
United Services Automobile Association	1056	1069	946	1022	1035
* Unitrin Safeguard Insurance Co.	1890	2067	1757	1841	2070
USAA Casualty Insurance Co.	1091	1196	1032	1125	1126
USAA General Indemnity Co.	1440	1515	1260	1416	1367

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 7: Single Male, Age 40

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1206	1049	2074	2177	1479	1680
* AIG Property Casualty Co.	2605	2605	3671	3671	3057	3057
* Allstate Indemnity Co.	2291	2262	3243	3243	2757	2988
American Family Connect P & C Ins. Co.	1228	1104	2034	2016	1796	1714
American National Property & Casualty Co.	1962	1936	3248	3268	2552	2516
* American States Preferred Insurance Co.	1271	1339	1750	2378	1948	1507
* Amica Mutual Insurance Co.	1394	1394	2611	2611	2010	2010
* Amica Property & Casualty Insurance Co.	1615	1615	3024	3024	2326	2326
Berkley Insurance Co.	1629	1440	2283	2518	1965	1901
* Brethren Mutual Insurance Co.	2243	1830	4187	4341	4020	2993
* Chubb National Insurance Co.	2476	2137	3660	3745	3062	3066
Cincinnati Casualty Co.	2444	2227	3316	3500	3134	3177
Cincinnati Insurance Co.	1212	1212	2349	2349	1719	1753
* Clearcover Insurance Co.	660	660	1130	1307	998	890
* CSAA General Insurance Co.	1876	1599	2695	3228	2240	2542
Cumberland Insurance Co. Inc.	1348	1348	3330	2770	2047	2139
* Dairyland Insurance Co.	5620	5357	10308	11629	7812	8367
Donegal Mutual Insurance Co.	3474	3474	7679	7679	3934	5073
Elephant Insurance Co.	3983	4160	6354	8665	6087	5530
* Encompass Home/Auto Insurance Co.	1972	1728	2592	3824	2793	2342
Erie Insurance Exchange	1771	1771	3118	3060	2458	2191
Esurance Property and Casualty Ins. Co.	2012	2040	3784	3946	3368	2988
Farmers Casualty Insurance Co.	2245	2907	3716	4782	2882	3522
Farmers Direct P & C Insurance Co.	2680	2680	4492	4366	3628	3118
Farmers Group Property & Casualty Ins. Co.	2372	2372	4188	4356	3880	3256
Farmers Insurance Exchange	1809	1744	3333	3692	2691	2483
* Foremost Insurance Co.	2859	2859	4840	5579	4223	3644
Garrison Property & Casualty Ins. Co.	1905	1750	2777	2788	2411	2245
* GEICO Secure Co.	1623	1562	3131	2919	2404	2116

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 7: Single Male, Age 40

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	3308	3546	7395	6805	6151	3989
Horace Mann Insurance Co.	1204	1204	1987	1393	1667	1574
Horace Mann Property & Casualty Ins. Co.	1676	1676	3424	1990	2302	2630
* Integon Indemnity Co.	2216	2015	4449	4449	2988	3253
* Liberty Mutual Personal Insurance Co.	2404	2043	3551	3621	2834	3017
* LM General Insurance Co.	2833	2660	3640	3795	3147	3387
* LM Insurance Corp.	3149	2957	4045	4216	3495	3762
Maryland Auto Insurance Fund	4204	3994	6376	6717	5171	5323
* Meridian Security Insurance Co.	1712	1640	3143	3345	2540	2561
* Mutual Benefit Insurance Co.	1476	1476	2061	2861	2061	2061
* National General Assurance Co.	5559	5559	7544	10299	7089	7443
* Nationwide Property & Casualty Co.	1818	1900	3528	3812	2828	2672
Old Dominion Insurance Co.	2324	2202	3652	4880	3376	3810
Penn National Insurance Co.	2169	2024	3816	4219	2619	2496
Pharmacists Mutual Insurance Co.	3434	2630	5492	5930	4818	3676
Privilege Underwriters Reciprocal Exch.	3101	3499	4766	4766	4143	3086
* Progressive Select Insurance Co.	1125	1095	1689	1868	1479	1309
* Progressive Specialty Insurance Co.	1757	1480	3409	3183	2263	2529
Root Insurance Co.	1678	1665	3172	3163	2372	2207
* Selective Ins. Co. of South Carolina	2742	2124	4641	5013	3558	3596
* State Farm Fire & Casualty Co.	2491	2325	4306	4054	3223	3034
* State Farm Mutual Ins. Co.	1480	1381	2584	2432	1927	1810
Teachers Insurance Co.	1843	1843	3582	2207	2467	3616
* Travelers Property Casualty Insurance Co.	2323	2276	3499	3941	3240	2986
United Services Automobile Association	1322	1259	1917	1894	1696	1661
* Unitrin Safeguard Insurance Co.	2929	2667	4897	5262	3593	3811
USAA Casualty Insurance Co.	1419	1297	1980	1957	1779	1783
USAA General Indemnity Co.	1594	1504	2332	2353	2028	2022

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 7: Single Male, Age 40

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1250	1176	987	1159	1456
* AIG Property Casualty Co.	2844	3029	1507	2844	2907
* Allstate Indemnity Co.	2113	2085	2039	2113	2298
American Family Connect P & C Ins. Co.	1144	1392	1032	1228	1174
American National Property & Casualty Co.	1908	1958	1682	2032	2034
* American States Preferred Insurance Co.	1234	1341	1198	1270	1440
* Amica Mutual Insurance Co.	1583	1583	1384	1583	1543
* Amica Property & Casualty Insurance Co.	1833	1833	1602	1833	1786
Berkley Insurance Co.	1416	1390	1191	1457	1637
* Brethren Mutual Insurance Co.	1824	2060	1600	1964	1913
* Chubb National Insurance Co.	2022	2724	1873	2661	2201
Cincinnati Casualty Co.	2394	2658	1998	2201	2447
Cincinnati Insurance Co.	1233	1376	1115	1338	1268
* Clearcover Insurance Co.	686	711	550	711	717
* CSAA General Insurance Co.	1468	1836	1439	1742	1711
Cumberland Insurance Co. Inc.	1113	1143	1045	1143	1148
* Dairyland Insurance Co.	4868	4889	5055	5034	5935
Donegal Mutual Insurance Co.	2224	2428	2224	2844	3684
Elephant Insurance Co.	3230	2947	3044	3629	4133
* Encompass Home/Auto Insurance Co.	1754	1988	1662	1854	2006
Erie Insurance Exchange	1729	1723	1398	1728	1806
Esurance Property and Casualty Ins. Co.	2088	2128	1836	2178	2446
Farmers Casualty Insurance Co.	2338	2913	2351	2444	2105
Farmers Direct P & C Insurance Co.	2580	3042	2118	3042	2390
Farmers Group Property & Casualty Ins. Co.	1982	2184	1872	2340	2410
Farmers Insurance Exchange	1755	1819	1482	1787	1970
* Foremost Insurance Co.	2996	2977	2483	3144	3201
Garrison Property & Casualty Ins. Co.	1806	1981	1588	1860	1810
* GEICO Secure Co.	1679	1640	1475	1666	1867

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 7: Single Male, Age 40

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	2712	3623	2853	3509	5016
Horace Mann Insurance Co.	1218	1338	1091	1315	1234
Horace Mann Property & Casualty Ins. Co.	1691	1866	1480	1963	1676
* Integon Indemnity Co.	2079	1951	1714	2604	2576
* Liberty Mutual Personal Insurance Co.	2199	2221	1972	2290	2286
* LM General Insurance Co.	2804	2731	2691	2908	2952
* LM Insurance Corp.	3115	3034	2991	3232	3281
Maryland Auto Insurance Fund	3987	3900	3623	4203	4296
* Meridian Security Insurance Co.	1686	1744	1414	1702	1830
* Mutual Benefit Insurance Co.	1346	1456	1243	1432	1585
* National General Assurance Co.	5375	5518	4528	5559	5725
* Nationwide Property & Casualty Co.	1823	1917	1607	1791	2106
Old Dominion Insurance Co.	2340	2052	1782	2382	2414
Penn National Insurance Co.	2010	1938	1699	2106	2232
Pharmacists Mutual Insurance Co.	2739	2739	2482	2739	2739
Privilege Underwriters Reciprocal Exch.	3853	4423	1949	3853	5203
* Progressive Select Insurance Co.	1053	1110	1045	1119	1155
* Progressive Specialty Insurance Co.	1632	1804	1462	1669	1735
Root Insurance Co.	1710	1839	1621	1852	2085
* Selective Ins. Co. of South Carolina	1830	2725	1980	2208	2450
* State Farm Fire & Casualty Co.	2293	2515	1810	2315	2444
* State Farm Mutual Ins. Co.	1381	1519	1088	1393	1473
Teachers Insurance Co.	1756	1998	1587	2060	1843
* Travelers Property Casualty Insurance Co.	2339	2421	1986	2315	2424
United Services Automobile Association	1291	1321	1169	1271	1291
* Unitrin Safeguard Insurance Co.	2569	2846	2370	2528	2845
USAA Casualty Insurance Co.	1287	1431	1229	1343	1353
USAA General Indemnity Co.	1590	1695	1403	1586	1529

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 8: Single Female, Age 40

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1079	940	1837	1916	1324	1485
* AIG Property Casualty Co.	2311	2311	3226	3226	2700	2700
* Allstate Indemnity Co.	1555	1538	2167	2167	1850	2010
American Family Connect P & C Ins. Co.	1024	926	1706	1690	1502	1434
American National Property & Casualty Co.	1028	1016	1682	1692	1330	1310
* American States Preferred Insurance Co.	1087	1157	1489	2031	1665	1263
* Amica Mutual Insurance Co.	1165	1165	2172	2172	1681	1681
* Amica Property & Casualty Insurance Co.	1349	1349	2513	2513	1946	1946
Berkley Insurnace Co.	908	826	1225	1343	1072	1040
* Brethren Mutual Insurance Co.	1368	1113	2557	2651	2454	1811
* Chubb National Insurance Co.	1593	1388	2330	2366	1945	1944
Cincinnati Casualty Co.	1313	1201	1785	1887	1692	1701
Cincinnati Insurance Co.	1084	1084	2118	2118	1557	1590
* Clearcover Insurance Co.	493	493	860	1004	760	668
* CSAA General Insurance Co.	1101	953	1537	1824	1295	1456
Cumberland Insurance Co. Inc.	930	930	2312	1920	1408	1456
* Dairyland Insurance Co.	3985	3799	7278	8200	5529	5915
Donegal Mutual Insurance Co.	2618	2618	5617	5617	2905	3756
Elephant Insurance Co.	2669	2764	4306	5686	4086	3741
* Encompass Home/Auto Insurance Co.	1233	1093	1627	2337	1705	1441
Erie Insurance Exchange	1133	1133	1898	1866	1531	1366
Esurance Property and Casualty Ins. Co.	1298	1316	2332	2430	2084	1858
* Farmers Casualty Insurance Co.	1534	1980	2487	3186	1953	2399
* Farmers Direct P & C Insurance Co.	1812	1812	3040	2926	2450	2102
* Farmers Group Property & Casualty Ins. Co.	1628	1628	2854	2962	2618	2192
* Farmers Insurance Exchange	1610	1555	2728	3025	2277	2141
* Foremost Insurance Co.	2169	2169	3453	3895	3102	2674
Garrison Property & Casualty Ins. Co.	1407	1298	2029	2034	1766	1642
* GEICO Secure Co.	927	895	1822	1691	1383	1215

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 8: Single Female, Age 40

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	1711	1831	3729	3500	3168	2053
* Horace Mann Insurance Co.	762	762	1249	872	1054	991
* Horace Mann Property & Casualty Ins. Co.	1057	1057	2109	1242	1449	1617
* Integon Indemnity Co.	1516	1416	2761	2761	1995	2104
* Liberty Mutual Personal Insurance Co.	2005	1706	3003	3056	2338	2530
* LM General Insurance Co.	2301	2158	2934	3060	2541	2740
* LM Insurance Corp.	2556	2397	3259	3400	2823	3045
Maryland Auto Insurance Fund	4142	3943	6347	6714	5118	5254
* Meridian Security Insurance Co.	1146	1102	2055	2192	1676	1686
* Mutual Benefit Insurance Co.	959	959	1335	1846	1335	1335
* National General Assurance Co.	2404	2404	3238	4344	3071	3187
* Nationwide Property & Casualty Co.	1372	1422	2554	2767	2069	1941
Old Dominion Insurance Co.	1390	1320	2216	2932	2042	2270
* Penn National Insurance Co.	2039	1901	3553	3926	2451	2336
Pharmacists Mutual Insurance Co.	1813	1382	2898	3121	2553	1934
Privilege Underwriters Reciprocal Exch.	1500	1723	2298	2298	2004	1511
* Progressive Select Insurance Co.	779	762	1142	1258	1015	897
* Progressive Specialty Insurance Co.	1152	972	2219	2065	1485	1650
Root Insurance Co.	2109	2091	3955	3936	2980	2769
* Selective Ins. Co. of South Carolina	1585	1218	2698	2922	2074	2095
* State Farm Fire & Casualty Co.	1859	1743	3141	2964	2379	2246
* State Farm Mutual Ins. Co.	1095	1026	1876	1769	1414	1331
* Teachers Insurance Co.	1161	1161	2213	1372	1549	2213
* Travelers Property Casualty Insurance Co.	1191	1173	1757	1973	1635	1504
United Services Automobile Association	926	885	1317	1301	1169	1152
* Unitrin Safeguard Insurance Co.	1958	1780	3189	3403	2339	2494
USAA Casualty Insurance Co.	1029	945	1416	1396	1275	1282
USAA General Indemnity Co.	1192	1128	1723	1735	1505	1499

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 8: Single Female, Age 40

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1130	1045	890	1034	1307
* AIG Property Casualty Co.	2515	2703	1327	2515	2563
* Allstate Indemnity Co.	1447	1429	1398	1446	1567
American Family Connect P & C Ins. Co.	958	1162	866	1024	980
American National Property & Casualty Co.	1002	1026	886	1064	1064
* American States Preferred Insurance Co.	1086	1166	1069	1098	1224
* Amica Mutual Insurance Co.	1320	1320	1146	1320	1290
* Amica Property & Casualty Insurance Co.	1527	1527	1327	1527	1492
Berkley Insurance Co.	812	799	698	821	913
* Brethren Mutual Insurance Co.	1125	1254	988	1199	1170
* Chubb National Insurance Co.	1306	1744	1220	1702	1418
Cincinnati Casualty Co.	1289	1424	1081	1178	1319
Cincinnati Insurance Co.	1116	1235	1007	1206	1144
* Clearcover Insurance Co.	514	538	416	538	540
* CSAA General Insurance Co.	881	1079	865	1029	1010
Cumberland Insurance Co. Inc.	774	792	734	792	794
* Dairyland Insurance Co.	3446	3461	3582	3568	4207
Donegal Mutual Insurance Co.	1725	1837	1725	2163	2770
Elephant Insurance Co.	2169	2048	2093	2467	2799
* Encompass Home/Auto Insurance Co.	1110	1246	1057	1162	1254
Erie Insurance Exchange	1118	1113	922	1108	1156
Esurance Property and Casualty Ins. Co.	1350	1366	1204	1396	1552
* Farmers Casualty Insurance Co.	1594	1985	1602	1666	1441
* Farmers Direct P & C Insurance Co.	1756	2066	1444	2066	1644
* Farmers Group Property & Casualty Ins. Co.	1362	1502	1298	1596	1626
* Farmers Insurance Exchange	1582	1631	1335	1595	1741
* Foremost Insurance Co.	2292	2270	1895	2369	2395
Garrison Property & Casualty Ins. Co.	1345	1468	1182	1379	1341
* GEICO Secure Co.	962	945	852	959	1069

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 8: Single Female, Age 40

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	1425	1873	1525	1819	2569
* Horace Mann Insurance Co.	768	839	688	828	779
* Horace Mann Property & Casualty Ins. Co.	1069	1162	931	1228	1057
* Integon Indemnity Co.	1457	1375	1207	1765	1736
* Liberty Mutual Personal Insurance Co.	1817	1853	1636	1895	1892
* LM General Insurance Co.	2284	2232	2190	2357	2389
* LM Insurance Corp.	2538	2478	2434	2620	2654
Maryland Auto Insurance Fund	3926	3836	3561	4145	4247
* Meridian Security Insurance Co.	1134	1164	955	1140	1232
* Mutual Benefit Insurance Co.	869	940	804	926	1030
* National General Assurance Co.	2345	2405	1999	2412	2477
* Nationwide Property & Casualty Co.	1384	1449	1227	1361	1572
Old Dominion Insurance Co.	1402	1238	1072	1442	1450
* Penn National Insurance Co.	1891	1826	1564	1971	2087
Pharmacists Mutual Insurance Co.	1437	1437	1302	1437	1437
Privilege Underwriters Reciprocal Exch.	1869	2215	951	1869	2480
* Progressive Select Insurance Co.	741	776	735	780	800
* Progressive Specialty Insurance Co.	1082	1186	969	1099	1140
Root Insurance Co.	2149	2304	2036	2327	2623
* Selective Ins. Co. of South Carolina	1054	1563	1138	1264	1402
* State Farm Fire & Casualty Co.	1704	1862	1352	1714	1806
* State Farm Mutual Ins. Co.	1022	1120	808	1027	1083
* Teachers Insurance Co.	1107	1237	992	1286	1161
* Travelers Property Casualty Insurance Co.	1201	1242	1035	1189	1246
United Services Automobile Association	912	926	825	890	905
* Unitrin Safeguard Insurance Co.	1715	1893	1586	1676	1884
USAA Casualty Insurance Co.	942	1038	898	975	982
USAA General Indemnity Co.	1196	1267	1056	1186	1145

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 9: Single Male, Age 50

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1255	1097	2069	2172	1502	1711
* AIG Property Casualty Co.	2843	2843	3888	3888	3282	3282
* Allstate Indemnity Co.	2625	2569	3516	3516	3082	3238
American Family Connect P & C Ins. Co.	1534	1398	2530	2504	2254	2132
American National Property & Casualty Co.	1364	1342	2202	2220	1734	1716
* American States Preferred Insurance Co.	2463	2630	3408	4700	3844	2897
* Amica Mutual Insurance Co.	1685	1685	3200	3200	2443	2443
* Amica Property & Casualty Insurance Co.	1951	1951	3703	3703	2828	2828
Berkley Insurnace Co.	1244	1124	1653	1801	1450	1423
* Brethren Mutual Insurance Co.	1688	1380	3101	3224	2999	2198
* Chubb National Insurance Co.	2392	2079	3496	3539	2937	2925
Cincinnati Casualty Co.	2053	1890	2802	2975	2648	2679
Cincinnati Insurance Co.	1503	1503	2873	2873	2099	2138
* Clearcover Insurance Co.	937	937	1591	1858	1414	1264
* CSAA General Insurance Co.	1292	1112	1845	2202	1567	1749
Cumberland Insurance Co. Inc.	1266	1266	3110	2586	1916	1963
* Dairyland Insurance Co.	5617	5487	7738	8302	6672	6881
Donegal Mutual Insurance Co.	4351	4351	9922	9922	5037	6457
Elephant Insurance Co.	3366	3515	5279	7175	5081	4612
* Encompass Home/Auto Insurance Co.	2161	1925	2959	4066	2887	2483
Erie Insurance Exchange	1316	1316	2213	2172	1785	1588
Esurance Property and Casualty Ins. Co.	1966	2018	3710	3868	3308	2908
* Farmers Casualty Insurance Co.	2266	2956	3683	4870	2889	3511
* Farmers Direct P & C Insurance Co.	2750	2750	4572	4518	3706	3186
* Farmers Group Property & Casualty Ins. Co.	2244	2244	3894	4064	3668	3004
* Farmers Insurance Exchange	1801	1736	3022	3360	2520	2385
* Foremost Insurance Co.	2443	2443	3871	4363	3475	3013
Garrison Property & Casualty Ins. Co.	2149	1973	3064	3073	2653	2500
* GEICO Secure Co.	1692	1636	3223	2986	2498	2160

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 9: Single Male, Age 50

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	2299	2539	5018	4962	4485	2767
* Horace Mann Insurance Co.	1323	1323	2086	1506	1794	1687
* Horace Mann Property & Casualty Ins. Co.	1829	1829	3564	2142	2478	2775
* Integon Indemnity Co.	1691	1588	3104	3104	2230	2355
* Liberty Mutual Personal Insurance Co.	2768	2331	4031	4132	3236	3483
* LM General Insurance Co.	3021	2894	3611	3706	3217	3449
* LM Insurance Corp.	3357	3215	4011	4118	3573	3831
Maryland Auto Insurance Fund	6802	6376	10626	11326	8399	8647
* Meridian Security Insurance Co.	1529	1479	2618	2783	2175	2187
* Mutual Benefit Insurance Co.	1123	1123	1568	2165	1568	1568
* National General Assurance Co.	3397	3397	4610	6251	4371	4539
* Nationwide Property & Casualty Co.	1781	1833	3061	3322	2548	2392
Old Dominion Insurance Co.	1582	1498	2648	3558	2376	2692
* Penn National Insurance Co.	1712	1574	2931	3223	2073	1931
Pharmacists Mutual Insurance Co.	1741	1316	2840	3041	2540	1847
Privilege Underwriters Reciprocal Exch.	1591	1781	2438	2438	2123	1574
* Progressive Select Insurance Co.	1045	1026	1511	1673	1361	1205
* Progressive Specialty Insurance Co.	1481	1262	2737	2548	1887	2102
Root Insurance Co.	2261	2260	4205	4187	3138	2956
* Selective Ins. Co. of South Carolina	1874	1436	3184	3464	2469	2500
* State Farm Fire & Casualty Co.	2805	2631	4676	4416	3568	3381
* State Farm Mutual Ins. Co.	1646	1542	2786	2629	2113	1997
* Teachers Insurance Co.	1990	1990	3708	2349	2622	3772
* Travelers Property Casualty Insurance Co.	1631	1622	2366	2650	2210	2059
United Services Automobile Association	1440	1372	2028	2005	1791	1762
* Unitrin Safeguard Insurance Co.	2197	2030	3582	3860	2711	2836
USAA Casualty Insurance Co.	1528	1402	2082	2061	1864	1877
USAA General Indemnity Co.	1789	1692	2552	2580	2223	2226

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 9: Single Male, Age 50

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1330	1232	1069	1215	1507
* AIG Property Casualty Co.	3073	3311	1630	3073	3133
* Allstate Indemnity Co.	2443	2409	2368	2440	2598
American Family Connect P & C Ins. Co.	1484	1792	1302	1562	1486
American National Property & Casualty Co.	1328	1358	1184	1402	1410
* American States Preferred Insurance Co.	2435	2623	2383	2475	2796
* Amica Mutual Insurance Co.	1912	1912	1665	1912	1858
* Amica Property & Casualty Insurance Co.	2214	2214	1927	2214	2148
Berkley Insurance Co.	1115	1105	977	1138	1252
* Brethren Mutual Insurance Co.	1403	1543	1238	1485	1454
* Chubb National Insurance Co.	1977	2612	1815	2570	2145
Cincinnati Casualty Co.	2055	2295	1721	1866	2081
Cincinnati Insurance Co.	1521	1678	1373	1631	1569
* Clearcover Insurance Co.	981	1016	784	1016	1025
* CSAA General Insurance Co.	1031	1280	996	1220	1192
Cumberland Insurance Co. Inc.	1059	1084	1008	1084	1088
* Dairyland Insurance Co.	5234	5270	5368	5332	5763
Donegal Mutual Insurance Co.	2846	3148	2846	3664	4604
Elephant Insurance Co.	2687	2474	2563	3001	3521
* Encompass Home/Auto Insurance Co.	1995	2190	1893	2040	2197
Erie Insurance Exchange	1295	1281	1057	1286	1342
Esurance Property and Casualty Ins. Co.	2080	2096	1842	2148	2416
* Farmers Casualty Insurance Co.	2382	2951	2420	2450	2124
* Farmers Direct P & C Insurance Co.	2646	3114	2204	3114	2450
* Farmers Group Property & Casualty Ins. Co.	1916	2096	1786	2226	2272
* Farmers Insurance Exchange	1728	1774	1457	1785	1944
* Foremost Insurance Co.	2587	2560	2142	2667	2698
Garrison Property & Casualty Ins. Co.	2034	2202	1792	2075	2035
* GEICO Secure Co.	1819	1774	1597	1812	1957

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	1936	2493	2031	2481	3495
* Horace Mann Insurance Co.	1338	1448	1201	1429	1356
* Horace Mann Property & Casualty Ins. Co.	1867	2023	1620	2118	1829
* Integon Indemnity Co.	1632	1549	1351	1982	1944
* Liberty Mutual Personal Insurance Co.	2465	2475	2255	2604	2622
* LM General Insurance Co.	3032	3026	2979	3037	3089
* LM Insurance Corp.	3369	3362	3310	3375	3434
Maryland Auto Insurance Fund	6361	6185	5622	6802	6993
* Meridian Security Insurance Co.	1533	1551	1302	1530	1643
* Mutual Benefit Insurance Co.	1011	1089	930	1090	1202
* National General Assurance Co.	3311	3397	2801	3404	3505
* Nationwide Property & Casualty Co.	1790	1848	1611	1769	1990
Old Dominion Insurance Co.	1592	1408	1202	1632	1666
* Penn National Insurance Co.	1566	1513	1343	1622	1712
Pharmacists Mutual Insurance Co.	1361	1361	1238	1361	1361
Privilege Underwriters Reciprocal Exch.	1971	2229	1006	1971	2661
* Progressive Select Insurance Co.	1012	1052	1003	1057	1081
* Progressive Specialty Insurance Co.	1424	1549	1276	1434	1469
Root Insurance Co.	2314	2513	2198	2508	2800
* Selective Ins. Co. of South Carolina	1254	1828	1342	1492	1646
* State Farm Fire & Casualty Co.	2576	2802	2028	2583	2710
* State Farm Mutual Ins. Co.	1540	1680	1207	1542	1622
* Teachers Insurance Co.	1916	2128	1703	2193	1990
* Travelers Property Casualty Insurance Co.	1687	1724	1458	1652	1710
United Services Automobile Association	1398	1421	1279	1374	1406
* Unitrin Safeguard Insurance Co.	1951	2181	1836	1937	2164
USAA Casualty Insurance Co.	1392	1523	1334	1443	1462
USAA General Indemnity Co.	1783	1874	1584	1768	1722

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 10: Single Male, Age 50

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	848	741	1391	1459	1012	1156
* AIG Property Casualty Co.	2085	2085	2832	2832	2392	2392
* Allstate Indemnity Co.	1722	1691	2198	2198	1977	2037
American Family Connect P & C Ins. Co.	1106	1016	1816	1800	1624	1536
American National Property & Casualty Co.	1030	1010	1630	1642	1302	1276
* American States Preferred Insurance Co.	1159	1223	1577	2134	1745	1370
* Amica Mutual Insurance Co.	1377	1377	2574	2574	1993	1993
* Amica Property & Casualty Insurance Co.	1596	1596	2980	2980	2308	2308
Berkley Insurnace Co.	985	881	1344	1475	1168	1143
* Brethren Mutual Insurance Co.	1341	1095	2451	2547	2361	1746
* Chubb National Insurance Co.	1446	1253	2121	2147	1777	1770
Cincinnati Casualty Co.	1515	1401	2069	2200	1959	1972
Cincinnati Insurance Co.	1332	1332	2546	2546	1872	1908
* Clearcover Insurance Co.	627	627	1054	1224	938	838
* CSAA General Insurance Co.	1123	975	1564	1849	1332	1479
Cumberland Insurance Co. Inc.	1114	1114	2639	2191	1650	1698
* Dairyland Insurance Co.	4988	4769	8792	9801	6811	7238
Donegal Mutual Insurance Co.	3514	3514	7944	7944	4041	5199
Elephant Insurance Co.	3725	3886	5842	7890	5602	5063
* Encompass Home/Auto Insurance Co.	1296	1142	1733	2467	1780	1524
Erie Insurance Exchange	809	809	1392	1364	1110	986
Esurance Property and Casualty Ins. Co.	1558	1588	2712	2828	2492	2210
* Farmers Casualty Insurance Co.	1997	2550	3170	4070	2514	3064
* Farmers Direct P & C Insurance Co.	2200	2200	3628	3488	2954	2524
* Farmers Group Property & Casualty Ins. Co.	2210	2210	3714	3844	3528	2878
* Farmers Insurance Exchange	2623	2522	4494	5014	3706	3507
* Foremost Insurance Co.	2136	2136	3522	4072	3082	2683
Garrison Property & Casualty Ins. Co.	1326	1217	1897	1900	1638	1541
* GEICO Secure Co.	1005	969	1921	1784	1478	1298

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 10: Single Male, Age 50

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	1735	1907	3682	3462	3134	2068
* Horace Mann Insurance Co.	809	809	1259	927	1092	1027
* Horace Mann Property & Casualty Ins. Co.	1115	1115	2120	1319	1499	1685
* Integon Indemnity Co.	1604	1510	2874	2874	2106	2206
* Liberty Mutual Personal Insurance Co.	2605	2203	3800	3889	3051	3272
* LM General Insurance Co.	3499	3304	4447	4609	3845	4159
* LM Insurance Corp.	3888	3671	4940	5120	4273	4622
Maryland Auto Insurance Fund	3638	3420	5597	5947	4467	4597
* Meridian Security Insurance Co.	1214	1174	2129	2274	1754	1762
* Mutual Benefit Insurance Co.	919	919	1280	1775	1280	1280
* National General Assurance Co.	2537	2537	3395	4524	3205	3345
* Nationwide Property & Casualty Co.	1499	1565	2732	2943	2240	2107
Old Dominion Insurance Co.	1402	1328	2260	3038	2062	2340
* Penn National Insurance Co.	1137	1049	1962	2159	1379	1289
Pharmacists Mutual Insurance Co.	1698	1307	2719	2938	2400	1813
Privilege Underwriters Reciprocal Exch.	1841	2075	2830	2830	2469	1835
* Progressive Select Insurance Co.	771	757	1088	1195	985	879
* Progressive Specialty Insurance Co.	1297	1101	2394	2231	1643	1840
Root Insurance Co.	1859	1848	3472	3457	2608	2436
* Selective Ins. Co. of South Carolina	1624	1253	2666	2937	2106	2132
* State Farm Fire & Casualty Co.	1869	1758	3078	2913	2366	2244
* State Farm Mutual Ins. Co.	1107	1041	1847	1747	1413	1336
* Teachers Insurance Co.	1214	1214	2202	1447	1586	2288
* Travelers Property Casualty Insurance Co.	1184	1180	1698	1892	1590	1483
United Services Automobile Association	912	868	1295	1279	1140	1122
* Unitrin Safeguard Insurance Co.	2192	2008	3514	3745	2614	2771
USAA Casualty Insurance Co.	970	888	1330	1315	1187	1197
USAA General Indemnity Co.	1138	1075	1633	1650	1419	1420

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 10: Single Male, Age 50

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	892	831	714	821	1016
* AIG Property Casualty Co.	2242	2447	1191	2242	2277
* Allstate Indemnity Co.	1617	1590	1571	1608	1704
American Family Connect P & C Ins. Co.	1074	1288	948	1128	1078
American National Property & Casualty Co.	1004	1022	894	1054	1062
* American States Preferred Insurance Co.	1129	1210	1094	1154	1306
* Amica Mutual Insurance Co.	1568	1568	1370	1568	1525
* Amica Property & Casualty Insurance Co.	1814	1814	1586	1814	1766
Berkley Insurance Co.	871	860	747	888	991
* Brethren Mutual Insurance Co.	1122	1232	983	1186	1155
* Chubb National Insurance Co.	1194	1587	1097	1557	1292
Cincinnati Casualty Co.	1525	1697	1279	1379	1540
Cincinnati Insurance Co.	1348	1517	1228	1462	1396
* Clearcover Insurance Co.	654	674	525	674	682
* CSAA General Insurance Co.	901	1102	890	1053	1041
Cumberland Insurance Co. Inc.	932	954	890	954	954
* Dairyland Insurance Co.	4315	4337	4502	4479	5252
Donegal Mutual Insurance Co.	2330	2548	2330	2980	3713
Elephant Insurance Co.	3017	2829	2912	3382	3917
* Encompass Home/Auto Insurance Co.	1167	1318	1113	1213	1324
Erie Insurance Exchange	794	789	646	792	825
Esurance Property and Casualty Ins. Co.	1622	1640	1448	1678	1864
* Farmers Casualty Insurance Co.	2051	2567	2075	2142	1875
* Farmers Direct P & C Insurance Co.	2132	2490	1754	2490	1982
* Farmers Group Property & Casualty Ins. Co.	1882	2068	1792	2194	2218
* Farmers Insurance Exchange	2447	2489	2049	2579	2821
* Foremost Insurance Co.	2247	2203	1861	2348	2390
Garrison Property & Casualty Ins. Co.	1256	1360	1103	1280	1255
* GEICO Secure Co.	1049	1027	926	1047	1154

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 10: Single Male, Age 50

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	1460	1906	1608	1823	2557
* Horace Mann Insurance Co.	822	893	740	877	829
* Horace Mann Property & Casualty Ins. Co.	1138	1257	1002	1306	1115
* Integon Indemnity Co.	1552	1467	1284	1870	1836
* Liberty Mutual Personal Insurance Co.	2340	2350	2133	2465	2480
* LM General Insurance Co.	3478	3431	3381	3556	3628
* LM Insurance Corp.	3865	3811	3757	3952	4031
Maryland Auto Insurance Fund	3415	3328	3043	3638	3733
* Meridian Security Insurance Co.	1216	1235	1021	1216	1312
* Mutual Benefit Insurance Co.	837	903	774	893	988
* National General Assurance Co.	2474	2535	2118	2545	2617
* Nationwide Property & Casualty Co.	1514	1575	1345	1484	1709
Old Dominion Insurance Co.	1412	1246	1076	1448	1472
* Penn National Insurance Co.	1041	1004	891	1085	1146
Pharmacists Mutual Insurance Co.	1366	1366	1250	1366	1366
Privilege Underwriters Reciprocal Exch.	2297	2619	1155	2297	3133
* Progressive Select Insurance Co.	743	772	738	777	795
* Progressive Specialty Insurance Co.	1233	1343	1106	1247	1282
Root Insurance Co.	1896	2043	1796	2054	2305
* Selective Ins. Co. of South Carolina	1087	1607	1172	1300	1442
* State Farm Fire & Casualty Co.	1731	1885	1368	1736	1817
* State Farm Mutual Ins. Co.	1043	1138	822	1045	1095
* Teachers Insurance Co.	1168	1324	1056	1355	1214
* Travelers Property Casualty Insurance Co.	1216	1242	1060	1197	1240
United Services Automobile Association	886	900	808	869	890
* Unitrin Safeguard Insurance Co.	1933	2126	1803	1896	2123
USAA Casualty Insurance Co.	882	967	844	914	926
USAA General Indemnity Co.	1136	1193	1005	1124	1094

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 11: Single Female, Age 50

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1069	927	1872	1961	1329	1492
* AIG Property Casualty Co.	2580	2580	3623	3623	3016	3016
* Allstate Indemnity Co.	2409	2380	3450	3450	2919	3177
American Family Connect P & C Ins. Co.	1296	1152	2208	2178	1908	1824
American National Property & Casualty Co.	2358	2326	3934	3962	3076	3030
* American States Preferred Insurance Co.	1121	1180	1576	2144	1728	1344
* Amica Mutual Insurance Co.	1060	1060	2015	2015	1547	1547
* Amica Property & Casualty Insurance Co.	1218	1218	2343	2343	1791	1791
Berkley Insurance Co.	1641	1453	2289	2522	1975	1910
* Brethren Mutual Insurance Co.	2055	1664	3873	4010	3712	2728
* Chubb National Insurance Co.	2553	2198	3790	3878	3181	3181
Cincinnati Casualty Co.	2134	1925	2961	3109	2766	2848
Cincinnati Insurance Co.	1669	1669	3263	3263	2368	2426
* Clearcover Insurance Co.	722	722	1278	1501	1128	991
* CSAA General Insurance Co.	2090	1774	3138	3694	2528	2920
Cumberland Insurance Co. Inc.	1460	1460	3582	2980	2201	2301
* Dairyland Insurance Co.	5341	5082	10078	11441	7542	8105
Donegal Mutual Insurance Co.	3708	3708	8591	8591	4336	5551
Elephant Insurance Co.	3890	4046	6327	8533	6011	5486
* Encompass Home/Auto Insurance Co.	2462	2144	3288	4854	3494	2944
Erie Insurance Exchange	1770	1770	3099	3046	2452	2180
Esurance Property and Casualty Ins. Co.	2416	2444	4704	4924	4132	3668
Farmers Casualty Insurance Co.	2460	3205	4117	5312	3185	3901
Farmers Direct P & C Insurance Co.	2688	2688	4566	4454	3674	3154
Farmers Group Property & Casualty Ins. Co.	2608	2608	4766	4982	4320	3658
Farmers Insurance Exchange	2970	2854	5727	6380	4536	4199
* Foremost Insurance Co.	3054	3054	5412	6285	4638	3975
Garrison Property & Casualty Ins. Co.	1851	1693	2724	2749	2363	2210
* GEICO Secure Co.	1635	1591	3403	3158	2543	2225

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 11: Single Female, Age 50

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	2341	2562	5207	4993	4516	2799
Horace Mann Insurance Co.	1130	1130	1947	1297	1606	1509
Horace Mann Property & Casualty Ins. Co.	1600	1600	3442	1872	2257	2539
* Integon Indemnity Co.	2260	2086	4320	4320	3017	3222
* Liberty Mutual Personal Insurance Co.	2114	1795	3214	3266	2487	2689
* LM General Insurance Co.	2771	2605	3558	3703	3077	3305
* LM Insurance Corp.	3078	2895	3952	4114	3419	3673
Maryland Auto Insurance Fund	3446	3256	5346	5696	4240	4363
* Meridian Security Insurance Co.	1581	1511	2915	3099	2358	2375
* Mutual Benefit Insurance Co.	1203	1203	1725	2428	1725	1725
* National General Assurance Co.	7289	7289	9840	13248	9273	9689
* Nationwide Property & Casualty Co.	1728	1801	3394	3693	2696	2535
Old Dominion Insurance Co.	2488	2358	4078	5518	3692	4228
Penn National Insurance Co.	2105	1955	3726	4117	2542	2417
Pharmacists Mutual Insurance Co.	3048	2300	4980	5353	4370	3267
Privilege Underwriters Reciprocal Exch.	2182	2446	3336	3336	2909	2149
* Progressive Select Insurance Co.	1311	1255	2059	2285	1734	1534
* Progressive Specialty Insurance Co.	1954	1621	3990	3746	2554	2856
Root Insurance Co.	1722	1711	3279	3292	2442	2278
* Selective Ins. Co. of South Carolina	2281	1737	3921	4236	2969	3013
* State Farm Fire & Casualty Co.	2781	2585	4864	4570	3618	3412
* State Farm Mutual Ins. Co.	1653	1536	2916	2739	2162	2035
Teachers Insurance Co.	1769	1769	3622	2080	2423	3519
* Travelers Property Casualty Insurance Co.	2126	2080	3204	3604	2968	2732
United Services Automobile Association	1272	1209	1867	1844	1643	1600
* Unitrin Safeguard Insurance Co.	3144	2870	5304	5706	3905	4133
USAA Casualty Insurance Co.	1311	1196	1847	1831	1657	1654
USAA General Indemnity Co.	1536	1445	2274	2305	1970	1968

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 11: Single Female, Age 50

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1109	1031	874	1020	1298
* AIG Property Casualty Co.	2820	2932	1514	2820	2906
* Allstate Indemnity Co.	2225	2193	2143	2223	2432
American Family Connect P & C Ins. Co.	1192	1472	1076	1286	1226
American National Property & Casualty Co.	2290	2354	2016	2444	2450
* American States Preferred Insurance Co.	1088	1188	1055	1126	1270
* Amica Mutual Insurance Co.	1204	1204	1040	1204	1170
* Amica Property & Casualty Insurance Co.	1387	1387	1195	1387	1347
Berkley Insurance Co.	1428	1401	1203	1467	1647
* Brethren Mutual Insurance Co.	1679	1882	1469	1794	1746
* Chubb National Insurance Co.	2090	2818	1917	2759	2274
Cincinnati Casualty Co.	2081	2322	1721	1913	2135
Cincinnati Insurance Co.	1675	1873	1501	1823	1736
* Clearcover Insurance Co.	747	789	594	789	789
* CSAA General Insurance Co.	1620	2026	1573	1913	1907
Cumberland Insurance Co. Inc.	1208	1241	1135	1241	1244
* Dairyland Insurance Co.	4613	4629	4791	4775	5660
Donegal Mutual Insurance Co.	2383	2667	2383	3096	3933
Elephant Insurance Co.	3149	2891	2974	3583	4044
* Encompass Home/Auto Insurance Co.	2200	2505	2079	2298	2511
Erie Insurance Exchange	1732	1727	1404	1730	1809
Esurance Property and Casualty Ins. Co.	2498	2558	2180	2628	2956
Farmers Casualty Insurance Co.	2566	3204	2579	2696	2303
Farmers Direct P & C Insurance Co.	2576	3050	2122	3050	2406
Farmers Group Property & Casualty Ins. Co.	2176	2398	2030	2560	2646
Farmers Insurance Exchange	2857	2977	2368	2932	3238
* Foremost Insurance Co.	3177	3167	2633	3366	3443
Garrison Property & Casualty Ins. Co.	1744	1929	1535	1807	1754
* GEICO Secure Co.	1670	1683	1483	1683	1917

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 11: Single Female, Age 50

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	1913	2542	1994	2464	3578
Horace Mann Insurance Co.	1132	1241	1001	1229	1157
Horace Mann Property & Casualty Ins. Co.	1618	1727	1370	1847	1600
* Integon Indemnity Co.	2149	2029	1776	2647	2618
* Liberty Mutual Personal Insurance Co.	1907	1957	1720	2011	2013
* LM General Insurance Co.	2739	2664	2633	2842	2890
* LM Insurance Corp.	3041	2960	2926	3157	3211
Maryland Auto Insurance Fund	3239	3153	2889	3449	3547
* Meridian Security Insurance Co.	1551	1607	1303	1567	1689
* Mutual Benefit Insurance Co.	1087	1172	1002	1169	1300
* National General Assurance Co.	7091	7276	6023	7305	7519
* Nationwide Property & Casualty Co.	1711	1819	1527	1700	2018
Old Dominion Insurance Co.	2486	2196	1878	2552	2602
Penn National Insurance Co.	1943	1874	1639	2036	2156
Pharmacists Mutual Insurance Co.	2379	2379	2130	2379	2379
Privilege Underwriters Reciprocal Exch.	2692	3066	1378	2692	3578
* Progressive Select Insurance Co.	1197	1272	1177	1272	1335
* Progressive Specialty Insurance Co.	1773	2004	1575	1828	1914
Root Insurance Co.	1754	1890	1660	1904	2137
* Selective Ins. Co. of South Carolina	1495	2248	1620	1808	2005
* State Farm Fire & Casualty Co.	2566	2810	1996	2591	2732
* State Farm Mutual Ins. Co.	1544	1694	1199	1558	1645
Teachers Insurance Co.	1683	1849	1467	1939	1769
* Travelers Property Casualty Insurance Co.	2138	2216	1820	2118	2220
United Services Automobile Association	1229	1270	1119	1222	1245
* Unitrin Safeguard Insurance Co.	2764	3070	2565	2725	3067
USAA Casualty Insurance Co.	1183	1327	1132	1244	1254
USAA General Indemnity Co.	1525	1642	1344	1531	1472

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 12: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	823	708	1430	1491	1001	1166
* AIG Property Casualty Co.	1171	1171	1639	1639	1348	1348
* Allstate Indemnity Co.	1351	1337	1846	1846	1612	1718
American Family Connect P & C Ins. Co.	792	680	1294	1282	1156	1110
American National Property & Casualty Co.	596	588	1004	1016	780	774
* American States Preferred Insurance Co.	1001	1051	1365	1836	1499	1189
* Amica Mutual Insurance Co.	751	751	1459	1459	1115	1115
* Amica Property & Casualty Insurance Co.	870	870	1690	1690	1291	1291
Atlantic States Insurance Co.	945	945	2360	2360	1165	1452
Berkley Insurance Co.	754	673	1013	1103	885	863
* Brethren Mutual Insurance Co.	712	548	1375	1404	1313	916
* Chubb National Insurance Co.	1067	915	1594	1619	1345	1334
Cincinnati Casualty Co.	919	811	1284	1332	1191	1247
Cincinnati Insurance Co.	837	837	1613	1613	1158	1196
* Clearcover Insurance Co.	433	433	744	866	659	586
* CSAA General Insurance Co.	1155	992	1615	1941	1373	1546
Cumberland Insurance Co. Inc.	586	586	1594	1317	930	958
* Dairyland Insurance Co.	3113	2973	5636	6302	4317	4604
Elephant Insurance Co.	1861	1937	2708	3624	2649	2438
* Encompass Home/Auto Insurance Co.	911	808	1238	1750	1243	1078
Erie Insurance Exchange	747	747	1332	1309	1043	931
Esurance Property and Casualty Ins. Co.	1254	1264	2230	2326	2004	1816
* Farmers Casualty Insurance Co.	767	988	1314	1670	1010	1230
* Farmers Direct P & C Insurance Co.	964	964	1628	1580	1324	1148
* Farmers Group Property & Casualty Ins. Co.	930	930	1706	1768	1568	1342
* Farmers Insurance Exchange	1251	1201	2294	2567	1848	1741
* Foremost Insurance Co.	2683	2683	4341	5094	3821	3360
Garrison Property & Casualty Ins. Co.	1005	923	1455	1455	1264	1186
* GEICO Secure Co.	610	590	1175	1095	897	800

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 12: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	1215	1351	2582	2554	2316	1411
* Horace Mann Insurance Co.	600	600	954	674	825	774
* Horace Mann Property & Casualty Ins. Co.	837	837	1701	963	1170	1272
* Integon Indemnity Co.	1261	1152	2348	2348	1655	1779
* Liberty Mutual Personal Insurance Co.	1815	1555	2638	2687	2125	2259
* LM General Insurance Co.	1743	1649	2241	2319	1947	2069
* LM Insurance Corp.	1936	1832	2490	2576	2163	2298
Maryland Auto Insurance Fund	2940	2721	4655	5002	3619	3732
* Meridian Security Insurance Co.	1197	1135	2191	2325	1774	1798
* Mutual Benefit Insurance Co.	547	547	803	1141	803	803
* National General Assurance Co.	2527	2527	3471	4886	3247	3442
* Nationwide Property & Casualty Co.	1216	1274	2215	2392	1822	1722
Old Dominion Insurance Co.	1084	1024	1848	2564	1634	1934
* Penn National Insurance Co.	1627	1057	2953	3258	1973	1867
Pharmacists Mutual Insurance Co.	851	624	1454	1542	1294	910
Privilege Underwriters Reciprocal Exch.	800	849	1210	1210	1047	748
* Progressive Select Insurance Co.	607	593	843	931	755	686
* Progressive Specialty Insurance Co.	890	753	1635	1539	1108	1262
Root Insurance Co.	1678	1665	3172	3163	2372	2207
* Selective Ins. Co. of South Carolina	1271	925	2155	2363	1659	1691
* State Farm Fire & Casualty Co.	1376	1283	2311	2178	1752	1668
* State Farm Mutual Ins. Co.	792	737	1359	1278	1021	969
* Teachers Insurance Co.	914	914	1773	1044	1223	1744
* Travelers Property Casualty Insurance Co.	1087	1057	1599	1777	1482	1386
United Services Automobile Association	679	648	971	958	858	833
* Unitrin Safeguard Insurance Co.	1747	1608	2909	3116	2163	2280
USAA Casualty Insurance Co.	739	679	1022	1012	918	913
USAA General Indemnity Co.	870	821	1256	1265	1094	1095

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 12: Single Male, Age 65

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	846	776	663	784	1000
* AIG Property Casualty Co.	1265	1333	704	1265	1302
* Allstate Indemnity Co.	1261	1240	1201	1250	1376
American Family Connect P & C Ins. Co.	714	906	628	776	728
American National Property & Casualty Co.	578	594	504	616	622
* American States Preferred Insurance Co.	965	1041	932	995	1126
* Amica Mutual Insurance Co.	849	849	713	849	822
* Amica Property & Casualty Insurance Co.	984	984	825	984	952
Atlantic States Insurance Co.	597	708	597	796	1002
Berkley Insurance Co.	666	658	579	688	756
* Brethren Mutual Insurance Co.	546	615	473	591	558
* Chubb National Insurance Co.	882	1160	789	1162	961
Cincinnati Casualty Co.	873	980	709	814	906
Cincinnati Insurance Co.	798	895	705	876	844
* Clearcover Insurance Co.	445	468	356	468	469
* CSAA General Insurance Co.	922	1140	890	1082	1055
Cumberland Insurance Co. Inc.	476	491	443	491	495
* Dairyland Insurance Co.	2670	2678	2790	2782	3292
Elephant Insurance Co.	1444	1294	1336	1578	1883
* Encompass Home/Auto Insurance Co.	808	926	782	855	919
Erie Insurance Exchange	724	723	580	728	762
Esurance Property and Casualty Ins. Co.	1280	1312	1142	1346	1490
* Farmers Casualty Insurance Co.	801	1006	828	847	722
* Farmers Direct P & C Insurance Co.	890	1076	728	1076	844
* Farmers Group Property & Casualty Ins. Co.	766	832	710	908	964
* Farmers Insurance Exchange	1239	1277	1018	1231	1353
* Foremost Insurance Co.	2828	2771	2342	2969	3018
Garrison Property & Casualty Ins. Co.	934	1027	837	970	950
* GEICO Secure Co.	619	614	550	620	697

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 12: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	979	1298	978	1262	1801
* Horace Mann Insurance Co.	599	644	531	643	613
* Horace Mann Property & Casualty Ins. Co.	872	911	723	963	837
* Integon Indemnity Co.	1186	1126	997	1455	1451
* Liberty Mutual Personal Insurance Co.	1650	1675	1491	1744	1740
* LM General Insurance Co.	1712	1651	1652	1789	1830
* LM Insurance Corp.	1902	1834	1835	1988	2034
Maryland Auto Insurance Fund	2718	2631	2347	2940	3033
* Meridian Security Insurance Co.	1159	1199	980	1179	1273
* Mutual Benefit Insurance Co.	480	510	440	528	590
* National General Assurance Co.	2407	2475	1991	2519	2593
* Nationwide Property & Casualty Co.	1211	1261	1087	1195	1384
Old Dominion Insurance Co.	1082	954	808	1120	1158
* Penn National Insurance Co.	1485	1430	1254	1576	1668
Pharmacists Mutual Insurance Co.	632	632	551	632	632
Privilege Underwriters Reciprocal Exch.	952	997	516	952	1227
* Progressive Select Insurance Co.	563	578	562	594	615
* Progressive Specialty Insurance Co.	818	883	737	835	869
Root Insurance Co.	1710	1839	1621	1852	2085
* Selective Ins. Co. of South Carolina	793	1213	864	967	1070
* State Farm Fire & Casualty Co.	1240	1345	961	1251	1308
* State Farm Mutual Ins. Co.	729	793	561	735	770
* Teachers Insurance Co.	887	948	749	988	914
* Travelers Property Casualty Insurance Co.	1079	1116	926	1071	1124
United Services Automobile Association	649	667	603	651	667
* Unitrin Safeguard Insurance Co.	1540	1695	1446	1528	1708
USAA Casualty Insurance Co.	662	740	645	697	711
USAA General Indemnity Co.	848	913	767	863	834

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 13: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1020	884	1736	1813	1240	1418
* AIG Property Casualty Co.	1449	1449	2057	2057	1682	1682
* Allstate Indemnity Co.	1972	1949	2665	2665	2344	2461
American Family Connect P & C Ins. Co.	1062	948	1756	1742	1558	1496
American National Property & Casualty Co.	610	598	1026	1032	802	792
* American States Preferred Insurance Co.	1153	1209	1579	2130	1749	1371
* Amica Mutual Insurance Co.	1003	1003	1891	1891	1456	1456
* Amica Property & Casualty Insurance Co.	1171	1171	2216	2216	1704	1704
Berkley Insurance Co.	976	883	1328	1455	1156	1118
* Brethren Mutual Insurance Co.	817	657	1546	1600	1489	1069
* Chubb National Insurance Co.	1223	1061	1800	1821	1506	1500
Cincinnati Casualty Co.	1136	1023	1569	1645	1470	1508
Cincinnati Insurance Co.	1126	1126	2207	2207	1602	1645
* Clearcover Insurance Co.	650	650	1107	1277	878	872
* CSAA General Insurance Co.	1198	1034	1660	1990	1415	1583
Cumberland Insurance Co. Inc.	1019	1019	2514	2088	1539	1594
* Dairyland Insurance Co.	4955	4721	9213	10393	6951	7453
Donegal Mutual Insurance Co.	1929	1929	4354	4354	2217	2834
Elephant Insurance Co.	2649	2762	4042	5439	3899	3533
* Encompass Home/Auto Insurance Co.	1163	1031	1564	2242	1610	1375
Erie Insurance Exchange	749	749	1334	1316	1041	928
Esurance Property and Casualty Ins. Co.	1698	1720	3134	3272	2804	2502
* Farmers Casualty Insurance Co.	1093	1398	1807	2295	1414	1718
* Farmers Direct P & C Insurance Co.	1246	1246	2076	2010	1694	1460
* Farmers Group Property & Casualty Ins. Co.	1244	1244	2198	2278	2044	1716
* Farmers Insurance Exchange	2286	2201	4139	4610	3363	3157
* Foremost Insurance Co.	3272	3272	5414	6306	4737	4123
Garrison Property & Casualty Ins. Co.	1021	943	1472	1476	1281	1194
* GEICO Secure Co.	737	709	1382	1286	1066	941

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 13: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	1349	1484	2924	2845	2577	1588
* Horace Mann Insurance Co.	808	808	1307	925	1111	1048
* Horace Mann Property & Casualty Ins. Co.	1114	1114	2250	1312	1536	1721
* Integon Indemnity Co.	1692	1572	3068	3068	2217	2341
* Liberty Mutual Personal Insurance Co.	10140	8457	14768	15152	12226	12831
* LM General Insurance Co.	2590	2444	3301	3424	2867	3071
* LM Insurance Corp.	2877	2715	3668	3806	3186	3412
Maryland Auto Insurance Fund	3595	3376	5519	5866	4407	4534
* Meridian Security Insurance Co.	1529	1462	2760	2945	2243	2267
* Mutual Benefit Insurance Co.	833	833	1189	1663	1189	1189
* National General Assurance Co.	3460	3460	4683	6405	4386	4634
* Nationwide Property & Casualty Co.	1475	1547	2754	2981	2246	2108
Old Dominion Insurance Co.	1444	1364	2344	3188	2126	2452
* Penn National Insurance Co.	1963	1823	3456	3818	2377	2256
Pharmacists Mutual Insurance Co.	990	749	1637	1753	1461	1053
Privilege Underwriters Reciprocal Exch.	1069	1201	1637	1637	1423	1058
* Progressive Select Insurance Co.	741	725	1055	1160	941	846
* Progressive Specialty Insurance Co.	1065	904	1991	1856	1346	1521
Root Insurance Co.	1922	1900	3630	3611	2717	2524
* Selective Ins. Co. of South Carolina	1773	1338	2991	3264	2301	2339
* State Farm Fire & Casualty Co.	1931	1805	3290	3102	2477	2338
* State Farm Mutual Ins. Co.	1132	1057	1958	1845	1465	1379
* Teachers Insurance Co.	1224	1224	2353	1444	1632	2360
* Travelers Property Casualty Insurance Co.	1160	1134	1681	1878	1565	1453
United Services Automobile Association	715	683	1018	1006	903	884
* Unitrin Safeguard Insurance Co.	2394	2186	3914	4171	2871	3057
USAA Casualty Insurance Co.	776	715	1070	1057	963	964
USAA General Indemnity Co.	909	860	1313	1323	1144	1143

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 13: Single Male, Age 65

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1056	983	831	978	1232
* AIG Property Casualty Co.	1569	1709	856	1569	1591
* Allstate Indemnity Co.	1828	1796	1758	1819	1979
American Family Connect P & C Ins. Co.	990	1224	882	1058	1008
American National Property & Casualty Co.	592	612	518	632	630
* American States Preferred Insurance Co.	1106	1205	1068	1147	1303
* Amica Mutual Insurance Co.	1139	1139	988	1139	1107
* Amica Property & Casualty Insurance Co.	1329	1329	1151	1329	1293
Berkley Insurance Co.	866	850	743	882	981
* Brethren Mutual Insurance Co.	666	739	585	705	689
* Chubb National Insurance Co.	1008	1334	928	1313	1094
Cincinnati Casualty Co.	1102	1230	911	1013	1133
Cincinnati Insurance Co.	1136	1265	1019	1236	1176
* Clearcover Insurance Co.	676	699	544	699	706
* CSAA General Insurance Co.	955	1178	939	1123	1099
Cumberland Insurance Co. Inc.	846	868	800	868	870
* Dairyland Insurance Co.	4263	4275	4436	4424	5248
Donegal Mutual Insurance Co.	1281	1407	1281	1633	2041
Elephant Insurance Co.	2169	2014	2067	2394	2739
* Encompass Home/Auto Insurance Co.	1029	1177	989	1094	1178
Erie Insurance Exchange	734	734	596	737	765
Esurance Property and Casualty Ins. Co.	1754	1794	1552	1836	2052
* Farmers Casualty Insurance Co.	1132	1417	1171	1192	1027
* Farmers Direct P & C Insurance Co.	1172	1400	964	1400	1104
* Farmers Group Property & Casualty Ins. Co.	1042	1142	976	1228	1274
* Farmers Insurance Exchange	2209	2291	1833	2258	2480
* Foremost Insurance Co.	3439	3379	2846	3610	3675
Garrison Property & Casualty Ins. Co.	967	1062	858	998	973
* GEICO Secure Co.	771	748	680	764	840

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 13: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	1097	1455	1130	1406	2029
* Horace Mann Insurance Co.	813	888	729	877	824
* Horace Mann Property & Casualty Ins. Co.	1137	1239	985	1305	1114
* Integon Indemnity Co.	1618	1525	1341	1956	1934
* Liberty Mutual Personal Insurance Co.	1870	1881	1686	1963	1967
* LM General Insurance Co.	2562	2494	2469	2652	2701
* LM Insurance Corp.	2846	2770	2745	2945	3001
Maryland Auto Insurance Fund	3373	3286	3002	3595	3688
* Meridian Security Insurance Co.	1499	1541	1260	1517	1639
* Mutual Benefit Insurance Co.	748	799	689	808	898
* National General Assurance Co.	3323	3412	2800	3461	3554
* Nationwide Property & Casualty Co.	1477	1548	1319	1454	1695
Old Dominion Insurance Co.	1444	1274	1092	1486	1518
* Penn National Insurance Co.	1811	1747	1533	1899	2012
Pharmacists Mutual Insurance Co.	778	778	709	778	778
Privilege Underwriters Reciprocal Exch.	1321	1507	679	1321	1765
* Progressive Select Insurance Co.	694	722	693	734	755
* Progressive Specialty Insurance Co.	993	1085	895	1013	1051
Root Insurance Co.	1960	2102	1854	2116	2387
* Selective Ins. Co. of South Carolina	1154	1734	1248	1394	1547
* State Farm Fire & Casualty Co.	1750	1919	1390	1772	1867
* State Farm Mutual Ins. Co.	1044	1148	825	1056	1115
* Teachers Insurance Co.	1173	1317	1046	1361	1224
* Travelers Property Casualty Insurance Co.	1157	1191	1005	1154	1203
United Services Automobile Association	697	715	636	689	700
* Unitrin Safeguard Insurance Co.	2100	2299	1947	2060	2314
USAA Casualty Insurance Co.	707	785	679	738	745
USAA General Indemnity Co.	902	965	803	904	874

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 14: Single Female, Age 65

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1081	944	1792	1858	1301	1478
* AIG Property Casualty Co.	1655	1655	2284	2284	1901	1901
* Allstate Indemnity Co.	2028	2008	2757	2757	2411	2544
American Family Connect P & C Ins. Co.	1052	930	1772	1754	1550	1484
American National Property & Casualty Co.	942	932	1568	1578	1230	1212
* American States Preferred Insurance Co.	1094	1159	1472	1997	1665	1263
* Amica Mutual Insurance Co.	1458	1458	2705	2705	2099	2099
* Amica Property & Casualty Insurance Co.	1687	1687	3130	3130	2431	2431
Atlantic States Insurance Co.	1660	1660	3628	3628	1865	2392
Berkley Insurnace Co.	953	855	1285	1410	1128	1092
* Brethren Mutual Insurance Co.	1136	924	2131	2212	2056	1498
* Chubb National Insurance Co.	1633	1417	2402	2446	2010	2007
Cincinnati Casualty Co.	1142	1033	1572	1651	1478	1507
Cincinnati Insurance Co.	1325	1325	2595	2595	1906	1954
* Clearcover Insurance Co.	550	550	954	1105	841	743
* CSAA General Insurance Co.	1397	1201	1985	2358	1654	1870
Cumberland Insurance Co. Inc.	1261	1261	3082	2564	1903	1982
* Dairyland Insurance Co.	3862	3681	7017	7894	5340	5710
Elephant Insurance Co.	2551	2661	3913	5261	3773	3420
* Encompass Home/Auto Insurance Co.	1484	1312	1963	2846	2078	1755
Erie Insurance Exchange	1052	1052	1809	1781	1439	1282
Esurance Property and Casualty Ins. Co.	1566	1588	2844	2964	2552	2270
* Farmers Casualty Insurance Co.	1356	1722	2181	2754	1715	2107
* Farmers Direct P & C Insurance Co.	1588	1588	2650	2530	2148	1842
* Farmers Group Property & Casualty Ins. Co.	1550	1550	2656	2752	2472	2064
* Farmers Insurance Exchange	2045	1969	3739	4157	3025	2821
* Foremost Insurance Co.	3609	3609	5660	6443	5097	4422
Garrison Property & Casualty Ins. Co.	1355	1254	1942	1948	1697	1576
* GEICO Secure Co.	792	766	1572	1461	1183	1044

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 14: Single Female, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	1520	1654	3275	2966	2687	1809
* Horace Mann Insurance Co.	885	885	1463	1019	1231	1159
* Horace Mann Property & Casualty Ins. Co.	1222	1222	2454	1445	1686	1878
* Integon Indemnity Co.	1669	1557	2995	2995	2188	2299
* Liberty Mutual Personal Insurance Co.	8906	7433	13008	13346	10741	11275
* LM General Insurance Co.	2428	2289	3091	3213	2690	2877
* LM Insurance Corp.	2698	2542	3434	3568	2989	3197
Maryland Auto Insurance Fund	3975	3772	6050	6398	4882	5021
* Meridian Security Insurance Co.	1428	1364	2621	2791	2122	2140
* Mutual Benefit Insurance Co.	1107	1107	1543	2130	1543	1543
* National General Assurance Co.	2804	2804	3774	5081	3549	3728
* Nationwide Property & Casualty Co.	1608	1686	3059	3294	2478	2338
Old Dominion Insurance Co.	1604	1514	2550	3422	2350	2654
* Penn National Insurance Co.	2189	2043	3827	4230	2647	2518
Pharmacists Mutual Insurance Co.	1385	1047	2260	2422	2008	1472
Privilege Underwriters Reciprocal Exch.	1353	1548	2073	2073	1813	1359
* Progressive Select Insurance Co.	897	876	1286	1414	1145	1025
* Progressive Specialty Insurance Co.	1143	975	2090	1936	1437	1622
Root Insurance Co.	2061	2047	3862	3851	2906	2706
* Selective Ins. Co. of South Carolina	1966	1501	3275	3578	2562	2587
* State Farm Fire & Casualty Co.	2229	2087	3787	3575	2858	2694
* State Farm Mutual Ins. Co.	1318	1234	2268	2140	1703	1602
* Teachers Insurance Co.	1349	1349	2583	1599	1807	2581
* Travelers Property Casualty Insurance Co.	1358	1324	1993	2233	1853	1711
United Services Automobile Association	907	867	1284	1270	1144	1129
* Unitrin Safeguard Insurance Co.	2460	2243	4068	4343	2984	3172
USAA Casualty Insurance Co.	998	918	1364	1344	1233	1242
USAA General Indemnity Co.	1161	1100	1667	1680	1463	1454

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 14: Single Female, Age 65

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1128	1044	891	1040	1303
* AIG Property Casualty Co.	1772	2000	956	1772	1777
* Allstate Indemnity Co.	1878	1841	1806	1865	2035
American Family Connect P & C Ins. Co.	972	1206	870	1042	992
American National Property & Casualty Co.	918	940	806	976	978
* American States Preferred Insurance Co.	1083	1168	1065	1100	1232
* Amica Mutual Insurance Co.	1653	1653	1441	1653	1616
* Amica Property & Casualty Insurance Co.	1914	1914	1667	1914	1871
Atlantic States Insurance Co.	1106	1193	1106	1394	1752
Berkley Insurance Co.	842	825	719	858	955
* Brethren Mutual Insurance Co.	929	1037	821	991	971
* Chubb National Insurance Co.	1338	1788	1241	1750	1455
Cincinnati Casualty Co.	1106	1222	918	1014	1141
Cincinnati Insurance Co.	1362	1509	1224	1475	1395
* Clearcover Insurance Co.	571	595	460	595	598
* CSAA General Insurance Co.	1104	1364	1088	1298	1278
Cumberland Insurance Co. Inc.	1047	1073	988	1073	1076
* Dairyland Insurance Co.	3327	3337	3457	3446	4074
Elephant Insurance Co.	2088	1940	1991	2310	2642
* Encompass Home/Auto Insurance Co.	1317	1495	1257	1400	1510
Erie Insurance Exchange	1034	1036	850	1032	1074
Esurance Property and Casualty Ins. Co.	1622	1652	1442	1688	1882
* Farmers Casualty Insurance Co.	1390	1739	1413	1465	1272
* Farmers Direct P & C Insurance Co.	1536	1808	1256	1808	1442
* Farmers Group Property & Casualty Ins. Co.	1292	1434	1240	1518	1546
* Farmers Insurance Exchange	1979	2049	1652	2018	2222
* Foremost Insurance Co.	3823	3763	3156	3957	3995
Garrison Property & Casualty Ins. Co.	1303	1413	1145	1330	1296
* GEICO Secure Co.	823	812	728	819	913

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 14: Single Female, Age 65

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	1254	1658	1315	1588	2236
* Horace Mann Insurance Co.	891	979	801	966	903
* Horace Mann Property & Casualty Ins. Co.	1235	1356	1082	1436	1222
* Integon Indemnity Co.	1602	1510	1328	1932	1905
* Liberty Mutual Personal Insurance Co.	1705	1721	1541	1793	1799
* LM General Insurance Co.	2402	2332	2307	2490	2534
* LM Insurance Corp.	2670	2592	2564	2768	2814
Maryland Auto Insurance Fund	3761	3675	3403	3975	4071
* Meridian Security Insurance Co.	1399	1444	1175	1412	1530
* Mutual Benefit Insurance Co.	1000	1072	926	1070	1189
* National General Assurance Co.	2712	2785	2307	2817	2887
* Nationwide Property & Casualty Co.	1622	1699	1432	1588	1854
Old Dominion Insurance Co.	1606	1416	1222	1650	1670
* Penn National Insurance Co.	2029	1956	1718	1576	2254
Pharmacists Mutual Insurance Co.	1086	1086	988	1086	1086
Privilege Underwriters Reciprocal Exch.	1690	1984	852	1690	2261
* Progressive Select Insurance Co.	836	877	838	889	913
* Progressive Specialty Insurance Co.	1077	1171	977	1097	1131
Root Insurance Co.	2099	2258	1990	2276	2559
* Selective Ins. Co. of South Carolina	1291	1932	1405	1564	1731
* State Farm Fire & Casualty Co.	2033	2235	1624	2061	2171
* State Farm Mutual Ins. Co.	1221	1346	972	1237	1305
* Teachers Insurance Co.	1284	1454	1161	1510	1349
* Travelers Property Casualty Insurance Co.	1354	1396	1168	1346	1411
United Services Automobile Association	896	908	809	872	885
* Unitrin Safeguard Insurance Co.	2157	2364	2001	2118	2381
USAA Casualty Insurance Co.	917	1004	873	945	951
USAA General Indemnity Co.	1169	1229	1031	1154	1115

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 15: Single Female, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	950	823	1625	1691	1162	1315
* AIG Property Casualty Co.	1493	1493	2087	2087	1724	1724
* Allstate Indemnity Co.	1848	1829	2538	2538	2210	2345
American Family Connect P & C Ins. Co.	1010	884	1696	1678	1484	1424
American National Property & Casualty Co.	888	878	1526	1536	1180	1164
* American States Preferred Insurance Co.	1098	1154	1509	2045	1674	1299
* Amica Mutual Insurance Co.	1108	1108	2111	2111	1622	1622
* Amica Property & Casualty Insurance Co.	1283	1283	2444	2444	1877	1877
Berkley Insurance Co.	885	794	1195	1307	1045	1015
* Brethren Mutual Insurance Co.	928	739	1777	1832	1706	1216
* Chubb National Insurance Co.	1309	1133	1938	1967	1625	1620
Cincinnati Casualty Co.	978	875	1362	1424	1272	1311
Cincinnati Insurance Co.	1034	1034	2016	2016	1467	1504
* Clearcover Insurance Co.	622	622	1090	1272	962	848
* CSAA General Insurance Co.	1273	1098	1841	2157	1508	1723
Cumberland Insurance Co. Inc.	979	979	2489	2068	1500	1562
* Dairyland Insurance Co.	3862	3681	7017	7894	5340	5710
Donegal Mutual Insurance Co.	1812	1812	4154	4154	2105	2684
Elephant Insurance Co.	2377	2472	3573	4752	3446	3151
* Encompass Home/Auto Insurance Co.	1397	1229	1891	2733	1953	1668
Erie Insurance Exchange	904	904	1592	1568	1251	1115
Esurance Property and Casualty Ins. Co.	1534	1548	2802	2922	2504	2240
* Farmers Casualty Insurance Co.	1389	1779	2312	2921	1792	2193
* Farmers Direct P & C Insurance Co.	1512	1512	2546	2448	2054	1768
* Farmers Group Property & Casualty Ins. Co.	1612	1612	2878	2976	2638	2240
* Farmers Insurance Exchange	2236	2155	4097	4542	3314	3081
* Foremost Insurance Co.	3271	3271	5443	6301	4759	4126
Garrison Property & Casualty Ins. Co.	1194	1102	1730	1736	1509	1405
* GEICO Secure Co.	739	717	1478	1373	1111	980

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 15: Single Female, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	1250	1336	2724	2552	2315	1472
* Horace Mann Insurance Co.	790	790	1317	903	1106	1040
* Horace Mann Property & Casualty Ins. Co.	1099	1099	2253	1287	1532	1694
* Integon Indemnity Co.	1520	1412	2767	2767	1996	2112
* Liberty Mutual Personal Insurance Co.	1736	1496	2535	2580	2029	2167
* LM General Insurance Co.	2285	2163	2912	3015	2537	2703
* LM Insurance Corp.	2539	2403	3235	3349	2818	3002
Maryland Auto Insurance Fund	3080	2877	4897	5245	3825	3940
* Meridian Security Insurance Co.	1316	1254	2416	2571	1958	1974
* Mutual Benefit Insurance Co.	831	831	1195	1676	1195	1195
* National General Assurance Co.	2617	2617	3541	4836	3326	3501
* Nationwide Property & Casualty Co.	1640	1716	3178	3426	2550	2419
Old Dominion Insurance Co.	1422	1346	2350	3206	2120	2446
* Penn National Insurance Co.	1225	1123	2146	2360	1499	1397
Pharmacists Mutual Insurance Co.	1095	815	1839	1965	1635	1167
Privilege Underwriters Reciprocal Exch.	988	1100	1510	1510	1312	969
* Progressive Select Insurance Co.	847	825	1220	1340	1076	966
* Progressive Specialty Insurance Co.	1065	902	2008	1872	1355	1522
Root Insurance Co.	1889	1868	3595	3586	2677	2489
* Selective Ins. Co. of South Carolina	1641	1231	2820	3051	2148	2178
* State Farm Fire & Casualty Co.	1916	1786	3292	3099	2467	2330
* State Farm Mutual Ins. Co.	1120	1042	1955	1838	1455	1371
* Teachers Insurance Co.	1213	1213	2372	1420	1637	2331
* Travelers Property Casualty Insurance Co.	1312	1274	1934	2164	1794	1664
United Services Automobile Association	796	761	1140	1126	1012	989
* Unitrin Safeguard Insurance Co.	2569	2338	4201	4469	3069	3276
USAA Casualty Insurance Co.	874	804	1208	1193	1090	1089
USAA General Indemnity Co.	1028	972	1491	1503	1303	1299

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 15: Single Female, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	984	909	775	906	1153
* AIG Property Casualty Co.	1608	1768	875	1608	1628
* Allstate Indemnity Co.	1714	1681	1640	1700	1868
American Family Connect P & C Ins. Co.	924	1154	828	996	944
American National Property & Casualty Co.	860	890	750	926	922
* American States Preferred Insurance Co.	1065	1159	1035	1097	1241
* Amica Mutual Insurance Co.	1257	1257	1080	1257	1222
* Amica Property & Casualty Insurance Co.	1454	1454	1251	1454	1416
Berkley Insurance Co.	782	769	672	799	888
* Brethren Mutual Insurance Co.	742	829	656	794	772
* Chubb National Insurance Co.	1081	1434	987	1413	1173
Cincinnati Casualty Co.	942	1046	775	866	973
Cincinnati Insurance Co.	1034	1153	926	1125	1071
* Clearcover Insurance Co.	644	677	516	677	678
* CSAA General Insurance Co.	1012	1239	990	1177	1170
Cumberland Insurance Co. Inc.	807	830	757	830	832
* Dairyland Insurance Co.	3327	3337	3457	3446	4074
Donegal Mutual Insurance Co.	1185	1319	1185	1526	1920
Elephant Insurance Co.	1940	1798	1845	2136	2448
* Encompass Home/Auto Insurance Co.	1229	1416	1183	1311	1417
Erie Insurance Exchange	882	880	715	884	920
Esurance Property and Casualty Ins. Co.	1576	1610	1394	1650	1836
* Farmers Casualty Insurance Co.	1431	1796	1456	1517	1302
* Farmers Direct P & C Insurance Co.	1442	1714	1178	1714	1352
* Farmers Group Property & Casualty Ins. Co.	1330	1474	1262	1580	1642
* Farmers Insurance Exchange	2157	2226	1807	2200	2432
* Foremost Insurance Co.	3437	3380	2844	3601	3667
Garrison Property & Casualty Ins. Co.	1130	1241	1003	1168	1138
* GEICO Secure Co.	763	759	677	763	853

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 15: Single Female, Age 65

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	1006	1350	1026	1301	1868
* Horace Mann Insurance Co.	792	867	707	859	807
* Horace Mann Property & Casualty Ins. Co.	1117	1202	959	1279	1099
* Integon Indemnity Co.	1453	1372	1209	1761	1744
* Liberty Mutual Personal Insurance Co.	1576	1602	1428	1665	1670
* LM General Insurance Co.	2257	2186	2175	2342	2391
* LM Insurance Corp.	2507	2430	2418	2602	2657
Maryland Auto Insurance Fund	2866	2780	2508	3080	3176
* Meridian Security Insurance Co.	1282	1326	1081	1298	1409
* Mutual Benefit Insurance Co.	744	795	684	807	895
* National General Assurance Co.	2516	2585	2124	2619	2689
* Nationwide Property & Casualty Co.	1641	1726	1450	1613	1898
Old Dominion Insurance Co.	1418	1260	1074	1466	1498
* Penn National Insurance Co.	1115	1075	948	1168	1236
Pharmacists Mutual Insurance Co.	843	843	760	843	843
Privilege Underwriters Reciprocal Exch.	1213	1367	629	1213	1610
* Progressive Select Insurance Co.	786	824	786	834	860
* Progressive Specialty Insurance Co.	993	1081	894	1012	1051
Root Insurance Co.	1924	2069	1821	2082	2346
* Selective Ins. Co. of South Carolina	1061	1596	1151	1285	1423
* State Farm Fire & Casualty Co.	1734	1898	1365	1756	1849
* State Farm Mutual Ins. Co.	1031	1132	808	1043	1101
* Teachers Insurance Co.	1158	1283	1022	1340	1213
* Travelers Property Casualty Insurance Co.	1302	1348	1116	1298	1358
United Services Automobile Association	775	794	709	766	780
* Unitrin Safeguard Insurance Co.	2247	2460	2081	2195	2470
USAA Casualty Insurance Co.	793	882	763	829	837
USAA General Indemnity Co.	1019	1091	909	1024	987

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 16: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1269	1098	2186	2302	1540	1784
* AIG Property Casualty Co.	2433	2433	3376	3376	2823	2823
* Allstate Indemnity Co.	2301	2263	3399	3399	2830	3137
American Family Connect P & C Ins. Co.	1772	1546	2914	2900	2616	2518
American National Property & Casualty Co.	1594	1564	2702	2722	2086	2074
* American States Preferred Insurance Co.	2448	2572	3366	4597	3803	2914
* Amica Mutual Insurance Co.	1612	1612	3071	3071	2322	2322
* Amica Property & Casualty Insurance Co.	1866	1866	3559	3559	2690	2690
Berkley Insurance Co.	1402	1248	1875	2052	1649	1615
* Brethren Mutual Insurance Co.	2429	2000	4585	4699	3559	3153
* Chubb National Insurance Co.	2822	2469	4063	4124	3463	3444
Cincinnati Casualty Co.	2894	2575	3998	4168	3720	3878
Cincinnati Insurance Co.	1580	1580	3050	3050	2200	2254
* Clearcover Insurance Co.	741	741	1311	1546	1160	1014
* CSAA General Insurance Co.	1287	1098	1860	2228	1558	1772
Cumberland Insurance Co. Inc.	2214	2214	5824	4829	3467	3599
* Dairyland Insurance Co.	4970	4842	7224	7835	6045	6300
Donegal Mutual Insurance Co.	3632	3632	8695	8695	4343	5512
Elephant Insurance Co.	6693	7034	10526	14784	10250	9412
* Encompass Home/Auto Insurance Co.	2460	2199	3397	4660	3295	2864
Erie Insurance Exchange	1509	1509	2669	2626	2101	1868
Esurance Property and Casualty Ins. Co.	1946	1984	3888	4056	3366	2990
* Farmers Casualty Insurance Co.	1891	2462	3194	4129	2467	3026
* Farmers Direct P & C Insurance Co.	2340	2340	3992	3922	3208	2768
* Farmers Group Property & Casualty Ins. Co.	2274	2274	4266	4474	3850	3282
* Farmers Insurance Exchange	2273	2186	3944	4412	3242	3090
* Foremost Insurance Co.	2995	2995	4825	5451	4319	3717
Garrison Property & Casualty Ins. Co.	2468	2263	3604	3612	3103	2913
* GEICO Secure Co.	1491	1444	2941	2741	2235	1978

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 16: Married Rate, No Youthful Drivers

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	2550	2775	5433	5200	4702	3059
* Horace Mann Insurance Co.	1200	1200	1898	1342	1627	1537
* Horace Mann Property & Casualty Ins. Co.	1830	1830	3809	2097	2538	2830
* Integon Indemnity Co.	1927	1816	3401	3401	2496	2632
* Liberty Mutual Personal Insurance Co.	2300	1968	3380	3444	2724	2870
* LM General Insurance Co.	2721	2623	3324	3407	2977	3104
* LM Insurance Corp.	3023	2915	3694	3787	3307	3447
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
* Meridian Security Insurance Co.	1610	1544	2868	3049	2354	2366
* Mutual Benefit Insurance Co.	1406	1406	2061	2922	2061	2061
* National General Assurance Co.	3108	3108	4245	5828	4035	4191
* Nationwide Property & Casualty Co.	2244	2318	4110	4454	3347	3167
Old Dominion Insurance Co.	1524	1440	2584	3486	2296	2620
* Penn National Insurance Co.	2527	2294	7117	7852	4800	2863
Pharmacists Mutual Insurance Co.	2936	2317	4820	5148	4248	3140
Privilege Underwriters Reciprocal Exch.	2111	2300	3209	3209	2800	2030
* Progressive Select Insurance Co.	1002	976	1464	1630	1292	1156
* Progressive Specialty Insurance Co.	1599	1345	3034	2851	2029	2284
Root Insurance Co.	1234	1224	2338	2325	1732	1618
* Selective Ins. Co. of South Carolina	2279	1696	3943	4272	3009	3053
* State Farm Fire & Casualty Co.	3282	3074	5292	4997	4059	3868
* State Farm Mutual Ins. Co.	1858	1735	3077	2899	2332	2214
* Teachers Insurance Co.	1989	1989	3956	2279	2659	3862
* Travelers Property Casualty Insurance Co.	1864	1831	2776	3101	2576	2393
United Services Automobile Association	1501	1429	2153	2127	1894	1847
* Unitrin Safeguard Insurance Co.	2821	2612	4674	5012	3500	3678
USAA Casualty Insurance Co.	1643	1509	2289	2266	2042	2039
USAA General Indemnity Co.	2129	2007	3109	3137	2682	2696

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 16: Married Rate, No Youthful Drivers

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1322	1224	1051	1218	1534
* AIG Property Casualty Co.	2648	2733	1429	2648	2742
* Allstate Indemnity Co.	2105	2100	2023	2126	2316
American Family Connect P & C Ins. Co.	1616	2044	1430	1752	1652
American National Property & Casualty Co.	1544	1592	1352	1650	1650
* American States Preferred Insurance Co.	2344	2574	2270	2434	2789
* Amica Mutual Insurance Co.	1825	1825	1565	1825	1768
* Amica Property & Casualty Insurance Co.	2111	2111	1810	2111	2044
Berkley Insurance Co.	1241	1229	1080	1276	1409
* Brethren Mutual Insurance Co.	1992	2261	1706	2159	2038
* Chubb National Insurance Co.	2370	3067	2179	3037	2557
Cincinnati Casualty Co.	2782	3137	2272	2593	2863
Cincinnati Insurance Co.	1537	1697	1368	1666	1619
* Clearcover Insurance Co.	772	817	616	817	812
* CSAA General Insurance Co.	1022	1271	967	1204	1174
Cumberland Insurance Co. Inc.	1816	1872	1692	1872	1882
* Dairyland Insurance Co.	4585	4598	4691	4678	5126
Donegal Mutual Insurance Co.	2295	2636	2295	3026	3854
Elephant Insurance Co.	5516	4641	4894	6034	6670
* Encompass Home/Auto Insurance Co.	2231	2501	2144	2316	2495
Erie Insurance Exchange	1466	1468	1182	1477	1529
Esurance Property and Casualty Ins. Co.	2036	2088	1792	2140	2414
* Farmers Casualty Insurance Co.	1982	2464	2071	2084	1771
* Farmers Direct P & C Insurance Co.	2210	2654	1818	2654	2072
* Farmers Group Property & Casualty Ins. Co.	1920	2096	1758	2246	2350
* Farmers Insurance Exchange	2191	2258	1809	2251	2454
* Foremost Insurance Co.	3162	3144	2613	3275	3312
Garrison Property & Casualty Ins. Co.	2295	2536	2040	2380	2335
* GEICO Secure Co.	1524	1523	1342	1526	1716

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 16: Married Rate, No Youthful Drivers

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	2146	2756	2196	2785	3754
* Horace Mann Insurance Co.	1198	1285	1067	1282	1225
* Horace Mann Property & Casualty Ins. Co.	1893	1971	1575	2081	1830
* Integon Indemnity Co.	1870	1793	1554	2247	2212
* Liberty Mutual Personal Insurance Co.	2106	2148	1898	2222	2204
* LM General Insurance Co.	2667	2590	2610	2779	2834
* LM Insurance Corp.	2963	2878	2899	3088	3149
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a
* Meridian Security Insurance Co.	1590	1626	1347	1593	1729
* Mutual Benefit Insurance Co.	1249	1338	1146	1366	1519
* National General Assurance Co.	3021	3104	2533	3107	3207
* Nationwide Property & Casualty Co.	2244	2333	1997	2216	2544
Old Dominion Insurance Co.	1522	1356	1154	1568	1606
* Penn National Insurance Co.	3639	3515	3080	3822	4039
Pharmacists Mutual Insurance Co.	2362	2362	2066	2362	2362
Privilege Underwriters Reciprocal Exch.	2570	2786	1346	2570	3407
* Progressive Select Insurance Co.	937	969	928	985	1026
* Progressive Specialty Insurance Co.	1484	1633	1326	1511	1567
Root Insurance Co.	1262	1365	1195	1361	1531
* Selective Ins. Co. of South Carolina	1477	2173	1593	1763	1943
* State Farm Fire & Casualty Co.	2917	3151	2289	2929	3064
* State Farm Mutual Ins. Co.	1697	1841	1318	1702	1786
* Teachers Insurance Co.	1929	2056	1635	2134	1989
* Travelers Property Casualty Insurance Co.	1887	1948	1605	1861	1940
United Services Automobile Association	1443	1486	1327	1436	1472
* Unitrin Safeguard Insurance Co.	2496	2745	2363	2485	2780
USAA Casualty Insurance Co.	1478	1653	1429	1555	1582
USAA General Indemnity Co.	2084	2245	1864	2105	2044

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 17: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1288	1129	2128	2214	1552	1745
* AIG Property Casualty Co.	1880	1880	2593	2593	2171	2171
* Allstate Indemnity Co.	3971	3896	5302	5302	4723	4859
American Family Connect P & C Ins. Co.	1874	1718	3134	3102	2746	2606
American National Property & Casualty Co.	2040	2010	3312	3342	2614	2578
* American States Preferred Insurance Co.	1967	2077	2627	3591	3018	2275
* Amica Mutual Insurance Co.	1728	1728	3309	3309	2554	2554
* Amica Property & Casualty Insurance Co.	1946	1946	3744	3744	2879	2879
Berkley Insurance Co.	2143	1906	2984	3283	2568	2503
* Brethren Mutual Insurance Co.	2688	2320	4977	5163	4790	3554
* Chubb National Insurance Co.	3545	3062	5218	5340	4400	4396
Cincinnati Casualty Co.	2640	2410	3570	3773	3371	3418
Cincinnati Insurance Co.	1589	1589	3081	3081	2242	2296
* Clearcover Insurance Co.	937	937	1565	1809	1394	1252
* CSAA General Insurance Co.	3010	2526	4641	5500	3648	4293
Cumberland Insurance Co. Inc.	3432	3432	8011	6676	5114	5362
* Dairyland Insurance Co.	5888	5734	8566	9341	7153	7449
Donegal Mutual Insurance Co.	4835	4835	10889	10889	5572	7147
Elephant Insurance Co.	4355	4554	6993	9567	6694	6043
* Encompass Home/Auto Insurance Co.	3500	3052	4742	7015	4988	4194
Erie Insurance Exchange	2296	2296	3860	3778	3117	2784
Esurance Property and Casualty Ins. Co.	4260	4368	8188	8576	7344	6416
Farmers Casualty Insurance Co.	2870	3780	4810	6240	3732	4580
Farmers Direct P & C Insurance Co.	3142	3142	5276	5152	4292	3654
Farmers Group Property & Casualty Ins. Co.	3082	3082	5536	5764	5078	4230
Farmers Insurance Exchange	4139	3992	7106	7899	5866	5592
* Foremost Insurance Co.	5461	5461	8630	9639	7825	6698
Garrison Property & Casualty Ins. Co.	2434	2238	3458	3472	3021	2835
* GEICO Secure Co.	1800	1713	3286	3054	2582	2274

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 17: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	5197	5355	11578	10650	9618	6385
Horace Mann Insurance Co.	2127	2127	3481	2445	2986	2782
Horace Mann Property & Casualty Ins. Co.	2250	2250	4394	2662	3111	3409
* Integon Indemnity Co.	2604	2496	4423	4423	3280	3409
* Liberty Mutual Personal Insurance Co.	1494	1314	2108	2136	1730	1810
* LM General Insurance Co.	1739	1677	2073	2120	1873	1960
* LM Insurance Corp.	1933	1864	2304	2355	2083	2177
Maryland Auto Insurance Fund	5459	5164	8574	9056	6890	7014
* Meridian Security Insurance Co.	2214	2140	3862	4104	3171	3211
* Mutual Benefit Insurance Co.	1888	1888	2657	3680	2657	2657
* National General Assurance Co.	8989	8989	11855	15391	11131	11560
* Nationwide Property & Casualty Co.	3573	3721	6936	7472	5524	5245
Old Dominion Insurance Co.	3550	3362	5750	7676	5208	5894
Penn National Insurance Co.	3998	3771	6855	7594	4748	4557
Pharmacists Mutual Insurance Co.	4364	3504	6985	7498	6140	4665
Privilege Underwriters Reciprocal Exch.	2567	2867	3920	3920	3441	2514
* Progressive Select Insurance Co.	1729	1690	2501	2786	2228	1991
* Progressive Specialty Insurance Co.	2251	1922	4115	3845	2838	3181
Root Insurance Co.	1239	1229	2379	2380	1753	1637
* Selective Ins. Co. of South Carolina	2945	2241	4997	5421	3824	3880
* State Farm Fire & Casualty Co.	3762	3512	6587	6198	4910	4608
* State Farm Mutual Ins. Co.	2286	2136	4007	3772	2988	2800
Teachers Insurance Co.	2472	2472	4601	2926	3300	4691
* Travelers Property Casualty Insurance Co.	2782	2738	4106	4598	3836	3508
United Services Automobile Association	1834	1749	2599	2569	2305	2273
* Unitrin Safeguard Insurance Co.	3749	3468	6150	6622	4628	4857
USAA Casualty Insurance Co.	1949	1784	2659	2629	2394	2413
USAA General Indemnity Co.	2199	2079	3134	3171	2754	2737

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 17: Married Rate, No Youthful Drivers

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1361	1246	1094	1239	1552
* AIG Property Casualty Co.	2025	2211	1080	2025	2061
* Allstate Indemnity Co.	3693	3603	3532	3648	3976
American Family Connect P & C Ins. Co.	1788	2142	1610	1900	1822
American National Property & Casualty Co.	1984	2028	1756	2100	2108
* American States Preferred Insurance Co.	1918	2077	1877	1954	2227
* Amica Mutual Insurance Co.	1955	1955	1684	1955	1904
* Amica Property & Casualty Insurance Co.	2204	2204	1897	2204	2145
Berkley Insurance Co.	1879	1854	1596	1928	2161
* Brethren Mutual Insurance Co.	2320	2593	2042	2493	2428
* Chubb National Insurance Co.	2918	3898	2686	3827	3166
Cincinnati Casualty Co.	2593	2866	2171	2385	2643
Cincinnati Insurance Co.	1591	1790	1431	1737	1652
* Clearcover Insurance Co.	978	1007	797	1007	1024
* CSAA General Insurance Co.	2352	2954	2220	2778	2719
Cumberland Insurance Co. Inc.	2846	2921	2673	2921	2938
* Dairyland Insurance Co.	5454	5474	5573	5553	6066
Donegal Mutual Insurance Co.	3074	3433	3074	3999	5131
Elephant Insurance Co.	3524	3253	3359	3981	4566
* Encompass Home/Auto Insurance Co.	3130	3548	2969	3284	3560
Erie Insurance Exchange	2257	2227	1845	2236	2350
Esurance Property and Casualty Ins. Co.	4492	4542	3942	4662	5274
Farmers Casualty Insurance Co.	3031	3761	3056	3160	2698
Farmers Direct P & C Insurance Co.	2962	3494	2470	3494	2790
Farmers Group Property & Casualty Ins. Co.	2596	2836	2400	3044	3108
Farmers Insurance Exchange	4011	4127	3341	4106	4495
* Foremost Insurance Co.	5781	5752	4770	5957	5997
Garrison Property & Casualty Ins. Co.	2328	2506	2045	2368	2309
* GEICO Secure Co.	1849	1764	1634	1834	2044

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 17: Married Rate, No Youthful Drivers

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	4398	5679	4565	5810	7850
Horace Mann Insurance Co.	2145	2345	1905	2320	2179
Horace Mann Property & Casualty Ins. Co.	2312	2518	1987	2649	2250
* Integon Indemnity Co.	2552	2434	2117	3002	2975
* Liberty Mutual Personal Insurance Co.	1410	1410	1282	1442	1444
* LM General Insurance Co.	1726	1685	1686	1765	1800
* LM Insurance Corp.	1918	1874	1874	1962	2000
Maryland Auto Insurance Fund	5152	5023	4634	5455	5586
* Meridian Security Insurance Co.	2228	2257	1871	2228	2371
* Mutual Benefit Insurance Co.	1703	1830	1574	1831	2035
* National General Assurance Co.	8906	9086	7735	9020	9325
* Nationwide Property & Casualty Co.	3570	3767	3159	3518	4148
Old Dominion Insurance Co.	3572	3118	2708	3608	3682
Penn National Insurance Co.	3763	3627	3196	3886	4118
Pharmacists Mutual Insurance Co.	3598	3598	3193	3598	3598
Privilege Underwriters Reciprocal Exch.	3174	3580	1600	3174	4249
* Progressive Select Insurance Co.	1610	1667	1604	1704	1772
* Progressive Specialty Insurance Co.	2128	2309	1921	2161	2221
Root Insurance Co.	1266	1367	1197	1369	1537
* Selective Ins. Co. of South Carolina	1928	2903	2090	2336	2597
* State Farm Fire & Casualty Co.	3544	3895	2786	3564	3772
* State Farm Mutual Ins. Co.	2170	2388	1709	2180	2308
Teachers Insurance Co.	2376	2655	2098	2754	2472
* Travelers Property Casualty Insurance Co.	2788	2880	2428	2796	2918
United Services Automobile Association	1801	1825	1632	1760	1787
* Unitrin Safeguard Insurance Co.	3328	3689	3123	3310	3695
USAA Casualty Insurance Co.	1783	1948	1700	1842	1854
USAA General Indemnity Co.	2212	2307	1954	2182	2111

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 18: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1205	1045	2086	2182	1479	1682
* AIG Property Casualty Co.	2636	2636	3642	3642	3061	3061
* Allstate Indemnity Co.	2727	2682	4098	4098	3363	3774
American Family Connect P & C Ins. Co.	1658	1456	2734	2718	2452	2362
American National Property & Casualty Co.	1642	1620	2744	2764	2142	2118
* American States Preferred Insurance Co.	2610	2749	3617	4958	4094	3106
* Amica Mutual Insurance Co.	1889	1889	3541	3541	2693	2693
* Amica Property & Casualty Insurance Co.	2187	2187	4098	4098	3118	3118
Berkley Insurance Co.	1448	1288	1929	2111	1701	1667
* Brethren Mutual Insurance Co.	2446	1948	4591	4718	4391	3184
* Chubb National Insurance Co.	2660	2341	3774	3819	3212	3196
Cincinnati Casualty Co.	2316	2116	3174	3352	2992	3044
Cincinnati Insurance Co.	1792	1792	3438	3438	2500	2554
* Clearcover Insurance Co.	818	818	1450	1705	1281	1116
* CSAA General Insurance Co.	1210	1036	1790	2094	1468	1683
Cumberland Insurance Co. Inc.	2000	2000	5214	4323	3114	3213
* Dairyland Insurance Co.	4665	4556	6622	7160	5598	5817
Donegal Mutual Insurance Co.	8125	8125	19992	19992	9836	12574
Elephant Insurance Co.	6970	7323	11018	15464	10706	9816
* Encompass Home/Auto Insurance Co.	2362	2121	3240	4420	3148	2722
Erie Insurance Exchange	1773	1773	3117	3069	2461	2185
Esurance Property and Casualty Ins. Co.	1738	1766	3576	3730	3036	2700
* Farmers Casualty Insurance Co.	1818	2365	3041	3953	2361	2898
* Farmers Direct P & C Insurance Co.	2254	2254	3856	3790	3092	2668
* Farmers Group Property & Casualty Ins. Co.	2018	2018	3768	3944	3408	2904
* Farmers Insurance Exchange	2347	2260	3953	4404	3290	3124
* Foremost Insurance Co.	2580	2580	3823	4281	3516	3113
Garrison Property & Casualty Ins. Co.	2209	2034	3203	3207	2771	2593
* GEICO Secure Co.	1562	1516	3173	2944	2377	2092

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 18: Married Rate, No Youthful Drivers

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	2996	3301	6474	6276	5672	3619
* Horace Mann Insurance Co.	1193	1193	1861	1343	1600	1510
* Horace Mann Property & Casualty Ins. Co.	1806	1806	3564	2091	2447	2739
* Integon Indemnity Co.	1681	1586	3048	3048	2203	2324
* Liberty Mutual Personal Insurance Co.	1578	1366	2308	2348	1860	1962
* LM General Insurance Co.	1962	1890	2358	2416	2116	2225
* LM Insurance Corp.	2179	2100	2619	2685	2352	2473
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
* Meridian Security Insurance Co.	1585	1524	2806	2988	2310	2315
* Mutual Benefit Insurance Co.	1282	1282	1831	2575	1831	1831
* National General Assurance Co.	3006	3006	4115	5642	3923	4058
* Nationwide Property & Casualty Co.	2025	2101	3634	3959	3000	2808
Old Dominion Insurance Co.	1484	1410	2446	3264	2210	2484
* Penn National Insurance Co.	2042	1841	3534	3873	2498	2295
Pharmacists Mutual Insurance Co.	3247	2465	5289	5662	4654	3475
Privilege Underwriters Reciprocal Exch.	2446	2717	3728	3728	3263	2393
* Progressive Select Insurance Co.	996	967	1470	1633	1290	1150
* Progressive Specialty Insurance Co.	1814	1538	3492	3241	2367	2595
Root Insurance Co.	1233	1213	2372	2357	1749	1622
* Selective Ins. Co. of South Carolina	2330	1778	4008	4329	3077	3111
* State Farm Fire & Casualty Co.	3368	3168	5492	5194	4227	4013
* State Farm Mutual Ins. Co.	1916	1797	3208	3028	2441	2308
* Teachers Insurance Co.	1959	1959	3704	2285	2581	3710
* Travelers Property Casualty Insurance Co.	2108	2071	3156	3547	2922	2711
United Services Automobile Association	1571	1498	2254	2226	1989	1939
* Unitrin Safeguard Insurance Co.	2268	2100	3755	4026	2816	2958
USAA Casualty Insurance Co.	1716	1577	2385	2358	2135	2132
USAA General Indemnity Co.	1813	1714	2611	2630	2270	2275

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 18: Married Rate, No Youthful Drivers

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1254	1160	990	1154	1462
* AIG Property Casualty Co.	2867	3003	1534	2867	2950
* Allstate Indemnity Co.	2481	2481	2399	2517	2728
American Family Connect P & C Ins. Co.	1544	1946	1354	1650	1552
American National Property & Casualty Co.	1598	1640	1398	1708	1700
* American States Preferred Insurance Co.	2503	2761	2429	2603	2977
* Amica Mutual Insurance Co.	2142	2142	1868	2142	2081
* Amica Property & Casualty Insurance Co.	2481	2481	2160	2481	2408
Berkley Insurance Co.	1279	1264	1110	1314	1451
* Brethren Mutual Insurance Co.	1941	2195	1671	2095	1995
* Chubb National Insurance Co.	2234	2876	2082	2835	2405
Cincinnati Casualty Co.	2289	2552	1906	2089	2334
Cincinnati Insurance Co.	1768	1958	1582	1912	1851
* Clearcover Insurance Co.	855	902	684	902	897
* CSAA General Insurance Co.	957	1178	913	1113	1115
Cumberland Insurance Co. Inc.	1649	1695	1548	1695	1700
* Dairyland Insurance Co.	4342	4354	4433	4421	4801
Donegal Mutual Insurance Co.	5057	5826	5057	6729	8628
Elephant Insurance Co.	5724	4839	5096	6287	6966
* Encompass Home/Auto Insurance Co.	2162	2387	2072	2241	2398
Erie Insurance Exchange	1733	1734	1404	1736	1807
Esurance Property and Casualty Ins. Co.	1814	1866	1596	1914	2160
* Farmers Casualty Insurance Co.	1910	2374	2010	2000	1698
* Farmers Direct P & C Insurance Co.	2132	2548	1762	2548	2002
* Farmers Group Property & Casualty Ins. Co.	1700	1866	1562	1994	2078
* Farmers Insurance Exchange	2156	2209	1807	2318	2529
* Foremost Insurance Co.	2756	2729	2288	2810	2833
Garrison Property & Casualty Ins. Co.	2066	2273	1840	2138	2098
* GEICO Secure Co.	1616	1618	1424	1619	1811

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 18: Married Rate, No Youthful Drivers

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	2542	3231	2591	3284	4480
* Horace Mann Insurance Co.	1202	1292	1081	1279	1221
* Horace Mann Property & Casualty Ins. Co.	1847	1971	1587	2067	1806
* Integon Indemnity Co.	1632	1549	1349	1971	1929
* Liberty Mutual Personal Insurance Co.	1456	1482	1324	1522	1516
* LM General Insurance Co.	1940	1907	1903	1992	2025
* LM Insurance Corp.	2157	2119	2115	2213	2251
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a
* Meridian Security Insurance Co.	1567	1603	1329	1571	1706
* Mutual Benefit Insurance Co.	1158	1244	1064	1246	1378
* National General Assurance Co.	2923	3001	2450	3005	3098
* Nationwide Property & Casualty Co.	2030	2107	1818	2004	2288
Old Dominion Insurance Co.	1496	1328	1142	1530	1558
* Penn National Insurance Co.	1831	1778	1576	1901	2002
Pharmacists Mutual Insurance Co.	2524	2524	2230	2524	2524
Privilege Underwriters Reciprocal Exch.	3012	3368	1548	3012	4018
* Progressive Select Insurance Co.	925	964	919	977	1016
* Progressive Specialty Insurance Co.	1740	1905	1553	1755	1810
Root Insurance Co.	1259	1352	1189	1353	1529
* Selective Ins. Co. of South Carolina	1553	2251	1668	1843	2029
* State Farm Fire & Casualty Co.	2995	3248	2393	3008	3155
* State Farm Mutual Ins. Co.	1751	1907	1386	1756	1848
* Teachers Insurance Co.	1891	2067	1662	2134	1959
* Travelers Property Casualty Insurance Co.	2137	2209	1816	2110	2202
United Services Automobile Association	1514	1556	1392	1504	1542
* Unitrin Safeguard Insurance Co.	2010	2224	1898	1998	2231
USAA Casualty Insurance Co.	1546	1725	1494	1622	1651
USAA General Indemnity Co.	1785	1906	1599	1793	1742

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 19: Married Rate with Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2576	2258	4204	4374	3080	3491
* AIG Property Casualty Co.	5445	5445	7407	7407	6320	6320
* Allstate Indemnity Co.	9270	9150	12648	12648	11208	11525
American Family Connect P & C Ins. Co.	5726	5176	9244	9200	8284	7860
American National Property & Casualty Co.	3636	3588	5736	5768	4612	4522
* American States Preferred Insurance Co.	6620	6930	8760	12037	10412	7640
* Amica Mutual Insurance Co.	2533	2533	5814	5814	4297	4297
* Amica Property & Casualty Insurance Co.	3967	3967	7312	7312	5696	5696
Berkley Insurnace Co.	3731	3355	5221	5767	4502	4346
* Brethren Mutual Insurance Co.	4347	3836	7651	8052	7493	5785
* Chubb National Insurance Co.	5574	4814	8243	8461	6913	6925
Cincinnati Casualty Co.	7003	6322	9292	9770	8802	8924
Cincinnati Insurance Co.	4972	4972	9800	9800	7199	7380
* Clearcover Insurance Co.	1270	1270	2166	2500	1906	1688
* CSAA General Insurance Co.	3043	2558	4289	5326	3692	4144
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	8055	7845	11702	12682	9804	10215
Donegal Mutual Insurance Co.	12153	12153	26932	26932	13736	17825
Elephant Insurance Co.	5625	5877	9277	12693	8833	7942
* Encompass Home/Auto Insurance Co.	3742	3311	4891	7027	5182	4358
Erie Insurance Exchange	3635	3635	5983	5904	4850	4325
Esurance Property and Casualty Ins. Co.	6456	6564	11802	12328	11004	9618
* Farmers Casualty Insurance Co.	5869	7476	9471	12074	7398	9063
* Farmers Direct P & C Insurance Co.	6944	6944	11532	11064	9332	7998
* Farmers Group Property & Casualty Ins. Co.	7056	7056	11922	12272	11278	9356
* Farmers Insurance Exchange	6063	5859	10184	11281	8537	8080
* Foremost Insurance Co.	9875	9875	14365	16055	13485	11733
Garrison Property & Casualty Ins. Co.	3885	3594	5580	5574	4830	4473
* GEICO Secure Co.	3581	3407	6545	6111	5108	4506

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 19: Married Rate with Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	11218	11819	25447	23534	21235	13624
* Horace Mann Insurance Co.	2946	2946	4756	3417	4052	3839
* Horace Mann Property & Casualty Ins. Co.	4047	4047	8250	4843	5586	6370
* Integon Indemnity Co.	4250	4018	7105	7105	5398	5633
* Liberty Mutual Personal Insurance Co.	2342	2020	3322	3384	2742	2884
* LM General Insurance Co.	8596	8189	10191	10550	9182	9744
* LM Insurance Corp.	9550	9099	11325	11722	10202	10825
Maryland Auto Insurance Fund	18919	17682	28065	29149	23491	23985
* Meridian Security Insurance Co.	3227	3090	5748	6111	4685	4757
* Mutual Benefit Insurance Co.	3031	3031	4153	5700	4153	4153
* National General Assurance Co.	8017	8017	10759	14408	10085	10618
* Nationwide Property & Casualty Co.	3370	3513	6334	6834	5131	4809
Old Dominion Insurance Co.	4172	3950	6434	8600	5996	6796
* Penn National Insurance Co.	3711	3478	6465	7147	4455	4263
Pharmacists Mutual Insurance Co.	5565	4480	8437	9089	7507	5886
Privilege Underwriters Reciprocal Exch.	5944	6885	9149	9149	7983	6055
* Progressive Select Insurance Co.	1932	1900	2831	3130	2551	2246
* Progressive Specialty Insurance Co.	2869	2448	5312	4906	3669	4085
Root Insurance Co.	1233	1213	2372	2357	1749	1622
* Selective Ins. Co. of South Carolina	4442	3556	7340	7992	5757	5794
* State Farm Fire & Casualty Co.	7767	7271	12484	11797	9458	8935
* State Farm Mutual Ins. Co.	3996	3738	6476	6117	4887	4608
* Teachers Insurance Co.	4466	4466	8609	5342	5943	8785
* Travelers Property Casualty Insurance Co.	5666	5577	8409	9473	7786	7193
United Services Automobile Association	2844	2720	4049	4002	3595	3568
* Unitrin Safeguard Insurance Co.	6154	5622	9021	9497	7093	7594
USAA Casualty Insurance Co.	2540	2333	3479	3418	3115	3159
USAA General Indemnity Co.	2970	2819	4262	4284	3718	3704

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 19: Married Rate with Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	2704	2523	2154	2487	3093
* AIG Property Casualty Co.	5897	6407	3046	5897	5993
* Allstate Indemnity Co.	8471	8255	8104	8393	9243
American Family Connect P & C Ins. Co.	5260	6324	4814	5734	5488
American National Property & Casualty Co.	3566	3624	3174	3740	3748
* American States Preferred Insurance Co.	6323	7038	6190	6545	7576
* Amica Mutual Insurance Co.	3006	3006	2407	3006	2871
* Amica Property & Casualty Insurance Co.	4520	4520	3994	4520	4410
Berkley Insurance Co.	3277	3207	2735	3308	3752
* Brethren Mutual Insurance Co.	3766	4224	3368	4059	4031
* Chubb National Insurance Co.	4559	6152	4218	6004	4962
Cincinnati Casualty Co.	6722	7431	5622	6305	6908
Cincinnati Insurance Co.	5137	5735	4634	5583	5258
* Clearcover Insurance Co.	1346	1376	1088	1376	1387
* CSAA General Insurance Co.	2339	3013	2259	2846	2744
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	7429	7457	7607	7579	8307
Donegal Mutual Insurance Co.	8018	8609	8018	10169	12859
Elephant Insurance Co.	4527	4264	4406	5187	6017
* Encompass Home/Auto Insurance Co.	3355	3758	3187	3549	3821
Erie Insurance Exchange	3625	3630	3039	3585	3720
Esurance Property and Casualty Ins. Co.	6758	6858	5818	7000	7928
* Farmers Casualty Insurance Co.	6011	7525	5987	6314	5501
* Farmers Direct P & C Insurance Co.	6808	7978	5558	7978	6280
* Farmers Group Property & Casualty Ins. Co.	5914	6564	5706	6964	7110
* Farmers Insurance Exchange	5915	6086	4974	5990	6560
* Foremost Insurance Co.	10567	10468	8703	10809	10802
Garrison Property & Casualty Ins. Co.	3748	4070	3263	3810	3713
* GEICO Secure Co.	3773	3571	3278	3688	4059

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 19: Married Rate with Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	9168	12352	9834	12040	17195
* Horace Mann Insurance Co.	2976	3280	2675	3223	3003
* Horace Mann Property & Casualty Ins. Co.	4132	4611	3624	4830	4047
* Integon Indemnity Co.	4132	3941	3421	4881	4822
* Liberty Mutual Personal Insurance Co.	2206	2144	1960	2224	2252
* LM General Insurance Co.	8611	8475	8314	8747	8807
* LM Insurance Corp.	9569	9418	9238	9720	9785
Maryland Auto Insurance Fund	17910	17588	16296	18829	19045
* Meridian Security Insurance Co.	3190	3258	2678	3224	3445
* Mutual Benefit Insurance Co.	2781	3002	2582	2942	3257
* National General Assurance Co.	7767	7977	6626	8047	8263
* Nationwide Property & Casualty Co.	3427	3589	3020	3350	3882
Old Dominion Insurance Co.	4186	3644	3174	4252	4296
* Penn National Insurance Co.	3450	3325	2924	3610	3834
Pharmacists Mutual Insurance Co.	4652	4652	4227	4652	4652
Privilege Underwriters Reciprocal Exch.	7480	8935	3737	7480	10105
* Progressive Select Insurance Co.	1834	1929	1837	1954	1990
* Progressive Specialty Insurance Co.	2753	3012	2480	2788	2857
Root Insurance Co.	1259	1352	1189	1353	1529
* Selective Ins. Co. of South Carolina	3102	4496	3320	3687	4085
* State Farm Fire & Casualty Co.	7233	7942	5704	7318	7676
* State Farm Mutual Ins. Co.	3757	4136	2960	3804	3994
* Teachers Insurance Co.	4270	4943	3880	5052	4466
* Travelers Property Casualty Insurance Co.	5714	5870	4909	5673	5920
United Services Automobile Association	2842	2867	2534	2738	2769
* Unitrin Safeguard Insurance Co.	5383	5828	5069	5251	5886
USAA Casualty Insurance Co.	2344	2559	2213	2404	2415
USAA General Indemnity Co.	3018	3149	2639	2945	2860

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 20: Married Rate with Youthful Drivers

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	3912	3387	6674	6954	4748	5449
* AIG Property Casualty Co.	5668	5668	7740	7740	6579	6579
* Allstate Indemnity Co.	12357	12204	17588	17588	15442	16035
American Family Connect P & C Ins. Co.	7638	6778	12404	12312	11028	10414
American National Property & Casualty Co.	7806	7692	12592	12688	10000	9840
* American States Preferred Insurance Co.	5616	5854	7474	10231	8747	6574
* Amica Mutual Insurance Co.	5793	5793	12317	12317	9238	9238
* Amica Property & Casualty Insurance Co.	4435	4435	8523	8523	6557	6557
Berkley Insurance Co.	6528	5697	9135	10104	7908	7690
* Brethren Mutual Insurance Co.	3617	3097	6431	6693	6260	4746
* Chubb National Insurance Co.	6730	5743	10130	10442	8533	8542
Cincinnati Casualty Co.	8646	7638	11585	12056	10806	11281
Cincinnati Insurance Co.	4823	4823	9378	9378	6815	7036
* Clearcover Insurance Co.	1182	1182	2081	2439	1836	1608
* CSAA General Insurance Co.	2776	2318	3952	4945	3410	3842
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	12067	11765	17526	18950	14682	15310
Donegal Mutual Insurance Co.	10926	10926	26198	26198	13014	16706
Elephant Insurance Co.	4302	4494	7100	9725	6768	6152
* Encompass Home/Auto Insurance Co.	6373	5550	8476	12556	9096	7670
Erie Insurance Exchange	3262	3262	5559	5451	4466	3979
Esurance Property and Casualty Ins. Co.	9994	10122	18908	19838	17344	15350
* Farmers Casualty Insurance Co.	4491	5801	7652	9773	5841	7124
* Farmers Direct P & C Insurance Co.	5328	5328	8958	8676	7236	6242
* Farmers Group Property & Casualty Ins. Co.	5700	5700	10196	10514	9500	8066
* Farmers Insurance Exchange	10733	10331	18733	20905	15398	14673
* Foremost Insurance Co.	13523	13523	20278	23001	18751	16317
Garrison Property & Casualty Ins. Co.	5683	5214	8365	8385	7202	6709
* GEICO Secure Co.	6491	6182	12171	11354	9400	8393

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 20: Married Rate with Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	8767	9549	19421	18478	16677	10497
* Horace Mann Insurance Co.	2439	2439	3942	2804	3371	3187
* Horace Mann Property & Casualty Ins. Co.	3383	3383	7056	3999	4733	5335
* Integon Indemnity Co.	3982	3701	6829	6829	5091	5370
* Liberty Mutual Personal Insurance Co.	1778	1516	2584	2632	2088	2216
* LM General Insurance Co.	6901	6662	8301	8503	7510	7784
* LM Insurance Corp.	7669	7403	9225	9448	8344	8649
Maryland Auto Insurance Fund	14673	13436	21965	23049	18079	18357
* Meridian Security Insurance Co.	3170	3007	5731	6072	4642	4733
* Mutual Benefit Insurance Co.	2514	2514	3512	4833	3512	3512
* National General Assurance Co.	7511	7511	10220	14041	9559	10105
* Nationwide Property & Casualty Co.	3451	3611	6485	6962	5259	4976
Old Dominion Insurance Co.	8562	8110	13514	18666	12382	14654
* Penn National Insurance Co.	11388	10775	20699	22964	13562	13121
Pharmacists Mutual Insurance Co.	4407	3486	6814	7292	6052	4675
Privilege Underwriters Reciprocal Exch.	4091	4531	6226	6226	5434	3979
* Progressive Select Insurance Co.	3637	3542	5388	6026	4744	4241
* Progressive Specialty Insurance Co.	5497	4651	10205	9543	6935	7810
Root Insurance Co.	1305	1289	2468	2441	1833	1706
* Selective Ins. Co. of South Carolina	3516	2684	6044	6534	4583	4652
* State Farm Fire & Casualty Co.	7656	7122	12521	11791	9410	8930
* State Farm Mutual Ins. Co.	3919	3642	6464	6084	4838	4584
* Teachers Insurance Co.	3726	3726	7351	4383	4995	7376
* Travelers Property Casualty Insurance Co.	5008	4889	7544	8457	6975	6481
United Services Automobile Association	4336	4125	6361	6280	5609	5484
* Unitrin Safeguard Insurance Co.	10482	9661	13494	13871	12151	12344
USAA Casualty Insurance Co.	3782	3453	5342	5279	4758	4766
USAA General Indemnity Co.	4372	4120	6439	6491	5559	5568

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 20: Married Rate with Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	4064	3748	3202	3746	4738
* AIG Property Casualty Co.	6148	6571	3207	6148	6289
* Allstate Indemnity Co.	11278	10948	10534	11089	12645
American Family Connect P & C Ins. Co.	6912	8354	6298	7592	7208
American National Property & Casualty Co.	7606	7764	6724	8048	8058
* American States Preferred Insurance Co.	5298	5880	5131	5511	6425
* Amica Mutual Insurance Co.	6754	6754	5594	6754	6504
* Amica Property & Casualty Insurance Co.	5049	5049	4323	5049	4905
Berkley Insurance Co.	5594	5468	4612	5732	6531
* Brethren Mutual Insurance Co.	3017	3396	2673	3292	3201
* Chubb National Insurance Co.	5515	7456	4974	7355	6015
Cincinnati Casualty Co.	8150	9096	6698	7782	8403
Cincinnati Insurance Co.	4731	5357	4241	5206	4965
* Clearcover Insurance Co.	1237	1296	995	1296	1297
* CSAA General Insurance Co.	2146	2774	2011	2611	2491
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	11122	11146	11384	11360	12455
Donegal Mutual Insurance Co.	6811	7746	6811	8993	11603
Elephant Insurance Co.	3484	3170	3289	3967	4499
* Encompass Home/Auto Insurance Co.	5582	6478	5343	5948	6485
Erie Insurance Exchange	3211	3172	2615	3183	3335
Esurance Property and Casualty Ins. Co.	10310	10588	8882	10906	12332
* Farmers Casualty Insurance Co.	4660	5827	4600	4924	4214
* Farmers Direct P & C Insurance Co.	5096	6090	4154	6090	4726
* Farmers Group Property & Casualty Ins. Co.	4740	5202	4460	5626	5928
* Farmers Insurance Exchange	10348	10668	8539	10594	11606
* Foremost Insurance Co.	14415	14289	11877	14868	14908
Garrison Property & Casualty Ins. Co.	5334	5883	4693	5507	5394
* GEICO Secure Co.	6569	6335	5735	6507	7354

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 20: Married Rate with Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	7116	9498	7246	9393	13222
* Horace Mann Insurance Co.	2450	2683	2184	2652	2486
* Horace Mann Property & Casualty Ins. Co.	3495	3802	2978	3998	3383
* Integon Indemnity Co.	3812	3642	3181	4555	4550
* Liberty Mutual Personal Insurance Co.	1622	1620	1456	1704	1714
* LM General Insurance Co.	6786	6567	6612	7055	7181
* LM Insurance Corp.	7541	7296	7347	7840	7981
Maryland Auto Insurance Fund	13664	13342	12050	14583	14799
* Meridian Security Insurance Co.	3085	3176	2601	3143	3358
* Mutual Benefit Insurance Co.	2268	2428	2102	2428	2707
* National General Assurance Co.	7212	7414	6052	7510	7723
* Nationwide Property & Casualty Co.	3486	3642	3077	3409	3967
Old Dominion Insurance Co.	8520	7404	6376	8672	8888
* Penn National Insurance Co.	10582	10161	8894	11265	11960
Pharmacists Mutual Insurance Co.	3563	3563	3146	3563	3563
Privilege Underwriters Reciprocal Exch.	5006	5598	2600	5006	6589
* Progressive Select Insurance Co.	3341	3486	3335	3566	3713
* Progressive Specialty Insurance Co.	5143	5582	4619	5219	5404
Root Insurance Co.	1336	1439	1265	1435	1621
* Selective Ins. Co. of South Carolina	2318	3460	2500	2794	3097
* State Farm Fire & Casualty Co.	7135	7791	5483	7208	7542
* State Farm Mutual Ins. Co.	3687	4036	2829	3727	3903
* Teachers Insurance Co.	3586	4037	3151	4148	3726
* Travelers Property Casualty Insurance Co.	5022	5165	4241	4976	5202
United Services Automobile Association	4229	4334	3820	4167	4234
* Unitrin Safeguard Insurance Co.	9471	10303	8647	9281	10209
USAA Casualty Insurance Co.	3401	3805	3257	3565	3620
USAA General Indemnity Co.	4325	4626	3822	4324	4191

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 21: Married Rate, No Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1131	983	1984	2070	1420	1559
* AIG Property Casualty Co.	2723	2723	3762	3762	3159	3159
* Allstate Indemnity Co.	3149	3104	4460	4460	3808	4095
American Family Connect P & C Ins. Co.	2418	2164	4020	3988	3554	3410
American National Property & Casualty Co.	1664	1632	2704	2718	2142	2102
* American States Preferred Insurance Co.	2358	2506	3341	4620	3735	2807
* Amica Mutual Insurance Co.	1782	1782	3340	3340	2569	2569
* Amica Property & Casualty Insurance Co.	2069	2069	3876	3876	2979	2979
Berkley Insurnace Co.	1770	1580	2428	2668	2105	2046
* Brethren Mutual Insurance Co.	2130	1742	3939	4088	3797	2807
* Chubb National Insurance Co.	3486	3014	5128	5220	4304	4294
Cincinnati Casualty Co.	3078	2814	4189	4436	3952	4012
Cincinnati Insurance Co.	2747	2747	5324	5324	3882	3959
* Clearcover Insurance Co.	1080	1080	1874	2178	1652	1461
* CSAA General Insurance Co.	2962	2495	4497	5329	3634	4191
Cumberland Insurance Co. Inc.	2070	2070	5021	4177	3117	3237
* Dairyland Insurance Co.	5541	5370	8605	9480	6971	7329
Donegal Mutual Insurance Co.	7988	7988	18834	18834	9425	12088
Elephant Insurance Co.	4686	4899	7536	10315	7196	6467
* Encompass Home/Auto Insurance Co.	3010	2665	4081	5767	4121	3495
Erie Insurance Exchange	1813	1813	3080	3037	2463	2194
Esurance Property and Casualty Ins. Co.	2710	2760	5428	5666	4738	4192
* Farmers Casualty Insurance Co.	3588	4678	5832	7658	4577	5584
* Farmers Direct P & C Insurance Co.	4028	4028	6758	6646	5478	4688
* Farmers Group Property & Casualty Ins. Co.	4338	4338	7690	8048	7118	5856
* Farmers Insurance Exchange	6771	6528	12180	13528	9906	9321
* Foremost Insurance Co.	3807	3807	5651	6348	5216	4557
Garrison Property & Casualty Ins. Co.	2708	2493	3900	3913	3384	3159
* GEICO Secure Co.	1737	1671	3350	3106	2567	2247

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 21: Married Rate, No Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	5408	6101	11243	10811	9763	6496
* Horace Mann Insurance Co.	1651	1651	2687	1892	2270	2140
* Horace Mann Property & Casualty Ins. Co.	2295	2295	4644	2698	3146	3558
* Integon Indemnity Co.	2159	2020	4035	4035	2852	3021
* Liberty Mutual Personal Insurance Co.	2044	1772	2962	3002	2388	2516
* LM General Insurance Co.	3574	3407	4328	4467	3855	4100
* LM Insurance Corp.	3971	3787	4809	4964	4284	4555
Maryland Auto Insurance Fund	7978	7482	12277	13003	9840	10101
* Meridian Security Insurance Co.	2247	2153	4056	4322	3315	3323
* Mutual Benefit Insurance Co.	1710	1710	2416	3356	2416	2416
* National General Assurance Co.	3776	3776	5142	7036	4856	5074
* Nationwide Property & Casualty Co.	2464	2546	4650	5036	3734	3532
Old Dominion Insurance Co.	2476	2340	3994	5342	3642	4114
* Penn National Insurance Co.	2604	2414	4500	4963	3116	2956
Pharmacists Mutual Insurance Co.	2376	1819	3793	4075	3372	2525
Privilege Underwriters Reciprocal Exch.	2549	2883	3895	3895	3413	2528
* Progressive Select Insurance Co.	1428	1389	2152	2390	1896	1661
* Progressive Specialty Insurance Co.	2037	1719	3956	3680	2658	2921
Root Insurance Co.	1754	1728	3356	3321	2478	2299
* Selective Ins. Co. of South Carolina	2870	2211	4877	5288	3757	3798
* State Farm Fire & Casualty Co.	4541	4261	7677	7250	5813	5475
* State Farm Mutual Ins. Co.	2127	1994	3651	3445	2747	2581
* Teachers Insurance Co.	2512	2512	4850	2977	3353	4871
* Travelers Property Casualty Insurance Co.	2694	2656	3986	4478	3704	3416
United Services Automobile Association	2071	1975	2971	2935	2625	2579
* Unitrin Safeguard Insurance Co.	3310	3036	5486	5889	4079	4302
USAA Casualty Insurance Co.	2154	1975	2979	2941	2670	2686
USAA General Indemnity Co.	2366	2238	3416	3452	2978	2970

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 21: Married Rate, No Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1191	1087	944	1077	1382
* AIG Property Casualty Co.	2948	3186	1563	2948	3004
* Allstate Indemnity Co.	2899	2852	2788	2892	3160
American Family Connect P & C Ins. Co.	2234	2762	2014	2410	2302
American National Property & Casualty Co.	1618	1656	1440	1710	1714
* American States Preferred Insurance Co.	2309	2529	2256	2375	2687
* Amica Mutual Insurance Co.	2026	2026	1775	2026	1971
* Amica Property & Casualty Insurance Co.	2351	2351	2058	2351	2288
Berkley Insurance Co.	1556	1532	1330	1595	1778
* Brethren Mutual Insurance Co.	1753	1948	1549	1873	1829
* Chubb National Insurance Co.	2862	3831	2636	3753	3109
Cincinnati Casualty Co.	3054	3399	2549	2793	3101
Cincinnati Insurance Co.	2786	3123	2513	3027	2873
* Clearcover Insurance Co.	1128	1172	906	1172	1179
* CSAA General Insurance Co.	2268	2872	2189	2708	2697
Cumberland Insurance Co. Inc.	1719	1764	1625	1764	1772
* Dairyland Insurance Co.	5052	5064	5174	5162	5747
Donegal Mutual Insurance Co.	5115	5749	5115	6683	8471
Elephant Insurance Co.	3674	3403	3502	4179	4906
* Encompass Home/Auto Insurance Co.	2755	3044	2606	2850	3069
Erie Insurance Exchange	1791	1793	1481	1788	1852
Esurance Property and Casualty Ins. Co.	2834	2904	2470	2982	3370
* Farmers Casualty Insurance Co.	3763	4670	3865	3897	3364
* Farmers Direct P & C Insurance Co.	3872	4536	3230	4536	3596
* Farmers Group Property & Casualty Ins. Co.	3702	4054	3448	4306	4370
* Farmers Insurance Exchange	6581	6819	5476	6704	7373
* Foremost Insurance Co.	4062	3998	3355	4162	4179
Garrison Property & Casualty Ins. Co.	2585	2822	2267	2647	2575
* GEICO Secure Co.	1820	1773	1603	1812	1998

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 21: Married Rate, No Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	4651	5854	4819	5934	7814
* Horace Mann Insurance Co.	1666	1817	1492	1792	1692
* Horace Mann Property & Casualty Ins. Co.	2328	2531	2017	2665	2295
* Integon Indemnity Co.	2078	1960	1707	2532	2484
* Liberty Mutual Personal Insurance Co.	1920	1910	1722	1954	1964
* LM General Insurance Co.	3562	3504	3458	3632	3681
* LM Insurance Corp.	3957	3894	3843	4036	4091
Maryland Auto Insurance Fund	7489	7299	6675	7968	8158
* Meridian Security Insurance Co.	2209	2275	1865	2227	2415
* Mutual Benefit Insurance Co.	1546	1659	1429	1655	1848
* National General Assurance Co.	3655	3750	3074	3779	3888
* Nationwide Property & Casualty Co.	2463	2586	2190	2435	2829
Old Dominion Insurance Co.	2482	2178	1882	2532	2570
* Penn National Insurance Co.	2395	2314	2045	2500	2646
Pharmacists Mutual Insurance Co.	1889	1889	1722	1889	1889
Privilege Underwriters Reciprocal Exch.	3164	3649	1601	3164	4217
* Progressive Select Insurance Co.	1346	1411	1333	1424	1472
* Progressive Specialty Insurance Co.	1934	2116	1724	1951	2021
Root Insurance Co.	1799	1935	1697	1926	2180
* Selective Ins. Co. of South Carolina	1909	2826	2064	2296	2540
* State Farm Fire & Casualty Co.	4156	4562	3329	4197	4424
* State Farm Mutual Ins. Co.	1979	2179	1579	1997	2109
* Teachers Insurance Co.	2406	2689	2142	2779	2512
* Travelers Property Casualty Insurance Co.	2730	2816	2346	2708	2824
United Services Automobile Association	2030	2072	1836	1990	2023
* Unitrin Safeguard Insurance Co.	2917	3239	2726	2882	3232
USAA Casualty Insurance Co.	1966	2175	1873	2043	2056
USAA General Indemnity Co.	2383	2510	2093	2350	2276

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 22: Married Rate, No Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1348	1171	2280	2384	1636	1862
* AIG Property Casualty Co.	2308	2308	3193	3193	2661	2661
* Allstate Indemnity Co.	2958	2919	4521	4521	3696	4157
American Family Connect P & C Ins. Co.	1844	1604	3062	3040	2726	2636
American National Property & Casualty Co.	1336	1316	2224	2238	1736	1726
* American States Preferred Insurance Co.	2524	2668	3508	4806	3986	2984
* Amica Mutual Insurance Co.	1787	1787	3332	3332	2533	2533
* Amica Property & Casualty Insurance Co.	2078	2078	3877	3877	2944	2944
Atlantic States Insurance Co.	2631	2631	6037	6037	3060	3890
Berkley Insurance Co.	1479	1326	1967	2151	1736	1694
* Brethren Mutual Insurance Co.	1798	1440	3336	3454	3218	2325
* Chubb National Insurance Co.	2546	2248	3613	3652	3074	3060
Cincinnati Casualty Co.	1958	1792	2695	2848	2543	2579
Cincinnati Insurance Co.	1794	1794	3450	3450	2507	2567
* Clearcover Insurance Co.	1002	1002	1747	2026	1538	1355
* CSAA General Insurance Co.	1379	1177	2011	2386	1684	1910
Cumberland Insurance Co. Inc.	1462	1462	3890	3224	2289	2329
* Dairyland Insurance Co.	4115	4004	6061	6596	5031	5256
Elephant Insurance Co.	6647	6999	10215	14458	9976	9068
* Encompass Home/Auto Insurance Co.	2145	1931	2949	4003	2837	2462
Erie Insurance Exchange	1443	1443	2501	2464	1989	1772
Esurance Property and Casualty Ins. Co.	1852	1888	3722	3880	3208	2838
* Farmers Casualty Insurance Co.	1988	2541	3226	4175	2535	3096
* Farmers Direct P & C Insurance Co.	2476	2476	4180	4060	3368	2902
* Farmers Group Property & Casualty Ins. Co.	2206	2206	3906	4052	3624	3016
* Farmers Insurance Exchange	2152	2076	3655	4060	3045	2867
* Foremost Insurance Co.	3107	3107	4570	5134	4242	3712
Garrison Property & Casualty Ins. Co.	2020	1866	2912	2915	2525	2356
* GEICO Secure Co.	1500	1456	3085	2857	2285	2013

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 22: Married Rate, No Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Hartford Casualty Insurance Co.	2001	2164	4338	4048	3662	2398
* Horace Mann Insurance Co.	1369	1369	2196	1555	1859	1758
* Horace Mann Property & Casualty Ins. Co.	2079	2079	4190	2425	2835	3199
* Integon Indemnity Co.	1959	1849	3467	3467	2563	2675
* Liberty Mutual Personal Insurance Co.	2256	1942	3258	3318	2646	2794
* LM General Insurance Co.	3037	2926	3674	3762	3308	3444
* LM Insurance Corp.	3374	3252	4083	4179	3674	3827
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
* Meridian Security Insurance Co.	2002	1926	3567	3806	2920	2941
* Mutual Benefit Insurance Co.	1183	1183	1707	2403	1707	1707
* National General Assurance Co.	3981	3981	5403	7317	5122	5348
* Nationwide Property & Casualty Co.	2391	2483	4431	4797	3615	3403
Old Dominion Insurance Co.	2306	2182	3734	5062	3402	3902
* Penn National Insurance Co.	1940	1747	3321	3636	2385	2183
Pharmacists Mutual Insurance Co.	2158	1615	3657	3784	3168	2292
Privilege Underwriters Reciprocal Exch.	1979	2227	3030	3030	2640	1963
* Progressive Select Insurance Co.	1070	1045	1571	1735	1398	1237
* Progressive Specialty Insurance Co.	1753	1481	3298	3058	2235	2508
Root Insurance Co.	1176	1164	2236	2226	1657	1545
* Selective Ins. Co. of South Carolina	2616	2004	4399	4806	3441	3476
* State Farm Fire & Casualty Co.	3421	3222	5516	5229	4271	4063
* State Farm Mutual Ins. Co.	1957	1839	3236	3062	2478	2349
* Teachers Insurance Co.	2269	2269	4376	2667	3015	4356
* Travelers Property Casualty Insurance Co.	2070	2030	3082	3459	2850	2640
United Services Automobile Association	1484	1418	2115	2090	1872	1833
* Unitrin Safeguard Insurance Co.	2752	2535	4566	4881	3386	3580
USAA Casualty Insurance Co.	1553	1431	2142	2114	1922	1924
USAA General Indemnity Co.	1820	1724	2632	2648	2286	2290

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 22: Married Rate, No Youthful Driver

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2022**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1403	1309	1112	1293	1626
* AIG Property Casualty Co.	2482	2742	1345	2482	2509
* Allstate Indemnity Co.	2668	2669	2571	2710	2970
American Family Connect P & C Ins. Co.	1692	2162	1488	1818	1712
American National Property & Casualty Co.	1304	1338	1142	1390	1382
* American States Preferred Insurance Co.	2427	2693	2372	2534	2871
* Amica Mutual Insurance Co.	2026	2026	1779	2026	1967
* Amica Property & Casualty Insurance Co.	2359	2359	2071	2359	2289
Atlantic States Insurance Co.	1741	1932	1741	2228	2781
Berkley Insurance Co.	1314	1295	1138	1341	1483
* Brethren Mutual Insurance Co.	1456	1615	1279	1546	1501
* Chubb National Insurance Co.	2145	2750	1996	2716	2308
Cincinnati Casualty Co.	1938	2155	1614	1761	1977
Cincinnati Insurance Co.	1771	1953	1588	1913	1854
* Clearcover Insurance Co.	1041	1087	832	1087	1088
* CSAA General Insurance Co.	1075	1343	1034	1268	1266
Cumberland Insurance Co. Inc.	1209	1240	1151	1240	1244
* Dairyland Insurance Co.	3782	3789	3866	3859	4247
Elephant Insurance Co.	5454	4646	4887	5949	6658
* Encompass Home/Auto Insurance Co.	1951	2161	1874	2037	2171
Erie Insurance Exchange	1414	1416	1150	1416	1471
Esurance Property and Casualty Ins. Co.	1944	1984	1702	2024	2298
* Farmers Casualty Insurance Co.	2060	2564	2183	2152	1859
* Farmers Direct P & C Insurance Co.	2366	2810	1942	2810	2208
* Farmers Group Property & Casualty Ins. Co.	1870	2052	1750	2192	2250
* Farmers Insurance Exchange	2092	2153	1762	2125	2323
* Foremost Insurance Co.	3321	3274	2742	3401	3410
Garrison Property & Casualty Ins. Co.	1908	2095	1694	1967	1926
* GEICO Secure Co.	1567	1566	1376	1565	1738

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Scenario 22: Married Rate, No Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2022

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Hartford Casualty Insurance Co.	1666	2184	1762	2130	2978
* Horace Mann Insurance Co.	1377	1494	1241	1476	1399
* Horace Mann Property & Casualty Ins. Co.	2107	2275	1830	2397	2079
* Integon Indemnity Co.	1900	1796	1568	2282	2233
* Liberty Mutual Personal Insurance Co.	2062	2076	1866	2168	2172
* LM General Insurance Co.	2995	2900	2917	3100	3163
* LM Insurance Corp.	3328	3224	3241	3444	3513
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a
* Meridian Security Insurance Co.	1985	2025	1671	1990	2158
* Mutual Benefit Insurance Co.	1065	1148	983	1152	1271
* National General Assurance Co.	3849	3958	3255	4000	4096
* Nationwide Property & Casualty Co.	2415	2512	2134	2369	2721
Old Dominion Insurance Co.	2294	2028	1736	2360	2402
* Penn National Insurance Co.	1738	1686	1499	1806	1903
Pharmacists Mutual Insurance Co.	1665	1665	1505	1665	1665
Privilege Underwriters Reciprocal Exch.	2451	2801	1255	2451	3280
* Progressive Select Insurance Co.	1006	1059	1005	1067	1095
* Progressive Specialty Insurance Co.	1653	1823	1487	1683	1732
Root Insurance Co.	1202	1295	1139	1296	1460
* Selective Ins. Co. of South Carolina	1749	2541	1882	2077	2294
* State Farm Fire & Casualty Co.	3046	3312	2443	3074	3211
* State Farm Mutual Ins. Co.	1788	1953	1422	1803	1889
* Teachers Insurance Co.	2174	2414	1938	2497	2269
* Travelers Property Casualty Insurance Co.	2095	2157	1788	2065	2152
United Services Automobile Association	1444	1479	1320	1426	1455
* Unitrin Safeguard Insurance Co.	2424	2670	2281	2400	2689
USAA Casualty Insurance Co.	1411	1567	1357	1473	1492
USAA General Indemnity Co.	1803	1929	1607	1806	1751

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 1: Young Single Male, Age 19

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	2725	2948	2877	3295	3214	2738	3212	2717
* AIG Property Casualty Co.	3065	3065	3065	3065	3065	3065	3065	3501
* Allstate Indemnity Co.	5761	5764	5779	5759	5509	5508	5764	5757
American Family Connect P & C Ins. Co.	3694	4052	3614	3670	4196	3516	4086	3670
American National Property & Casualty Co.	2886	3030	2996	2926	2972	2886	3008	2972
* American States Preferred Insurance Co.	3196	3196	3196	3471	3078	3196	3441	2891
* Amica Mutual Insurance Co.	2321	2321	2321	2321	2321	2321	2321	2321
* Amica Property & Casualty Insurance Co.	2639	2639	2639	2639	2639	2639	2639	2639
Berkley Insurnace Co.	3863	3860	3990	3990	3937	3863	3902	3849
* Brethren Mutual Insurance Co.	2969	3303	2949	2897	3411	2765	3174	2808
* Chubb National Insurance Co.	4642	4642	4642	4285	4971	4642	4870	4678
Cincinnati Casualty Co.	3661	3809	3654	3868	3733	3625	3750	3504
Cincinnati Insurance Co.	4433	4513	4119	4468	4477	4173	4332	4261
* Clearcover Insurance Co.	1874	1900	1874	1874	1900	1874	1900	1900
* CSAA General Insurance Co.	5076	5186	5012	4287	5040	4287	4619	4560
Cumberland Insurance Co. Inc.	3684	3684	3684	3684	3572	3684	3572	3572
* Dairyland Insurance Co.	8126	9135	7450	8529	9672	8126	9743	7998
Donegal Mutual Insurance Co.	5664	5664	5664	5664	5664	5664	5664	5664
Elephant Insurance Co.	5483	5442	5483	6023	5442	5483	5730	5442
* Encompass Home/Auto Insurance Co.	5431	5431	5431	5431	5431	5431	5431	5431
Erie Insurance Exchange	3671	3671	3671	3671	3671	3671	3671	3671
Esurance Property and Casualty Ins. Co.	8128	8128	8128	8454	8264	8128	8356	8098
Farmers Casualty Insurance Co.	6611	6611	6611	6611	6611	6611	6611	6611
Farmers Direct P & C Insurance Co.	4442	4442	4442	4442	4442	4442	4442	4442
Farmers Group Property & Casualty Ins. Co.	5212	5212	5212	5212	5212	5212	5212	5212
Farmers Insurance Exchange	4183	4302	4202	4368	4343	4088	4376	4182
* Foremost Insurance Co.	10126	10126	10126	10945	10126	10126	10750	10126
Garrison Property & Casualty Ins. Co.	3826	3752	3805	3566	3774	3830	3704	3560
* GEICO Secure Co.	2167	2086	2167	2167	2146	2167	2146	2146

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 1: Young Single Male, Age 19

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	5179	5958	5326	6396	6358	5876	6231	6313
Horace Mann Insurance Co.	2537	2537	2537	2537	2537	2537	2537	2537
Horace Mann Property & Casualty Ins. Co.	3077	3077	3077	3077	3077	3077	3077	3077
* Integon Indemnity Co.	4469	4682	4401	4882	4321	3731	4332	4196
* Liberty Mutual Personal Insurance Co.	5698	5248	5559	6156	5210	5048	5269	5063
* LM General Insurance Co.	6896	6546	6857	7704	6280	6315	6346	6007
* LM Insurance Corp.	7663	7273	7617	8560	6978	7016	7051	6675
Maryland Auto Insurance Fund	3788	3788	3788	3788	3788	3788	3994	3788
* Meridian Security Insurance Co.	5538	6025	5716	5685	5970	5175	5975	5471
* Mutual Benefit Insurance Co.	5783	5783	5783	5851	5783	5851	5851	5735
* National General Assurance Co.	16946	16946	16946	18383	16946	16946	17915	16946
* Nationwide Property & Casualty Co.	5177	5822	5614	5135	5674	5135	5515	5642
Old Dominion Insurance Co.	6826	7148	6844	7282	6856	6856	7232	6982
Penn National Insurance Co.	5003	4976	5073	5407	5407	4979	4985	5221
Pharmacists Mutual Insurance Co.	3984	3984	3984	4432	3984	3984	3984	3984
Privilege Underwriters Reciprocal Exch.	5781	5781	5781	5781	5781	5781	5781	6445
* Progressive Select Insurance Co.	2479	2499	2375	2485	2766	2352	2751	2461
* Progressive Specialty Insurance Co.	3209	3267	2972	3270	3561	3045	3505	3046
Root Insurance Co.	1889	1849	1883	1678	1930	1777	1882	1844
* Selective Ins. Co. of South Carolina	4260	4247	4132	4186	3798	3882	3661	3933
* State Farm Fire & Casualty Co.	5706	5701	5069	5883	6079	4924	5936	5274
* State Farm Mutual Ins. Co.	3530	3522	3144	3630	3765	3045	3658	3259
Teachers Insurance Co.	3319	3319	3319	3319	3319	3319	3319	3319
* Travelers Property Casualty Insurance Co.	4488	4698	4674	4758	4690	4280	4828	4470
United Services Automobile Association	2433	2591	2462	2499	2722	2547	2568	2450
* Unitrin Safeguard Insurance Co.	5926	5988	5545	5784	5814	5889	6106	5899
USAA Casualty Insurance Co.	2411	2424	2199	2231	2513	2393	2411	2275
USAA General Indemnity Co.	3192	3075	3093	3272	3087	3285	3093	2995

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 2: Young Single Female, Age 19

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	1987	2207	2118	2449	2360	2058	2478	2044
* AIG Property Casualty Co.	2395	2395	2395	2395	2395	2395	2395	2739
* Allstate Indemnity Co.	3980	3984	4090	3976	3814	3812	3984	3978
American Family Connect P & C Ins. Co.	2816	3098	2748	2824	3220	2686	3134	2806
American National Property & Casualty Co.	2996	3134	3108	3050	3078	2996	3148	3096
* American States Preferred Insurance Co.	2633	2633	2633	2910	2528	2633	2842	2357
* Amica Mutual Insurance Co.	3584	3584	3584	3584	3584	3584	3584	3584
* Amica Property & Casualty Insurance Co.	4031	4031	4031	4031	4031	4031	4031	4031
Berkley Insurnace Co.	2442	2431	2562	2562	2475	2442	2472	2430
* Brethren Mutual Insurance Co.	2186	2435	2146	2260	2557	2039	2392	2084
* Chubb National Insurance Co.	3861	3861	3861	3568	4151	3861	4079	3892
Cincinnati Casualty Co.	3029	3119	2974	3186	3045	3015	3158	2914
Cincinnati Insurance Co.	3946	3999	3596	3975	3969	3719	3853	3777
* Clearcover Insurance Co.	1348	1403	1348	1348	1403	1348	1403	1403
* CSAA General Insurance Co.	4606	4712	4626	3923	4533	3923	4178	4118
Cumberland Insurance Co. Inc.	3263	3263	3263	3263	3149	3263	3149	3149
* Dairyland Insurance Co.	6636	7542	6065	7029	7989	6636	8083	6548
Donegal Mutual Insurance Co.	3643	3643	3643	3643	3643	3643	3643	3643
Elephant Insurance Co.	4013	3966	4013	4404	3966	4013	4193	3966
* Encompass Home/Auto Insurance Co.	5560	5560	5560	5560	5560	5560	5560	5560
Erie Insurance Exchange	2402	2402	2402	2402	2402	2402	2402	2402
Esurance Property and Casualty Ins. Co.	5884	5884	5884	6122	6008	5884	6080	5938
Farmers Casualty Insurance Co.	4638	4638	4638	4638	4638	4638	4638	4638
Farmers Direct P & C Insurance Co.	3004	3004	3004	3004	3004	3004	3004	3004
Farmers Group Property & Casualty Ins. Co.	3670	3670	3670	3670	3670	3670	3670	3670
Farmers Insurance Exchange	3786	3932	3828	3990	3952	3714	4047	3824
* Foremost Insurance Co.	6780	6780	6780	7347	6780	6780	7261	6780
Garrison Property & Casualty Ins. Co.	3547	3466	3484	3302	3516	3581	3473	3348
* GEICO Secure Co.	1838	1736	1838	1838	1873	1838	1873	1873

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 2: Young Single Female, Age 19

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	4082	4649	4198	4914	4913	4623	4856	4909
Horace Mann Insurance Co.	1703	1703	1703	1703	1703	1703	1703	1703
Horace Mann Property & Casualty Ins. Co.	2118	2118	2118	2118	2118	2118	2118	2118
* Integon Indemnity Co.	3867	4137	3766	4220	3702	3259	3931	3663
* Liberty Mutual Personal Insurance Co.	4715	4273	4592	5062	4286	4139	4334	4141
* LM General Insurance Co.	4780	4478	4759	5377	4374	4361	4435	4157
* LM Insurance Corp.	5311	4975	5286	5975	4860	4845	4928	4620
Maryland Auto Insurance Fund	3105	3105	3105	3105	3105	3105	3293	3105
* Meridian Security Insurance Co.	4388	4760	4537	4562	4764	4173	4818	4369
* Mutual Benefit Insurance Co.	4416	4416	4416	4574	4416	4574	4574	4422
* National General Assurance Co.	11609	11609	11609	12892	11609	11609	12486	11609
* Nationwide Property & Casualty Co.	3995	4408	4343	3957	4352	3957	4239	4279
Old Dominion Insurance Co.	5186	5434	5204	5748	5216	5216	5644	5308
Penn National Insurance Co.	4516	4482	4582	4907	4557	4494	4520	4732
Pharmacists Mutual Insurance Co.	3155	3155	3155	3651	3155	3155	3155	3155
Privilege Underwriters Reciprocal Exch.	3746	3746	3746	3746	3746	3746	3746	4212
* Progressive Select Insurance Co.	1960	1992	1857	1952	2158	1875	2197	1944
* Progressive Specialty Insurance Co.	2535	2597	2322	2557	2785	2418	2784	2399
Root Insurance Co.	1903	1871	1900	1694	1953	1796	1907	1863
* Selective Ins. Co. of South Carolina	3822	3749	3661	3793	3346	3512	3314	3572
* State Farm Fire & Casualty Co.	3368	3378	2977	3497	3559	2910	3555	3113
* State Farm Mutual Ins. Co.	2062	2065	1827	2136	2182	1780	2169	1903
Teachers Insurance Co.	2274	2274	2274	2274	2274	2274	2274	2274
* Travelers Property Casualty Insurance Co.	4022	4216	4204	4294	4206	3868	4366	4028
United Services Automobile Association	1955	2076	1970	2014	2210	2053	2081	1992
* Unitrin Safeguard Insurance Co.	5507	5387	4650	4849	4995	4953	5503	5257
USAA Casualty Insurance Co.	2216	2233	2027	2059	2338	2220	2248	2123
USAA General Indemnity Co.	3074	2956	2974	3151	2991	3181	2989	2895

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 3: Single Male, Age 23

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	897	983	970	1085	1071	920	1080	914
* AIG Property Casualty Co.	1945	1945	1945	1945	1945	1945	1945	2246
* Allstate Indemnity Co.	2362	2364	2408	2361	2271	2270	2364	2361
American Family Connect P & C Ins. Co.	1568	1706	1536	1546	1774	1492	1722	1544
American National Property & Casualty Co.	1708	1790	1772	1734	1756	1708	1778	1752
* American States Preferred Insurance Co.	1333	1333	1333	1454	1282	1333	1409	1238
* Amica Mutual Insurance Co.	1910	1910	1910	1910	1910	1910	1910	1910
* Amica Property & Casualty Insurance Co.	990	990	990	990	990	990	990	990
Berkley Insurance Co.	1710	1702	1769	1769	1727	1710	1721	1699
* Brethren Mutual Insurance Co.	1695	1850	1683	1652	1918	1579	1796	1588
* Chubb National Insurance Co.	2548	2548	2548	2356	2690	2548	2652	2561
Cincinnati Casualty Co.	2094	2184	2099	2191	2152	2066	2145	1994
Cincinnati Insurance Co.	2151	2189	1985	2166	2172	2020	2103	2068
* Clearcover Insurance Co.	540	548	540	540	548	540	548	548
* CSAA General Insurance Co.	2611	2659	2580	2262	2624	2262	2377	2361
Cumberland Insurance Co. Inc.	1748	1748	1748	1748	1694	1748	1694	1694
* Dairyland Insurance Co.	5342	5971	4879	5559	6342	5342	6322	5232
Donegal Mutual Insurance Co.	2522	2522	2522	2522	2522	2522	2522	2522
Elephant Insurance Co.	3448	3418	3448	3763	3418	3448	3585	3418
* Encompass Home/Auto Insurance Co.	2448	2448	2448	2448	2448	2448	2448	2448
Erie Insurance Exchange	2111	2111	2111	2111	2111	2111	2111	2111
Esurance Property and Casualty Ins. Co.	3466	3466	3466	3596	3530	3466	3566	3424
Farmers Casualty Insurance Co.	3615	3615	3615	3615	3615	3615	3615	3615
Farmers Direct P & C Insurance Co.	2424	2424	2424	2424	2424	2424	2424	2424
Farmers Group Property & Casualty Ins. Co.	3004	3004	3004	3004	3004	3004	3004	3004
Farmers Insurance Exchange	2614	2671	2628	2723	2701	2557	2722	2600
* Foremost Insurance Co.	5657	5657	5657	6116	5657	5657	6029	5657
Garrison Property & Casualty Ins. Co.	2090	2044	2061	1943	2048	2097	2024	1935
* GEICO Secure Co.	1164	1111	1164	1164	1163	1164	1163	1163

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 3: Single Male, Age 23

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	3693	4232	3798	4558	4533	4192	4437	4490
Horace Mann Insurance Co.	1265	1265	1265	1265	1265	1265	1265	1265
Horace Mann Property & Casualty Ins. Co.	1560	1560	1560	1560	1560	1560	1560	1560
* Integon Indemnity Co.	1731	1814	1703	1855	1681	1452	1729	1638
* Liberty Mutual Personal Insurance Co.	3127	2856	3055	3319	2847	2759	2852	2744
* LM General Insurance Co.	4653	4384	4629	5201	4239	4273	4302	4057
* LM Insurance Corp.	5170	4870	5142	5779	4709	4747	4780	4507
Maryland Auto Insurance Fund	2733	2733	2733	2733	2733	2733	2906	2733
* Meridian Security Insurance Co.	2329	2571	2409	2379	2516	2187	2473	2288
* Mutual Benefit Insurance Co.	2069	2069	2069	2115	2069	2115	2115	2063
* National General Assurance Co.	6271	6271	6271	6779	6271	6271	6644	6271
* Nationwide Property & Casualty Co.	2519	2782	2729	2495	2721	2495	2651	2679
Old Dominion Insurance Co.	3086	3238	3104	3368	3116	3116	3316	3174
Penn National Insurance Co.	1448	1442	1467	1559	1461	1437	1438	1507
Pharmacists Mutual Insurance Co.	2320	2320	2320	2610	2320	2320	2320	2320
Privilege Underwriters Reciprocal Exch.	2764	2764	2764	2764	2764	2764	2764	3096
* Progressive Select Insurance Co.	1334	1344	1317	1322	1484	1272	1454	1317
* Progressive Specialty Insurance Co.	1532	1563	1442	1546	1701	1459	1661	1449
Root Insurance Co.	1350	1318	1345	1199	1376	1267	1338	1313
* Selective Ins. Co. of South Carolina	2752	2743	2663	2704	2451	2509	2364	2542
* State Farm Fire & Casualty Co.	2673	2661	2390	2746	2828	2308	2775	2455
* State Farm Mutual Ins. Co.	1647	1636	1476	1686	1744	1420	1702	1509
Teachers Insurance Co.	1674	1674	1674	1674	1674	1674	1674	1674
* Travelers Property Casualty Insurance Co.	2212	2336	2316	2332	2324	2124	2358	2200
United Services Automobile Association	1249	1324	1264	1278	1383	1304	1306	1244
* Unitrin Safeguard Insurance Co.	3877	3723	3094	3268	3370	3398	3791	3552
USAA Casualty Insurance Co.	1341	1347	1232	1244	1389	1331	1333	1255
USAA General Indemnity Co.	1776	1712	1723	1815	1714	1832	1720	1661

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 4: Single Female, Age 23

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	941	1052	1017	1168	1121	989	1184	983
* AIG Property Casualty Co.	2361	2361	2361	2361	2361	2361	2361	2794
* Allstate Indemnity Co.	2503	2505	2565	2501	2405	2404	2505	2500
American Family Connect P & C Ins. Co.	2214	2424	2160	2204	2524	2104	2450	2192
American National Property & Casualty Co.	2390	2488	2480	2440	2438	2390	2522	2474
* American States Preferred Insurance Co.	1409	1409	1409	1548	1351	1409	1485	1311
* Amica Mutual Insurance Co.	1776	1776	1776	1776	1776	1776	1776	1776
* Amica Property & Casualty Insurance Co.	1003	1003	1003	1003	1003	1003	1003	1003
Berkley Insurnace Co.	2450	2443	2582	2582	2486	2450	2485	2438
* Brethren Mutual Insurance Co.	2515	2755	2496	2531	2873	2364	2701	2378
* Chubb National Insurance Co.	3581	3581	3581	3313	3818	3581	3777	3600
Cincinnati Casualty Co.	3063	3172	3042	3217	3114	3034	3171	2932
Cincinnati Insurance Co.	3936	3991	3546	3969	3962	3662	3843	3767
* Clearcover Insurance Co.	585	597	585	585	597	585	597	597
* CSAA General Insurance Co.	4416	4506	4408	3806	4404	3806	4000	3948
Cumberland Insurance Co. Inc.	1878	1878	1878	1878	1816	1878	1816	1816
* Dairyland Insurance Co.	5233	5909	4757	5486	6291	5233	6283	5128
Donegal Mutual Insurance Co.	2766	2766	2766	2766	2766	2766	2766	2766
Elephant Insurance Co.	3282	3249	3282	3570	3249	3282	3416	3249
* Encompass Home/Auto Insurance Co.	3314	3314	3314	3314	3314	3314	3314	3314
Erie Insurance Exchange	2319	2319	2319	2319	2319	2319	2319	2319
Esurance Property and Casualty Ins. Co.	3696	3696	3696	3846	3772	3696	3820	3670
Farmers Casualty Insurance Co.	4002	4002	4002	4002	4002	4002	4002	4002
Farmers Direct P & C Insurance Co.	2622	2622	2622	2622	2622	2622	2622	2622
Farmers Group Property & Casualty Ins. Co.	3548	3548	3548	3548	3548	3548	3548	3548
Farmers Insurance Exchange	4770	4964	4827	5036	4985	4679	5110	4826
* Foremost Insurance Co.	4404	4404	4404	4783	4404	4404	4710	4404
Garrison Property & Casualty Ins. Co.	2911	2845	2848	2721	2873	2945	2858	2748
* GEICO Secure Co.	1863	1768	1863	1863	1885	1863	1885	1885

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 4: Single Female, Age 23

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	3813	4355	3922	4659	4640	4327	4551	4603
Horace Mann Insurance Co.	1464	1464	1464	1464	1464	1464	1464	1464
Horace Mann Property & Casualty Ins. Co.	1794	1794	1794	1794	1794	1794	1794	1794
* Integon Indemnity Co.	2100	2222	2053	2257	2019	1763	2124	1981
* Liberty Mutual Personal Insurance Co.	3120	2831	3036	3316	2840	2760	2862	2744
* LM General Insurance Co.	4895	4576	4870	5454	4435	4557	4554	4300
* LM Insurance Corp.	5439	5085	5410	6060	4929	5065	5061	4778
Maryland Auto Insurance Fund	2276	2276	2276	2276	2276	2276	2455	2276
* Meridian Security Insurance Co.	3841	4228	3959	3953	4158	3621	4135	3791
* Mutual Benefit Insurance Co.	1985	1985	1985	2019	1985	2019	2019	1973
* National General Assurance Co.	7016	7016	7016	7839	7016	7016	7594	7016
* Nationwide Property & Casualty Co.	3437	3737	3715	3404	3722	3404	3633	3639
Old Dominion Insurance Co.	4638	4862	4656	5154	4668	4668	5052	4750
Penn National Insurance Co.	3469	3446	3520	3762	3502	3444	3463	3628
Pharmacists Mutual Insurance Co.	2637	2637	2637	3019	2637	2637	2637	2637
Privilege Underwriters Reciprocal Exch.	3402	3402	3402	3402	3402	3402	3402	3842
* Progressive Select Insurance Co.	1613	1635	1538	1601	1771	1545	1793	1595
* Progressive Specialty Insurance Co.	1940	1985	1779	1948	2124	1856	2131	1832
Root Insurance Co.	1487	1476	1493	1336	1528	1415	1488	1471
* Selective Ins. Co. of South Carolina	4083	4033	3926	4043	3602	3748	3529	3805
* State Farm Fire & Casualty Co.	3127	3120	2784	3226	3305	2701	3265	2878
* State Farm Mutual Ins. Co.	1636	1632	1456	1687	1732	1411	1706	1505
Teachers Insurance Co.	1933	1933	1933	1933	1933	1933	1933	1933
* Travelers Property Casualty Insurance Co.	2618	2776	2748	2772	2760	2530	2806	2610
United Services Automobile Association	1555	1648	1568	1606	1750	1631	1648	1575
* Unitrin Safeguard Insurance Co.	5038	4908	4127	4408	4436	4529	4976	4665
USAA Casualty Insurance Co.	1723	1739	1588	1612	1813	1728	1745	1643
USAA General Indemnity Co.	2448	2358	2374	2514	2380	2533	2385	2306

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 5: Single Male, Age 30

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	791	866	865	939	953	805	944	799
* AIG Property Casualty Co.	2176	2176	2176	2176	2176	2176	2176	2507
* Allstate Indemnity Co.	1633	1634	1648	1631	1576	1575	1634	1632
American Family Connect P & C Ins. Co.	1086	1168	1062	1050	1222	1024	1176	1054
American National Property & Casualty Co.	1618	1696	1680	1640	1668	1618	1678	1660
* American States Preferred Insurance Co.	1373	1373	1373	1491	1333	1373	1431	1313
* Amica Mutual Insurance Co.	1219	1219	1219	1219	1219	1219	1219	1219
* Amica Property & Casualty Insurance Co.	1439	1439	1439	1439	1439	1439	1439	1439
Berkley Insurance Co.	1249	1243	1290	1290	1260	1249	1256	1241
* Brethren Mutual Insurance Co.	1745	1861	1737	1651	1930	1612	1809	1604
* Chubb National Insurance Co.	2063	2063	2063	1909	2148	2063	2128	2077
Cincinnati Casualty Co.	2240	2372	2294	2337	2357	2189	2265	2114
Cincinnati Insurance Co.	2426	2481	2279	2445	2462	2279	2374	2346
* Clearcover Insurance Co.	502	508	502	502	508	502	508	508
* CSAA General Insurance Co.	1450	1468	1425	1278	1475	1278	1330	1321
Cumberland Insurance Co. Inc.	1090	1090	1090	1090	1058	1090	1058	1058
* Dairyland Insurance Co.	4258	4798	3884	4446	5104	4258	5071	4165
Donegal Mutual Insurance Co.	1955	1955	1955	1955	1955	1955	1955	1955
Elephant Insurance Co.	3235	3209	3235	3532	3209	3235	3388	3209
* Encompass Home/Auto Insurance Co.	1438	1438	1438	1438	1438	1438	1438	1438
Erie Insurance Exchange	1319	1319	1319	1319	1319	1319	1319	1319
Esurance Property and Casualty Ins. Co.	1856	1856	1856	1908	1888	1856	1902	1830
Farmers Casualty Insurance Co.	2676	2676	2676	2676	2676	2676	2676	2676
Farmers Direct P & C Insurance Co.	2016	2016	2016	2016	2016	2016	2016	2016
Farmers Group Property & Casualty Ins. Co.	2244	2244	2244	2244	2244	2244	2244	2244
Farmers Insurance Exchange	1325	1348	1330	1370	1367	1295	1365	1312
* Foremost Insurance Co.	2710	2710	2710	2915	2710	2710	2865	2710
Garrison Property & Casualty Ins. Co.	1669	1639	1648	1565	1653	1678	1628	1560
* GEICO Secure Co.	1300	1258	1300	1300	1296	1300	1296	1296

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 5: Single Male, Age 30

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	3827	4474	3936	4814	4756	4348	4616	4693
Horace Mann Insurance Co.	961	961	961	961	961	961	961	961
Horace Mann Property & Casualty Ins. Co.	1526	1526	1526	1526	1526	1526	1526	1526
* Integon Indemnity Co.	1920	2011	1921	2059	1922	1637	1944	1846
* Liberty Mutual Personal Insurance Co.	2530	2307	2470	2646	2303	2220	2289	2197
* LM General Insurance Co.	2892	2752	2876	3157	2618	2670	2640	2499
* LM Insurance Corp.	3213	3058	3197	3509	2910	2966	2933	2776
Maryland Auto Insurance Fund	2817	2817	2817	2817	2817	2817	2997	2817
* Meridian Security Insurance Co.	1474	1626	1527	1504	1589	1390	1553	1449
* Mutual Benefit Insurance Co.	1343	1343	1343	1338	1343	1338	1338	1326
* National General Assurance Co.	8004	8004	8004	8735	8004	8004	8532	8004
* Nationwide Property & Casualty Co.	1231	1475	1319	1221	1442	1221	1410	1419
Old Dominion Insurance Co.	2072	2178	2090	2234	2102	2102	2220	2142
Penn National Insurance Co.	1582	1576	1600	1701	1599	1568	1572	1647
Pharmacists Mutual Insurance Co.	2418	2418	2418	2624	2418	2418	2418	2418
Privilege Underwriters Reciprocal Exch.	3205	3205	3205	3205	3205	3205	3205	3584
* Progressive Select Insurance Co.	911	913	953	899	1042	863	962	896
* Progressive Specialty Insurance Co.	1263	1288	1219	1276	1419	1199	1362	1194
Root Insurance Co.	1651	1616	1646	1469	1687	1556	1644	1612
* Selective Ins. Co. of South Carolina	2389	2385	2324	2343	2137	2179	2055	2206
* State Farm Fire & Casualty Co.	2005	1996	1811	2050	2116	1747	2076	1848
* State Farm Mutual Ins. Co.	1214	1205	1097	1237	1284	1053	1251	1114
Teachers Insurance Co.	1647	1647	1647	1647	1647	1647	1647	1647
* Travelers Property Casualty Insurance Co.	1744	1863	1832	1840	1859	1691	1856	1730
United Services Automobile Association	1064	1124	1073	1091	1193	1110	1122	1071
* Unitrin Safeguard Insurance Co.	2312	2225	1839	1941	2052	2046	2354	2202
USAA Casualty Insurance Co.	1170	1176	1079	1092	1226	1166	1175	1108
USAA General Indemnity Co.	1413	1361	1372	1446	1366	1454	1369	1322

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 6: Single Female, Age 30

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	774	846	855	910	947	781	914	776
* AIG Property Casualty Co.	2057	2057	2057	2057	2057	2057	2057	2345
* Allstate Indemnity Co.	1505	1506	1508	1503	1453	1453	1506	1504
American Family Connect P & C Ins. Co.	1032	1118	1008	994	1166	970	1116	1004
American National Property & Casualty Co.	972	1016	1008	986	1002	972	1006	996
* American States Preferred Insurance Co.	1404	1404	1404	1519	1367	1404	1464	1345
* Amica Mutual Insurance Co.	1199	1199	1199	1199	1199	1199	1199	1199
* Amica Property & Casualty Insurance Co.	1386	1386	1386	1386	1386	1386	1386	1386
Berkley Insurnace Co.	950	948	980	980	965	950	959	947
* Brethren Mutual Insurance Co.	1257	1371	1245	1208	1420	1160	1323	1169
* Chubb National Insurance Co.	1557	1557	1557	1441	1604	1557	1589	1570
Cincinnati Casualty Co.	1374	1463	1407	1448	1448	1342	1389	1301
Cincinnati Insurance Co.	1409	1445	1338	1418	1432	1333	1378	1367
* Clearcover Insurance Co.	488	490	488	488	490	488	490	490
* CSAA General Insurance Co.	1133	1141	1102	1007	1168	1007	1045	1039
Cumberland Insurance Co. Inc.	955	955	955	955	931	955	931	931
* Dairyland Insurance Co.	3128	3525	2835	3248	3773	3128	3705	3039
Donegal Mutual Insurance Co.	1901	1901	1901	1901	1901	1901	1901	1901
Elephant Insurance Co.	2917	2897	2917	3188	2897	2917	3028	2897
* Encompass Home/Auto Insurance Co.	1237	1237	1237	1237	1237	1237	1237	1237
Erie Insurance Exchange	927	927	927	927	927	927	927	927
Esurance Property and Casualty Ins. Co.	1338	1338	1338	1370	1360	1338	1368	1322
* Farmers Casualty Insurance Co.	1786	1786	1786	1786	1786	1786	1786	1786
* Farmers Direct P & C Insurance Co.	1332	1332	1332	1332	1332	1332	1332	1332
* Farmers Group Property & Casualty Ins. Co.	1566	1566	1566	1566	1566	1566	1566	1566
* Farmers Insurance Exchange	1383	1419	1390	1441	1431	1355	1452	1383
* Foremost Insurance Co.	1965	1965	1965	2115	1965	1965	2076	1965
Garrison Property & Casualty Ins. Co.	1483	1457	1475	1389	1469	1485	1443	1388
* GEICO Secure Co.	993	972	993	993	994	993	994	994

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 6: Single Female, Age 30

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	1964	2265	2019	2414	2369	2211	2301	2336
* Horace Mann Insurance Co.	752	752	752	752	752	752	752	752
* Horace Mann Property & Casualty Ins. Co.	1165	1165	1165	1165	1165	1165	1165	1165
* Integon Indemnity Co.	1275	1333	1276	1371	1278	1096	1289	1230
* Liberty Mutual Personal Insurance Co.	2179	1998	2125	2281	1995	1935	2004	1923
* LM General Insurance Co.	2933	2803	2919	3176	2652	2713	2665	2526
* LM Insurance Corp.	3261	3115	3242	3529	2946	3014	2961	2808
Maryland Auto Insurance Fund	3276	3276	3276	3276	3276	3276	3476	3276
* Meridian Security Insurance Co.	896	971	928	913	959	848	942	884
* Mutual Benefit Insurance Co.	926	926	926	921	926	921	921	912
* National General Assurance Co.	2096	2096	2096	2287	2096	2096	2233	2096
* Nationwide Property & Casualty Co.	1399	1702	1508	1386	1664	1386	1626	1641
Old Dominion Insurance Co.	1408	1484	1426	1502	1438	1438	1508	1466
* Penn National Insurance Co.	1828	1824	1848	1960	1848	1812	1812	1898
Pharmacists Mutual Insurance Co.	1539	1539	1539	1641	1539	1539	1539	1539
Privilege Underwriters Reciprocal Exch.	1806	1806	1806	1806	1806	1806	1806	2008
* Progressive Select Insurance Co.	726	730	762	718	829	687	765	716
* Progressive Specialty Insurance Co.	944	967	921	956	1069	892	1019	894
Root Insurance Co.	1950	1899	1941	1728	1992	1825	1933	1895
* Selective Ins. Co. of South Carolina	1498	1491	1459	1473	1336	1370	1295	1389
* State Farm Fire & Casualty Co.	1714	1703	1558	1741	1816	1497	1758	1582
* State Farm Mutual Ins. Co.	1036	1027	942	1049	1100	900	1058	951
* Teachers Insurance Co.	1261	1261	1261	1261	1261	1261	1261	1261
* Travelers Property Casualty Insurance Co.	1253	1337	1314	1315	1331	1215	1321	1238
United Services Automobile Association	888	939	896	910	990	925	934	894
* Unitrin Safeguard Insurance Co.	1900	1825	1512	1584	1661	1650	1889	1775
USAA Casualty Insurance Co.	1018	1023	936	948	1061	1011	1019	965
USAA General Indemnity Co.	1259	1216	1223	1289	1224	1292	1224	1186

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 7: Single Male, Age 40

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	859	946	939	1019	1031	876	1048	869
* AIG Property Casualty Co.	2348	2348	2348	2348	2348	2348	2348	2685
* Allstate Indemnity Co.	1812	1813	1830	1810	1747	1746	1813	1811
American Family Connect P & C Ins. Co.	1046	1138	1020	1018	1188	984	1144	1022
American National Property & Casualty Co.	1628	1704	1688	1654	1678	1628	1698	1676
* American States Preferred Insurance Co.	1225	1225	1225	1330	1195	1225	1280	1170
* Amica Mutual Insurance Co.	1342	1342	1342	1342	1342	1342	1342	1342
* Amica Property & Casualty Insurance Co.	1555	1555	1555	1555	1555	1555	1555	1555
Berkley Insurnace Co.	1340	1336	1390	1390	1358	1340	1353	1333
* Brethren Mutual Insurance Co.	1716	1877	1699	1670	1949	1590	1818	1605
* Chubb National Insurance Co.	2182	2182	2182	2018	2289	2182	2255	2197
Cincinnati Casualty Co.	1974	2094	2002	2081	2064	1936	2020	1878
Cincinnati Insurance Co.	1218	1251	1157	1228	1237	1152	1190	1180
* Clearcover Insurance Co.	540	548	540	540	548	540	548	548
* CSAA General Insurance Co.	1661	1688	1629	1477	1693	1477	1528	1509
Cumberland Insurance Co. Inc.	1019	1019	1019	1019	991	1019	991	991
* Dairyland Insurance Co.	4226	4794	3835	4416	5124	4226	5055	4116
Donegal Mutual Insurance Co.	2108	2108	2108	2108	2108	2108	2108	2108
Elephant Insurance Co.	3085	3050	3085	3365	3050	3085	3214	3050
* Encompass Home/Auto Insurance Co.	1720	1720	1720	1720	1720	1720	1720	1720
Erie Insurance Exchange	1493	1493	1493	1493	1493	1493	1493	1493
Esurance Property and Casualty Ins. Co.	1768	1768	1768	1820	1804	1768	1816	1764
Farmers Casualty Insurance Co.	2742	2742	2742	2742	2742	2742	2742	2742
Farmers Direct P & C Insurance Co.	2072	2072	2072	2072	2072	2072	2072	2072
Farmers Group Property & Casualty Ins. Co.	2204	2204	2204	2204	2204	2204	2204	2204
Farmers Insurance Exchange	1445	1469	1448	1494	1487	1414	1496	1433
* Foremost Insurance Co.	2416	2416	2416	2619	2416	2416	2578	2416
Garrison Property & Casualty Ins. Co.	1640	1610	1619	1538	1634	1652	1609	1550
* GEICO Secure Co.	1353	1314	1353	1353	1367	1353	1367	1367

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 7: Single Male, Age 40

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	2469	2864	2537	3021	2989	2786	2922	2964
Horace Mann Insurance Co.	1064	1064	1064	1064	1064	1064	1064	1064
Horace Mann Property & Casualty Ins. Co.	1670	1670	1670	1670	1670	1670	1670	1670
* Integon Indemnity Co.	1519	1658	1505	1668	1536	1354	1672	1529
* Liberty Mutual Personal Insurance Co.	2011	1828	1962	2071	1831	1757	1812	1737
* LM General Insurance Co.	2687	2557	2672	2945	2441	2465	2452	2315
* LM Insurance Corp.	2985	2842	2970	3271	2712	2738	2725	2572
Maryland Auto Insurance Fund	3121	3121	3121	3121	3121	3121	3290	3121
* Meridian Security Insurance Co.	1496	1631	1551	1528	1610	1413	1584	1473
* Mutual Benefit Insurance Co.	1314	1314	1314	1310	1314	1310	1310	1297
* National General Assurance Co.	4664	4664	4664	5256	4664	4664	5079	4664
* Nationwide Property & Casualty Co.	1475	1771	1589	1462	1745	1462	1705	1712
Old Dominion Insurance Co.	1958	2060	1976	2098	1988	1988	2090	2024
Penn National Insurance Co.	1651	1644	1668	1776	1668	1639	1643	1721
Pharmacists Mutual Insurance Co.	2499	2499	2499	2630	2499	2499	2499	2499
Privilege Underwriters Reciprocal Exch.	3154	3154	3154	3154	3154	3154	3154	3512
* Progressive Select Insurance Co.	949	954	977	939	1078	899	1014	937
* Progressive Specialty Insurance Co.	1304	1337	1250	1320	1459	1239	1422	1238
Root Insurance Co.	1651	1616	1646	1469	1687	1556	1644	1612
* Selective Ins. Co. of South Carolina	2352	2349	2294	2304	2105	2144	2021	2169
* State Farm Fire & Casualty Co.	1952	1947	1756	2003	2059	1700	2030	1802
* State Farm Mutual Ins. Co.	1178	1173	1060	1205	1245	1022	1221	1084
Teachers Insurance Co.	1816	1816	1816	1816	1816	1816	1816	1816
* Travelers Property Casualty Insurance Co.	1866	1990	1967	1990	1986	1823	2008	1862
United Services Automobile Association	1077	1137	1083	1109	1218	1125	1145	1098
* Unitrin Safeguard Insurance Co.	2557	2481	2064	2187	2275	2272	2596	2424
USAA Casualty Insurance Co.	1188	1196	1094	1111	1255	1187	1206	1141
USAA General Indemnity Co.	1389	1338	1349	1423	1353	1428	1351	1308

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 8: Single Female, Age 40

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	782	857	856	931	950	794	938	790
* AIG Property Casualty Co.	2069	2069	2069	2069	2069	2069	2069	2375
* Allstate Indemnity Co.	1259	1260	1273	1258	1219	1219	1260	1258
American Family Connect P & C Ins. Co.	880	956	860	854	998	828	958	858
American National Property & Casualty Co.	848	888	880	862	872	848	884	874
* American States Preferred Insurance Co.	1114	1114	1114	1192	1089	1114	1150	1088
* Amica Mutual Insurance Co.	1098	1098	1098	1098	1098	1098	1098	1098
* Amica Property & Casualty Insurance Co.	1270	1270	1270	1270	1270	1270	1270	1270
Berkley Insurnace Co.	779	776	799	799	788	779	783	775
* Brethren Mutual Insurance Co.	1069	1150	1061	1022	1193	988	1116	989
* Chubb National Insurance Co.	1418	1418	1418	1315	1469	1418	1450	1431
Cincinnati Casualty Co.	1064	1136	1081	1127	1118	1042	1090	1013
Cincinnati Insurance Co.	1094	1121	1039	1103	1112	1040	1071	1059
* Clearcover Insurance Co.	410	415	410	410	415	410	415	415
* CSAA General Insurance Co.	987	997	969	887	1007	887	913	904
Cumberland Insurance Co. Inc.	720	720	720	720	703	720	703	703
* Dairyland Insurance Co.	2985	3386	2707	3125	3619	2985	3582	2911
Donegal Mutual Insurance Co.	1625	1625	1625	1625	1625	1625	1625	1625
Elephant Insurance Co.	2208	2191	2208	2364	2191	2208	2275	2191
* Encompass Home/Auto Insurance Co.	1091	1091	1091	1091	1091	1091	1091	1091
Erie Insurance Exchange	983	983	983	983	983	983	983	983
Esurance Property and Casualty Ins. Co.	1164	1164	1164	1196	1184	1164	1192	1160
* Farmers Casualty Insurance Co.	1874	1874	1874	1874	1874	1874	1874	1874
* Farmers Direct P & C Insurance Co.	1400	1400	1400	1400	1400	1400	1400	1400
* Farmers Group Property & Casualty Ins. Co.	1508	1508	1508	1508	1508	1508	1508	1508
* Farmers Insurance Exchange	1312	1336	1315	1356	1354	1279	1349	1300
* Foremost Insurance Co.	1878	1878	1878	2004	1878	1878	1960	1878
Garrison Property & Casualty Ins. Co.	1226	1205	1215	1151	1220	1231	1199	1157
* GEICO Secure Co.	788	773	788	788	795	788	795	795

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 8: Single Female, Age 40

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	1309	1499	1343	1581	1552	1462	1518	1538
* Horace Mann Insurance Co.	672	672	672	672	672	672	672	672
* Horace Mann Property & Casualty Ins. Co.	1041	1041	1041	1041	1041	1041	1041	1041
* Integon Indemnity Co.	1120	1187	1119	1212	1126	976	1160	1096
* Liberty Mutual Personal Insurance Co.	1677	1532	1640	1715	1537	1473	1527	1461
* LM General Insurance Co.	2208	2110	2195	2414	2003	2028	2009	1903
* LM Insurance Corp.	2453	2344	2440	2681	2225	2253	2232	2115
Maryland Auto Insurance Fund	3090	3090	3090	3090	3090	3090	3274	3090
* Meridian Security Insurance Co.	1013	1102	1050	1035	1087	960	1067	1001
* Mutual Benefit Insurance Co.	839	839	839	842	839	842	842	829
* National General Assurance Co.	2074	2074	2074	2290	2074	2074	2227	2074
* Nationwide Property & Casualty Co.	1162	1405	1246	1152	1364	1152	1334	1345
Old Dominion Insurance Co.	1176	1240	1194	1260	1206	1206	1262	1228
* Penn National Insurance Co.	1569	1564	1587	1685	1588	1555	1557	1663
Pharmacists Mutual Insurance Co.	1295	1295	1295	1382	1295	1295	1295	1295
Privilege Underwriters Reciprocal Exch.	1531	1531	1531	1531	1531	1531	1531	1711
* Progressive Select Insurance Co.	676	679	703	668	767	641	713	665
* Progressive Specialty Insurance Co.	868	889	842	878	977	819	937	820
Root Insurance Co.	2057	2022	2052	1832	2102	1946	2061	2013
* Selective Ins. Co. of South Carolina	1344	1339	1307	1317	1204	1228	1161	1243
* State Farm Fire & Casualty Co.	1467	1457	1330	1497	1544	1281	1513	1351
* State Farm Mutual Ins. Co.	881	873	799	896	930	765	905	807
* Teachers Insurance Co.	1127	1127	1127	1127	1127	1127	1127	1127
* Travelers Property Casualty Insurance Co.	983	1036	1033	1033	1039	957	1044	980
United Services Automobile Association	766	808	771	787	860	798	810	778
* Unitrin Safeguard Insurance Co.	1724	1662	1373	1441	1526	1507	1733	1630
USAA Casualty Insurance Co.	874	879	805	817	917	871	883	837
USAA General Indemnity Co.	1047	1010	1017	1072	1021	1075	1019	988

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 9: Single Male, Age 50

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	957	1045	1085	1116	1186	972	1118	972
* AIG Property Casualty Co.	2494	2494	2494	2494	2494	2494	2494	2901
* Allstate Indemnity Co.	2148	2149	2149	2147	2066	2066	2149	2147
American Family Connect P & C Ins. Co.	1382	1482	1358	1308	1546	1298	1478	1328
American National Property & Casualty Co.	1182	1232	1228	1200	1214	1182	1216	1200
* American States Preferred Insurance Co.	2465	2465	2465	2681	2394	2465	2564	2375
* Amica Mutual Insurance Co.	1639	1639	1639	1639	1639	1639	1639	1639
* Amica Property & Casualty Insurance Co.	1900	1900	1900	1900	1900	1900	1900	1900
Berkley Insurnace Co.	1082	1076	1105	1105	1085	1082	1082	1074
* Brethren Mutual Insurance Co.	1341	1426	1338	1270	1477	1244	1386	1237
* Chubb National Insurance Co.	2141	2141	2141	1996	2195	2141	2184	2160
Cincinnati Casualty Co.	1766	1873	1814	1814	1874	1718	1779	1652
Cincinnati Insurance Co.	1495	1534	1422	1503	1526	1416	1466	1451
* Clearcover Insurance Co.	789	802	789	789	802	789	802	802
* CSAA General Insurance Co.	1155	1159	1142	1034	1187	1034	1066	1058
Cumberland Insurance Co. Inc.	990	990	990	990	966	990	966	966
* Dairyland Insurance Co.	5067	5346	4736	5033	5663	5067	5368	4883
Donegal Mutual Insurance Co.	2736	2736	2736	2736	2736	2736	2736	2736
Elephant Insurance Co.	2698	2669	2698	2937	2669	2698	2795	2669
* Encompass Home/Auto Insurance Co.	1969	1969	1969	1969	1969	1969	1969	1969
Erie Insurance Exchange	1134	1134	1134	1134	1134	1134	1134	1134
Esurance Property and Casualty Ins. Co.	1812	1812	1812	1862	1842	1812	1856	1764
* Farmers Casualty Insurance Co.	2831	2831	2831	2831	2831	2831	2831	2831
* Farmers Direct P & C Insurance Co.	2196	2196	2196	2196	2196	2196	2196	2196
* Farmers Group Property & Casualty Ins. Co.	2152	2152	2152	2152	2152	2152	2152	2152
* Farmers Insurance Exchange	1431	1458	1439	1480	1478	1398	1475	1418
* Foremost Insurance Co.	2135	2135	2135	2278	2135	2135	2223	2135
Garrison Property & Casualty Ins. Co.	1880	1846	1853	1770	1852	1892	1833	1757
* GEICO Secure Co.	1579	1561	1579	1579	1544	1579	1544	1544

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 9: Single Male, Age 50

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	1767	2022	1815	2068	2034	1974	2013	2036
* Horace Mann Insurance Co.	1179	1179	1179	1179	1179	1179	1179	1179
* Horace Mann Property & Casualty Ins. Co.	1826	1826	1826	1826	1826	1826	1826	1826
* Integon Indemnity Co.	1299	1358	1298	1382	1297	1109	1319	1249
* Liberty Mutual Personal Insurance Co.	2263	2091	2204	2364	2093	2006	2067	1987
* LM General Insurance Co.	3276	3166	3263	3363	2977	3136	2996	2879
* LM Insurance Corp.	3640	3518	3626	3736	3306	3484	3329	3199
Maryland Auto Insurance Fund	4742	4742	4742	4742	4742	4742	5090	4742
* Meridian Security Insurance Co.	1392	1538	1439	1417	1492	1326	1442	1370
* Mutual Benefit Insurance Co.	964	964	964	980	964	980	980	961
* National General Assurance Co.	2911	2911	2911	3226	2911	2911	3137	2911
* Nationwide Property & Casualty Co.	1557	1933	1649	1545	1884	1545	1849	1848
Old Dominion Insurance Co.	1320	1396	1338	1440	1350	1350	1428	1378
* Penn National Insurance Co.	1333	1331	1344	1421	1347	1314	1316	1380
Pharmacists Mutual Insurance Co.	1238	1238	1238	1316	1238	1238	1238	1238
Privilege Underwriters Reciprocal Exch.	1610	1610	1610	1610	1610	1610	1610	1794
* Progressive Select Insurance Co.	933	932	1022	908	1082	886	965	910
* Progressive Specialty Insurance Co.	1155	1171	1165	1156	1315	1094	1218	1083
Root Insurance Co.	2340	2228	2311	2051	2351	2149	2242	2226
* Selective Ins. Co. of South Carolina	1577	1588	1549	1554	1430	1452	1373	1467
* State Farm Fire & Casualty Co.	2217	2196	2013	2260	2326	1935	2280	2036
* State Farm Mutual Ins. Co.	1328	1311	1206	1349	1397	1152	1360	1212
* Teachers Insurance Co.	1967	1967	1967	1967	1967	1967	1967	1967
* Travelers Property Casualty Insurance Co.	1412	1560	1485	1476	1541	1390	1473	1388
United Services Automobile Association	1202	1264	1212	1234	1335	1252	1261	1208
* Unitrin Safeguard Insurance Co.	2027	1949	1596	1686	1870	1841	2166	2020
USAA Casualty Insurance Co.	1312	1321	1222	1236	1369	1311	1317	1244
USAA General Indemnity Co.	1582	1529	1541	1619	1528	1626	1536	1486

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 10: Single Male, Age 50

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	633	694	708	745	777	642	748	641
* AIG Property Casualty Co.	1816	1816	1816	1816	1816	1816	1816	2118
* Allstate Indemnity Co.	1434	1435	1437	1434	1386	1386	1435	1434
American Family Connect P & C Ins. Co.	1002	1074	980	948	1122	940	1070	964
American National Property & Casualty Co.	884	924	920	896	912	884	910	900
* American States Preferred Insurance Co.	1111	1111	1111	1220	1075	1111	1156	1059
* Amica Mutual Insurance Co.	1346	1346	1346	1346	1346	1346	1346	1346
* Amica Property & Casualty Insurance Co.	1558	1558	1558	1558	1558	1558	1558	1558
Berkley Insurnace Co.	841	836	860	860	844	841	842	835
* Brethren Mutual Insurance Co.	1074	1131	1072	1011	1175	992	1105	979
* Chubb National Insurance Co.	1302	1302	1302	1213	1325	1302	1326	1311
Cincinnati Casualty Co.	1313	1397	1356	1353	1397	1277	1322	1231
Cincinnati Insurance Co.	1342	1378	1274	1350	1369	1257	1315	1306
* Clearcover Insurance Co.	518	524	518	518	524	518	524	524
* CSAA General Insurance Co.	1014	1022	987	912	1044	912	940	935
Cumberland Insurance Co. Inc.	885	885	885	885	863	885	863	863
* Dairyland Insurance Co.	3772	4263	3402	3927	4581	3772	4502	3658
Donegal Mutual Insurance Co.	2239	2239	2239	2239	2239	2239	2239	2239
Elephant Insurance Co.	3016	2992	3016	3282	2992	3016	3117	2992
* Encompass Home/Auto Insurance Co.	1151	1151	1151	1151	1151	1151	1151	1151
Erie Insurance Exchange	699	699	699	699	699	699	699	699
Esurance Property and Casualty Ins. Co.	1406	1406	1406	1446	1428	1406	1438	1382
* Farmers Casualty Insurance Co.	2423	2423	2423	2423	2423	2423	2423	2423
* Farmers Direct P & C Insurance Co.	1696	1696	1696	1696	1696	1696	1696	1696
* Farmers Group Property & Casualty Ins. Co.	2106	2106	2106	2106	2106	2106	2106	2106
* Farmers Insurance Exchange	1956	2000	1974	2040	2020	1916	2048	1948
* Foremost Insurance Co.	1770	1770	1770	1938	1770	1770	1911	1770
Garrison Property & Casualty Ins. Co.	1160	1139	1144	1090	1141	1167	1129	1082
* GEICO Secure Co.	876	855	876	876	873	876	873	873

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 10: Single Male, Age 50

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	1325	1535	1361	1634	1587	1484	1533	1555
* Horace Mann Insurance Co.	722	722	722	722	722	722	722	722
* Horace Mann Property & Casualty Ins. Co.	1127	1127	1127	1127	1127	1127	1127	1127
* Integon Indemnity Co.	1211	1275	1214	1305	1214	1046	1236	1173
* Liberty Mutual Personal Insurance Co.	2147	1972	2092	2233	1976	1899	1956	1878
* LM General Insurance Co.	3578	3413	3562	3795	3219	3340	3239	3063
* LM Insurance Corp.	3976	3791	3959	4217	3575	3712	3598	3403
Maryland Auto Insurance Fund	2589	2589	2589	2589	2589	2589	2762	2589
* Meridian Security Insurance Co.	1094	1205	1133	1112	1174	1032	1139	1076
* Mutual Benefit Insurance Co.	811	811	811	816	811	816	816	803
* National General Assurance Co.	2188	2188	2188	2420	2188	2188	2351	2188
* Nationwide Property & Casualty Co.	1249	1360	1335	1239	1329	1239	1300	1307
Old Dominion Insurance Co.	1172	1240	1190	1282	1202	1202	1272	1228
* Penn National Insurance Co.	873	870	883	935	883	864	876	906
Pharmacists Mutual Insurance Co.	1265	1265	1265	1307	1265	1265	1265	1265
Privilege Underwriters Reciprocal Exch.	1887	1887	1887	1887	1887	1887	1887	2098
* Progressive Select Insurance Co.	684	684	728	670	780	651	712	672
* Progressive Specialty Insurance Co.	992	1009	980	995	1122	941	1057	930
Root Insurance Co.	1848	1797	1839	1638	1878	1731	1824	1792
* Selective Ins. Co. of South Carolina	1394	1405	1367	1364	1262	1273	1201	1286
* State Farm Fire & Casualty Co.	1494	1476	1358	1520	1572	1301	1527	1369
* State Farm Mutual Ins. Co.	903	889	821	915	952	782	918	823
* Teachers Insurance Co.	1215	1215	1215	1215	1215	1215	1215	1215
* Travelers Property Casualty Insurance Co.	1021	1111	1066	1066	1101	999	1066	1007
United Services Automobile Association	758	798	764	778	845	790	796	762
* Unitrin Safeguard Insurance Co.	1977	1895	1556	1636	1769	1747	2026	1904
USAA Casualty Insurance Co.	830	836	770	779	867	829	832	785
USAA General Indemnity Co.	1004	969	977	1028	968	1033	974	941

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 11: Single Female, Age 50

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	756	838	830	899	916	777	929	771
* AIG Property Casualty Co.	2301	2301	2301	2301	2301	2301	2301	2662
* Allstate Indemnity Co.	1905	1906	1918	1902	1835	1834	1906	1904
American Family Connect P & C Ins. Co.	1094	1192	1062	1064	1244	1028	1194	1064
American National Property & Casualty Co.	1944	2034	2016	1976	2002	1944	2036	2006
* American States Preferred Insurance Co.	1082	1082	1082	1172	1060	1082	1129	1040
* Amica Mutual Insurance Co.	1014	1014	1014	1014	1014	1014	1014	1014
* Amica Property & Casualty Insurance Co.	1166	1166	1166	1166	1166	1166	1166	1166
Berkley Insurance Co.	1347	1346	1401	1401	1367	1347	1362	1343
* Brethren Mutual Insurance Co.	1592	1718	1577	1528	1785	1470	1667	1474
* Chubb National Insurance Co.	2256	2256	2256	2088	2359	2256	2334	2271
Cincinnati Casualty Co.	1705	1807	1718	1775	1786	1669	1770	1620
Cincinnati Insurance Co.	1645	1682	1545	1657	1670	1562	1608	1591
* Clearcover Insurance Co.	579	594	579	579	594	579	594	594
* CSAA General Insurance Co.	1845	1874	1825	1667	1883	1667	1694	1664
Cumberland Insurance Co. Inc.	1118	1118	1118	1118	1088	1118	1088	1088
* Dairyland Insurance Co.	3937	4504	3572	4159	4803	3937	4791	3856
Donegal Mutual Insurance Co.	2292	2292	2292	2292	2292	2292	2292	2292
Elephant Insurance Co.	3022	2995	3022	3310	2995	3022	3147	2995
* Encompass Home/Auto Insurance Co.	2158	2158	2158	2158	2158	2158	2158	2158
Erie Insurance Exchange	1507	1507	1507	1507	1507	1507	1507	1507
Esurance Property and Casualty Ins. Co.	2086	2086	2086	2154	2136	2086	2154	2096
Farmers Casualty Insurance Co.	3016	3016	3016	3016	3016	3016	3016	3016
Farmers Direct P & C Insurance Co.	2082	2082	2082	2082	2082	2082	2082	2082
Farmers Group Property & Casualty Ins. Co.	2412	2412	2412	2412	2412	2412	2412	2412
Farmers Insurance Exchange	2289	2354	2306	2384	2372	2247	2420	2296
* Foremost Insurance Co.	2544	2544	2544	2773	2544	2544	2746	2544
Garrison Property & Casualty Ins. Co.	1587	1556	1560	1484	1581	1600	1557	1496
* GEICO Secure Co.	1352	1320	1352	1352	1389	1352	1389	1389

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 11: Single Female, Age 50

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	1742	2019	1789	2089	2078	1958	2052	2074
Horace Mann Insurance Co.	979	979	979	979	979	979	979	979
Horace Mann Property & Casualty Ins. Co.	1547	1547	1547	1547	1547	1547	1547	1547
* Integon Indemnity Co.	1633	1746	1629	1767	1642	1424	1729	1606
* Liberty Mutual Personal Insurance Co.	1763	1591	1715	1797	1607	1535	1600	1520
* LM General Insurance Co.	2627	2496	2614	2876	2385	2415	2400	2267
* LM Insurance Corp.	2920	2773	2905	3195	2650	2684	2668	2517
Maryland Auto Insurance Fund	2478	2478	2478	2478	2478	2478	2651	2478
* Meridian Security Insurance Co.	1377	1505	1428	1412	1485	1309	1460	1361
* Mutual Benefit Insurance Co.	1037	1037	1037	1053	1037	1053	1053	1028
* National General Assurance Co.	6232	6232	6232	6930	6232	6232	6726	6232
* Nationwide Property & Casualty Co.	1407	1540	1513	1395	1518	1395	1486	1495
Old Dominion Insurance Co.	2036	2142	2054	2226	2066	2066	2202	2106
Penn National Insurance Co.	1595	1588	1614	1718	1613	1581	1589	1664
Pharmacists Mutual Insurance Co.	2134	2134	2134	2300	2134	2134	2134	2134
Privilege Underwriters Reciprocal Exch.	2177	2177	2177	2177	2177	2177	2177	2439
* Progressive Select Insurance Co.	1073	1088	1091	1066	1205	1022	1164	1064
* Progressive Specialty Insurance Co.	1414	1458	1348	1427	1573	1347	1568	1349
Root Insurance Co.	1685	1660	1685	1504	1725	1594	1683	1654
* Selective Ins. Co. of South Carolina	1914	1903	1858	1879	1709	1748	1647	1771
* State Farm Fire & Casualty Co.	2159	2159	1930	2228	2271	1878	2263	1994
* State Farm Mutual Ins. Co.	1301	1298	1164	1339	1372	1128	1360	1198
Teachers Insurance Co.	1682	1682	1682	1682	1682	1682	1682	1682
* Travelers Property Casualty Insurance Co.	1712	1822	1806	1820	1818	1678	1840	1706
United Services Automobile Association	1035	1091	1040	1062	1171	1081	1099	1052
* Unitrin Safeguard Insurance Co.	2741	2669	2220	2354	2460	2448	2803	2600
USAA Casualty Insurance Co.	1097	1104	1012	1026	1161	1098	1114	1053
USAA General Indemnity Co.	1337	1287	1299	1367	1303	1374	1299	1255

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 12: Single Male, Age 65

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	539	607	584	664	639	569	696	565
* AIG Property Casualty Co.	1030	1030	1030	1030	1030	1030	1030	1195
* Allstate Indemnity Co.	1085	1086	1122	1085	1054	1054	1086	1084
American Family Connect P & C Ins. Co.	638	694	622	626	730	596	704	618
American National Property & Casualty Co.	488	504	506	500	498	488	512	502
* American States Preferred Insurance Co.	942	942	942	1033	914	942	985	893
* Amica Mutual Insurance Co.	697	697	697	697	697	697	697	697
* Amica Property & Casualty Insurance Co.	809	809	809	809	809	809	809	809
Atlantic States Insurance Co.	591	591	591	591	591	591	591	591
Berkley Insurance Co.	634	633	658	658	640	634	639	632
* Brethren Mutual Insurance Co.	498	536	490	508	564	463	533	468
* Chubb National Insurance Co.	935	935	935	871	975	935	971	946
Cincinnati Casualty Co.	681	717	672	716	699	674	726	657
Cincinnati Insurance Co.	784	793	716	789	788	747	770	751
* Clearcover Insurance Co.	344	355	344	344	355	344	355	355
* CSAA General Insurance Co.	1021	1037	1019	911	1023	911	945	931
Cumberland Insurance Co. Inc.	434	434	434	434	421	434	421	421
* Dairyland Insurance Co.	2261	2590	2048	2405	2765	2261	2790	2221
Elephant Insurance Co.	1458	1447	1458	1528	1447	1458	1524	1447
* Encompass Home/Auto Insurance Co.	795	795	795	795	795	795	795	795
Erie Insurance Exchange	623	623	623	623	623	623	623	623
Esurance Property and Casualty Ins. Co.	1088	1088	1088	1122	1110	1088	1118	1096
* Farmers Casualty Insurance Co.	914	914	914	914	914	914	914	914
* Farmers Direct P & C Insurance Co.	708	708	708	708	708	708	708	708
* Farmers Group Property & Casualty Ins. Co.	832	832	832	832	832	832	832	832
* Farmers Insurance Exchange	964	999	976	1012	1004	946	1030	973
* Foremost Insurance Co.	2171	2171	2171	2404	2171	2171	2373	2171
Garrison Property & Casualty Ins. Co.	853	836	832	804	850	866	844	816
* GEICO Secure Co.	500	481	500	500	509	500	509	509

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 12: Single Male, Age 65

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	892	1025	914	1043	1051	1002	1049	1053
* Horace Mann Insurance Co.	513	513	513	513	513	513	513	513
* Horace Mann Property & Casualty Ins. Co.	812	812	812	812	812	812	812	812
* Integon Indemnity Co.	882	960	873	963	880	786	963	876
* Liberty Mutual Personal Insurance Co.	1502	1365	1467	1558	1381	1324	1375	1316
* LM General Insurance Co.	1615	1520	1608	1777	1466	1493	1488	1401
* LM Insurance Corp.	1795	1688	1786	1975	1629	1659	1654	1556
Maryland Auto Insurance Fund	1932	1932	1932	1932	1932	1932	2103	1932
* Meridian Security Insurance Co.	1016	1099	1049	1055	1095	975	1094	1017
* Mutual Benefit Insurance Co.	432	432	432	459	432	459	459	435
* National General Assurance Co.	2027	2027	2027	2361	2027	2027	2255	2027
* Nationwide Property & Casualty Co.	987	1145	1049	980	1140	980	1118	1115
Old Dominion Insurance Co.	850	896	868	976	880	880	958	894
* Penn National Insurance Co.	1198	1190	1214	1300	1212	1189	1201	1256
Pharmacists Mutual Insurance Co.	549	549	549	624	549	549	549	549
Privilege Underwriters Reciprocal Exch.	745	745	745	745	745	745	745	843
* Progressive Select Insurance Co.	500	502	488	496	544	482	535	494
* Progressive Specialty Insurance Co.	634	650	580	638	694	607	697	599
Root Insurance Co.	1651	1616	1646	1469	1687	1556	1644	1612
* Selective Ins. Co. of South Carolina	992	974	952	988	874	917	866	932
* State Farm Fire & Casualty Co.	1039	1040	930	1078	1086	911	1093	965
* State Farm Mutual Ins. Co.	609	609	544	631	638	530	640	563
* Teachers Insurance Co.	865	865	865	865	865	865	865	865
* Travelers Property Casualty Insurance Co.	854	904	891	919	903	847	931	861
United Services Automobile Association	556	583	558	572	625	580	590	568
* Unitrin Safeguard Insurance Co.	1516	1481	1251	1337	1350	1372	1551	1430
USAA Casualty Insurance Co.	616	621	575	583	653	621	630	598
USAA General Indemnity Co.	748	722	728	767	730	772	731	709

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 13: Single Male, Age 65

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	712	787	772	859	853	732	875	725
* AIG Property Casualty Co.	1310	1310	1310	1310	1310	1310	1310	1480
* Allstate Indemnity Co.	1573	1574	1595	1573	1519	1518	1574	1572
American Family Connect P & C Ins. Co.	910	986	882	876	1030	850	988	880
American National Property & Casualty Co.	504	528	522	512	520	504	526	518
* American States Preferred Insurance Co.	1082	1082	1082	1179	1053	1082	1137	1023
* Amica Mutual Insurance Co.	966	966	966	966	966	966	966	966
* Amica Property & Casualty Insurance Co.	1126	1126	1126	1126	1126	1126	1126	1126
Berkley Insurance Co.	826	825	850	850	836	826	833	824
* Brethren Mutual Insurance Co.	637	682	631	605	706	588	662	588
* Chubb National Insurance Co.	1086	1086	1086	1010	1122	1086	1112	1100
Cincinnati Casualty Co.	893	947	896	938	930	876	929	852
Cincinnati Insurance Co.	1115	1133	1048	1123	1127	1059	1093	1076
* Clearcover Insurance Co.	531	538	531	531	538	531	538	538
* CSAA General Insurance Co.	1069	1083	1050	953	1087	953	991	979
Cumberland Insurance Co. Inc.	792	792	792	792	772	792	772	772
* Dairyland Insurance Co.	3614	4141	3284	3838	4409	3614	4436	3551
Donegal Mutual Insurance Co.	1232	1232	1232	1232	1232	1232	1232	1232
Elephant Insurance Co.	2131	2116	2131	2250	2116	2131	2215	2116
* Encompass Home/Auto Insurance Co.	1016	1016	1016	1016	1016	1016	1016	1016
Erie Insurance Exchange	645	645	645	645	645	645	645	645
Esurance Property and Casualty Ins. Co.	1496	1496	1496	1540	1524	1496	1536	1490
* Farmers Casualty Insurance Co.	1312	1312	1312	1312	1312	1312	1312	1312
* Farmers Direct P & C Insurance Co.	936	936	936	936	936	936	936	936
* Farmers Group Property & Casualty Ins. Co.	1142	1142	1142	1142	1142	1142	1142	1142
* Farmers Insurance Exchange	1753	1809	1765	1831	1823	1717	1849	1761
* Foremost Insurance Co.	2669	2669	2669	2935	2669	2669	2901	2669
Garrison Property & Casualty Ins. Co.	887	871	876	834	884	893	870	840
* GEICO Secure Co.	636	622	636	636	635	636	635	635

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 13: Single Male, Age 65

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	1002	1154	1026	1191	1188	1122	1177	1187
* Horace Mann Insurance Co.	704	704	704	704	704	704	704	704
* Horace Mann Property & Casualty Ins. Co.	1101	1101	1101	1101	1101	1101	1101	1101
* Integon Indemnity Co.	1217	1303	1213	1328	1220	1068	1274	1197
* Liberty Mutual Personal Insurance Co.	1691	1542	1646	1760	1556	1488	1552	1482
* LM General Insurance Co.	2490	2364	2477	2709	2252	2305	2274	2151
* LM Insurance Corp.	2765	2626	2751	3009	2503	2561	2528	2388
Maryland Auto Insurance Fund	2558	2558	2558	2558	2558	2558	2729	2558
* Meridian Security Insurance Co.	1318	1423	1363	1356	1415	1248	1407	1311
* Mutual Benefit Insurance Co.	696	696	696	719	696	719	719	696
* National General Assurance Co.	2859	2859	2859	3262	2859	2859	3135	2859
* Nationwide Property & Casualty Co.	1195	1299	1277	1186	1283	1186	1256	1264
Old Dominion Insurance Co.	1172	1236	1190	1300	1202	1202	1284	1226
* Penn National Insurance Co.	1489	1482	1506	1602	1505	1478	1484	1552
Pharmacists Mutual Insurance Co.	713	713	713	749	713	713	713	713
Privilege Underwriters Reciprocal Exch.	1077	1077	1077	1077	1077	1077	1077	1202
* Progressive Select Insurance Co.	625	628	623	620	691	596	669	619
* Progressive Specialty Insurance Co.	782	799	732	794	869	743	855	741
Root Insurance Co.	1889	1849	1883	1678	1930	1777	1882	1844
* Selective Ins. Co. of South Carolina	1475	1471	1430	1452	1321	1349	1275	1365
* State Farm Fire & Casualty Co.	1485	1486	1333	1530	1567	1300	1551	1380
* State Farm Mutual Ins. Co.	885	884	793	910	936	770	922	819
* Teachers Insurance Co.	1187	1187	1187	1187	1187	1187	1187	1187
* Travelers Property Casualty Insurance Co.	935	985	976	996	982	914	1007	937
United Services Automobile Association	593	624	597	608	664	618	626	602
* Unitrin Safeguard Insurance Co.	2088	2017	1689	1786	1828	1841	2092	1956
USAA Casualty Insurance Co.	660	664	611	619	694	660	668	635
USAA General Indemnity Co.	796	768	774	814	776	818	775	752

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 14: Single Female, Age 65

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	770	844	829	929	919	783	926	778
* AIG Property Casualty Co.	1475	1475	1475	1475	1475	1475	1475	1677
* Allstate Indemnity Co.	1601	1602	1624	1600	1546	1545	1602	1600
American Family Connect P & C Ins. Co.	890	968	866	862	1012	834	970	864
American National Property & Casualty Co.	772	806	796	782	794	772	806	796
* American States Preferred Insurance Co.	1104	1104	1104	1178	1080	1104	1147	1069
* Amica Mutual Insurance Co.	1387	1387	1387	1387	1387	1387	1387	1387
* Amica Property & Casualty Insurance Co.	1605	1605	1605	1605	1605	1605	1605	1605
Atlantic States Insurance Co.	1052	1052	1052	1052	1052	1052	1052	1052
Berkley Insurance Co.	799	797	825	825	810	799	806	796
* Brethren Mutual Insurance Co.	890	961	884	847	994	824	930	828
* Chubb National Insurance Co.	1445	1445	1445	1341	1504	1445	1485	1462
Cincinnati Casualty Co.	885	945	888	946	924	870	924	849
Cincinnati Insurance Co.	1335	1360	1260	1344	1349	1265	1307	1285
* Clearcover Insurance Co.	448	454	448	448	454	448	454	454
* CSAA General Insurance Co.	1246	1264	1219	1116	1275	1116	1151	1137
Cumberland Insurance Co. Inc.	967	967	967	967	942	967	942	942
* Dairyland Insurance Co.	2863	3246	2606	3013	3453	2863	3457	2809
Elephant Insurance Co.	2040	2024	2040	2178	2024	2040	2118	2024
* Encompass Home/Auto Insurance Co.	1298	1298	1298	1298	1298	1298	1298	1298
Erie Insurance Exchange	916	916	916	916	916	916	916	916
Esurance Property and Casualty Ins. Co.	1396	1396	1396	1432	1418	1396	1428	1384
* Farmers Casualty Insurance Co.	1628	1628	1628	1628	1628	1628	1628	1628
* Farmers Direct P & C Insurance Co.	1204	1204	1204	1204	1204	1204	1204	1204
* Farmers Group Property & Casualty Ins. Co.	1438	1438	1438	1438	1438	1438	1438	1438
* Farmers Insurance Exchange	1584	1626	1593	1650	1640	1552	1664	1585
* Foremost Insurance Co.	3047	3047	3047	3288	3047	3047	3221	3047
Garrison Property & Casualty Ins. Co.	1180	1162	1173	1112	1178	1184	1157	1119
* GEICO Secure Co.	672	661	672	672	680	672	680	680

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 14: Single Female, Age 65

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	1134	1321	1163	1398	1386	1278	1346	1366
* Horace Mann Insurance Co.	771	771	771	771	771	771	771	771
* Horace Mann Property & Casualty Ins. Co.	1201	1201	1201	1201	1201	1201	1201	1201
* Integon Indemnity Co.	1213	1293	1211	1323	1218	1063	1260	1190
* Liberty Mutual Personal Insurance Co.	1549	1412	1512	1608	1427	1368	1422	1362
* LM General Insurance Co.	2297	2183	2285	2519	2082	2120	2102	1989
* LM Insurance Corp.	2552	2425	2538	2800	2313	2355	2336	2211
Maryland Auto Insurance Fund	2949	2949	2949	2949	2949	2949	3120	2949
* Meridian Security Insurance Co.	1237	1344	1282	1274	1332	1179	1317	1229
* Mutual Benefit Insurance Co.	943	943	943	961	943	961	961	938
* National General Assurance Co.	2365	2365	2365	2663	2365	2365	2567	2365
* Nationwide Property & Casualty Co.	1302	1339	1400	1292	1321	1292	1291	1298
Old Dominion Insurance Co.	1322	1394	1340	1438	1352	1352	1434	1382
* Penn National Insurance Co.	1668	1661	1689	1797	1686	1656	1661	1738
Pharmacists Mutual Insurance Co.	984	984	984	1047	984	984	984	984
Privilege Underwriters Reciprocal Exch.	1383	1383	1383	1383	1383	1383	1383	1545
* Progressive Select Insurance Co.	753	755	747	751	835	716	806	744
* Progressive Specialty Insurance Co.	850	865	792	867	944	804	922	805
Root Insurance Co.	2019	1984	2017	1798	2061	1907	2015	1974
* Selective Ins. Co. of South Carolina	1636	1619	1585	1613	1452	1499	1419	1521
* State Farm Fire & Casualty Co.	1730	1729	1553	1778	1830	1510	1799	1606
* State Farm Mutual Ins. Co.	1039	1037	932	1066	1102	903	1077	961
* Teachers Insurance Co.	1301	1301	1301	1301	1301	1301	1301	1301
* Travelers Property Casualty Insurance Co.	1085	1133	1136	1157	1137	1057	1172	1089
United Services Automobile Association	751	792	756	772	842	782	794	763
* Unitrin Safeguard Insurance Co.	2128	2069	1734	1839	1871	1883	2137	1986
USAA Casualty Insurance Co.	845	851	780	792	889	843	856	813
USAA General Indemnity Co.	1019	984	991	1045	996	1043	994	965

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 15: Single Female, Age 65

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	662	732	718	802	796	681	811	676
* AIG Property Casualty Co.	1336	1336	1336	1336	1336	1336	1336	1521
* Allstate Indemnity Co.	1460	1461	1494	1459	1411	1411	1461	1459
American Family Connect P & C Ins. Co.	840	916	818	818	960	790	920	816
American National Property & Casualty Co.	720	752	746	734	740	720	756	746
* American States Preferred Insurance Co.	1059	1059	1059	1144	1035	1059	1107	1013
* Amica Mutual Insurance Co.	1055	1055	1055	1055	1055	1055	1055	1055
* Amica Property & Casualty Insurance Co.	1219	1219	1219	1219	1219	1219	1219	1219
Berkley Insurance Co.	745	742	769	769	755	745	752	742
* Brethren Mutual Insurance Co.	702	760	694	680	787	653	738	657
* Chubb National Insurance Co.	1159	1159	1159	1078	1204	1159	1193	1172
Cincinnati Casualty Co.	748	796	747	792	779	735	791	718
Cincinnati Insurance Co.	1013	1034	950	1025	1026	967	995	979
* Clearcover Insurance Co.	501	512	501	501	512	501	512	512
* CSAA General Insurance Co.	1136	1156	1120	1032	1155	1032	1052	1036
Cumberland Insurance Co. Inc.	746	746	746	746	726	746	726	726
* Dairyland Insurance Co.	2863	3246	2606	3013	3453	2863	3457	2809
Donegal Mutual Insurance Co.	1143	1143	1143	1143	1143	1143	1143	1143
Elephant Insurance Co.	1928	1914	1928	2046	1914	1928	1998	1914
* Encompass Home/Auto Insurance Co.	1210	1210	1210	1210	1210	1210	1210	1210
Erie Insurance Exchange	771	771	771	771	771	771	771	771
Esurance Property and Casualty Ins. Co.	1338	1338	1338	1376	1362	1338	1372	1340
* Farmers Casualty Insurance Co.	1662	1662	1662	1662	1662	1662	1662	1662
* Farmers Direct P & C Insurance Co.	1134	1134	1134	1134	1134	1134	1134	1134
* Farmers Group Property & Casualty Ins. Co.	1476	1476	1476	1476	1476	1476	1476	1476
* Farmers Insurance Exchange	1698	1743	1704	1775	1757	1664	1788	1699
* Foremost Insurance Co.	2697	2697	2697	2951	2697	2697	2913	2697
Garrison Property & Casualty Ins. Co.	1024	1006	1010	964	1026	1034	1010	978
* GEICO Secure Co.	625	612	625	625	634	625	634	634

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 15: Single Female, Age 65

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	924	1062	948	1107	1112	1039	1100	1108
* Horace Mann Insurance Co.	683	683	683	683	683	683	683	683
* Horace Mann Property & Casualty Ins. Co.	1067	1067	1067	1067	1067	1067	1067	1067
* Integon Indemnity Co.	1097	1174	1092	1194	1098	964	1154	1078
* Liberty Mutual Personal Insurance Co.	1439	1307	1403	1491	1324	1268	1321	1261
* LM General Insurance Co.	2170	2052	2159	2370	1965	2012	1990	1880
* LM Insurance Corp.	2411	2281	2399	2633	2182	2236	2212	2089
Maryland Auto Insurance Fund	2110	2110	2110	2110	2110	2110	2281	2110
* Meridian Security Insurance Co.	1131	1224	1171	1169	1217	1081	1210	1128
* Mutual Benefit Insurance Co.	693	693	693	715	693	715	715	692
* National General Assurance Co.	2171	2171	2171	2471	2171	2171	2375	2171
* Nationwide Property & Casualty Co.	1322	1428	1422	1310	1417	1310	1386	1386
Old Dominion Insurance Co.	1148	1212	1166	1278	1178	1178	1264	1200
* Penn National Insurance Co.	919	914	930	1581	1483	1456	1464	1530
Pharmacists Mutual Insurance Co.	759	759	759	815	759	759	759	759
Privilege Underwriters Reciprocal Exch.	982	982	982	982	982	982	982	1099
* Progressive Select Insurance Co.	710	714	701	709	780	677	762	703
* Progressive Specialty Insurance Co.	781	801	728	793	866	741	852	738
Root Insurance Co.	1854	1819	1851	1649	1899	1746	1850	1812
* Selective Ins. Co. of South Carolina	1339	1325	1294	1324	1191	1229	1163	1247
* State Farm Fire & Casualty Co.	1461	1465	1306	1511	1537	1278	1535	1359
* State Farm Mutual Ins. Co.	867	868	774	895	915	755	909	803
* Teachers Insurance Co.	1153	1153	1153	1153	1153	1153	1153	1153
* Travelers Property Casualty Insurance Co.	1034	1084	1082	1110	1086	1016	1124	1042
United Services Automobile Association	653	687	656	672	736	682	694	668
* Unitrin Safeguard Insurance Co.	2227	2152	1796	1894	1944	1946	2214	2067
USAA Casualty Insurance Co.	732	737	677	688	775	734	747	710
USAA General Indemnity Co.	893	861	867	914	874	917	871	845

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

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Scenario 16: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	895	996	1002	1067	1087	932	1109	925
* AIG Property Casualty Co.	2137	2137	2137	2137	2137	2137	2137	2499
* Allstate Indemnity Co.	1820	1821	1852	1820	1754	1754	1821	1819
American Family Connect P & C Ins. Co.	1462	1582	1420	1422	1660	1360	1608	1418
American National Property & Casualty Co.	1338	1394	1382	1360	1372	1338	1390	1366
* American States Preferred Insurance Co.	2307	2307	2307	2513	2249	2307	2435	2175
* Amica Mutual Insurance Co.	1532	1532	1532	1532	1532	1532	1532	1532
* Amica Property & Casualty Insurance Co.	1774	1774	1774	1774	1774	1774	1774	1774
Berkley Insurance Co.	1196	1190	1229	1229	1202	1196	1199	1191
* Brethren Mutual Insurance Co.	1818	1964	1792	1845	2069	2396	1943	1702
* Chubb National Insurance Co.	2516	2516	2516	2361	2616	2516	2597	2545
Cincinnati Casualty Co.	2233	2334	2222	2322	2294	2205	2329	2130
Cincinnati Insurance Co.	1499	1527	1400	1510	1518	1441	1473	1451
* Clearcover Insurance Co.	617	629	617	617	629	617	629	629
* CSAA General Insurance Co.	1128	1146	1143	1011	1122	1011	1041	1021
Cumberland Insurance Co. Inc.	1657	1657	1657	1657	1608	1657	1608	1608
* Dairyland Insurance Co.	4266	4553	4053	4358	4736	4266	4691	4202
Donegal Mutual Insurance Co.	2231	2231	2231	2231	2231	2231	2231	2231
Elephant Insurance Co.	4654	4567	4654	5079	4567	4654	4965	4567
* Encompass Home/Auto Insurance Co.	2192	2192	2192	2192	2192	2192	2192	2192
Erie Insurance Exchange	1281	1281	1281	1281	1281	1281	1281	1281
Esurance Property and Casualty Ins. Co.	1746	1746	1746	1800	1792	1746	1806	1734
* Farmers Casualty Insurance Co.	2306	2306	2306	2306	2306	2306	2306	2306
* Farmers Direct P & C Insurance Co.	1798	1798	1798	1798	1798	1798	1798	1798
* Farmers Group Property & Casualty Ins. Co.	2128	2128	2128	2128	2128	2128	2128	2128
* Farmers Insurance Exchange	1756	1813	1776	1832	1829	1719	1850	1762
* Foremost Insurance Co.	2601	2601	2601	2776	2601	2601	2714	2601
Garrison Property & Casualty Ins. Co.	2118	2077	2075	1989	2102	2143	2077	1995
* GEICO Secure Co.	1232	1181	1232	1232	1250	1232	1250	1250

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 16: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	1954	2223	2010	2300	2265	2191	2228	2254
* Horace Mann Insurance Co.	1046	1046	1046	1046	1046	1046	1046	1046
* Horace Mann Property & Casualty Ins. Co.	1781	1781	1781	1781	1781	1781	1781	1781
* Integon Indemnity Co.	1527	1584	1521	1603	1502	1278	1528	1432
* Liberty Mutual Personal Insurance Co.	1936	1748	1894	1992	1758	1696	1732	1660
* LM General Insurance Co.	2515	2394	2510	2703	2368	2377	2393	2286
* LM Insurance Corp.	2795	2660	2790	3003	2632	2641	2660	2539
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Meridian Security Insurance Co.	1430	1567	1481	1470	1538	1375	1502	1420
* Mutual Benefit Insurance Co.	1147	1147	1147	1203	1147	1203	1203	1153
* National General Assurance Co.	2644	2644	2644	2940	2644	2644	2862	2644
* Nationwide Property & Casualty Co.	1904	2526	2030	1887	2486	1887	2437	2421
Old Dominion Insurance Co.	1254	1314	1272	1382	1284	1284	1366	1300
* Penn National Insurance Co.	3000	2989	3030	3232	3038	2968	2988	3132
Pharmacists Mutual Insurance Co.	2063	2063	2063	2317	2063	2063	2063	2063
Privilege Underwriters Reciprocal Exch.	2055	2055	2055	2055	2055	2055	2055	2310
* Progressive Select Insurance Co.	835	840	864	820	943	798	891	817
* Progressive Specialty Insurance Co.	1180	1207	1144	1181	1318	1126	1282	1114
Root Insurance Co.	1263	1209	1250	1109	1276	1162	1223	1208
* Selective Ins. Co. of South Carolina	1829	1816	1779	1814	1648	1698	1610	1717
* State Farm Fire & Casualty Co.	2489	2480	2255	2559	2594	2194	2593	2307
* State Farm Mutual Ins. Co.	1443	1435	1303	1481	1509	1261	1500	1328
* Teachers Insurance Co.	1902	1902	1902	1902	1902	1902	1902	1902
* Travelers Property Casualty Insurance Co.	1517	1640	1595	1614	1631	1494	1623	1511
United Services Automobile Association	1242	1305	1249	1272	1389	1295	1308	1255
* Unitrin Safeguard Insurance Co.	2491	2419	2032	2188	2224	2269	2575	2375
USAA Casualty Insurance Co.	1393	1401	1294	1310	1466	1396	1408	1332
USAA General Indemnity Co.	1849	1780	1796	1891	1790	1907	1794	1735

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 17: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	968	1057	1081	1140	1184	988	1135	985
* AIG Property Casualty Co.	1662	1662	1662	1662	1662	1662	1662	1913
* Allstate Indemnity Co.	3158	3160	3190	3156	3029	3028	3160	3156
American Family Connect P & C Ins. Co.	1666	1806	1628	1594	1878	1570	1798	1616
American National Property & Casualty Co.	1708	1778	1772	1736	1750	1708	1778	1750
* American States Preferred Insurance Co.	1927	1927	1927	2074	1869	1927	2021	1830
* Amica Mutual Insurance Co.	1639	1639	1639	1639	1639	1639	1639	1639
* Amica Property & Casualty Insurance Co.	1848	1848	1848	1848	1848	1848	1848	1848
Berkley Insurnace Co.	1806	1795	1854	1854	1816	1806	1810	1791
* Brethren Mutual Insurance Co.	2177	2366	2161	2116	2456	2022	2298	2033
* Chubb National Insurance Co.	3134	3134	3134	2909	3283	3134	3248	3157
Cincinnati Casualty Co.	2154	2282	2194	2261	2261	2109	2202	2044
Cincinnati Insurance Co.	1574	1607	1469	1583	1596	1481	1537	1519
* Clearcover Insurance Co.	778	788	778	778	788	778	788	788
* CSAA General Insurance Co.	2645	2693	2651	2372	2676	2372	2395	2373
Cumberland Insurance Co. Inc.	2580	2580	2580	2580	2502	2580	2502	2502
* Dairyland Insurance Co.	5135	5453	4857	5201	5693	5135	5573	5033
Donegal Mutual Insurance Co.	2956	2956	2956	2956	2956	2956	2956	2956
Elephant Insurance Co.	3400	3368	3400	3750	3368	3400	3536	3368
* Encompass Home/Auto Insurance Co.	3049	3049	3049	3049	3049	3049	3049	3049
Erie Insurance Exchange	1959	1959	1959	1959	1959	1959	1959	1959
Esurance Property and Casualty Ins. Co.	3830	3830	3830	3956	3908	3830	3940	3748
Farmers Casualty Insurance Co.	3559	3559	3559	3559	3559	3559	3559	3559
Farmers Direct P & C Insurance Co.	2430	2430	2430	2430	2430	2430	2430	2430
Farmers Group Property & Casualty Ins. Co.	2848	2848	2848	2848	2848	2848	2848	2848
Farmers Insurance Exchange	3200	3297	3226	3339	3329	3130	3358	3203
* Foremost Insurance Co.	4791	4791	4791	5068	4791	4791	4944	4791
Garrison Property & Casualty Ins. Co.	2121	2085	2096	1999	2098	2133	2078	1999
* GEICO Secure Co.	1489	1443	1489	1489	1497	1489	1497	1497

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 17: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	4066	4582	4186	4807	4715	4558	4632	4704
Horace Mann Insurance Co.	1836	1836	1836	1836	1836	1836	1836	1836
Horace Mann Property & Casualty Ins. Co.	2231	2231	2231	2231	2231	2231	2231	2231
* Integon Indemnity Co.	2136	2177	2121	2237	2079	1744	2042	1974
* Liberty Mutual Personal Insurance Co.	1308	1202	1288	1334	1190	1180	1184	1154
* LM General Insurance Co.	1713	1641	1706	1811	1582	1637	1606	1544
* LM Insurance Corp.	1905	1824	1897	2015	1759	1820	1785	1716
Maryland Auto Insurance Fund	3954	3954	3954	3954	3954	3954	4229	3954
* Meridian Security Insurance Co.	2005	2233	2076	2029	2158	1888	2081	1956
* Mutual Benefit Insurance Co.	1613	1613	1613	1648	1613	1648	1648	1598
* National General Assurance Co.	8051	8051	8051	8670	8051	8051	8512	8051
* Nationwide Property & Casualty Co.	2934	3193	3161	2907	3142	2907	3074	3079
Old Dominion Insurance Co.	2970	3120	2988	3192	3000	3000	3164	3056
Penn National Insurance Co.	3182	3180	3215	3403	3222	3140	3133	3296
Pharmacists Mutual Insurance Co.	3152	3152	3152	3504	3152	3152	3152	3152
Privilege Underwriters Reciprocal Exch.	2551	2551	2551	2551	2551	2551	2551	2866
* Progressive Select Insurance Co.	1428	1440	1462	1405	1614	1359	1532	1401
* Progressive Specialty Insurance Co.	1706	1742	1661	1714	1919	1619	1830	1607
Root Insurance Co.	1247	1208	1240	1103	1270	1161	1222	1206
* Selective Ins. Co. of South Carolina	2464	2457	2393	2427	2203	2257	2128	2285
* State Farm Fire & Casualty Co.	3039	3015	2745	3096	3213	2631	3132	2782
* State Farm Mutual Ins. Co.	1871	1851	1695	1899	1980	1616	1918	1707
Teachers Insurance Co.	2410	2410	2410	2410	2410	2410	2410	2410
* Travelers Property Casualty Insurance Co.	2290	2466	2402	2414	2438	2216	2434	2274
United Services Automobile Association	1524	1607	1536	1567	1699	1588	1605	1538
* Unitrin Safeguard Insurance Co.	3415	3294	2719	2900	3116	3111	3610	3361
USAA Casualty Insurance Co.	1657	1670	1536	1556	1735	1655	1671	1579
USAA General Indemnity Co.	1934	1872	1885	1986	1885	1984	1888	1828

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 18: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	850	943	937	1018	1029	876	1044	872
* AIG Property Casualty Co.	2321	2321	2321	2321	2321	2321	2321	2707
* Allstate Indemnity Co.	2141	2142	2163	2140	2060	2060	2142	2140
American Family Connect P & C Ins. Co.	1416	1516	1372	1352	1594	1308	1528	1360
American National Property & Casualty Co.	1358	1416	1410	1384	1396	1358	1422	1398
* American States Preferred Insurance Co.	2484	2484	2484	2692	2427	2484	2623	2348
* Amica Mutual Insurance Co.	1829	1829	1829	1829	1829	1829	1829	1829
* Amica Property & Casualty Insurance Co.	2115	2115	2115	2115	2115	2115	2115	2115
Berkley Insurance Co.	1231	1221	1264	1264	1234	1231	1234	1219
* Brethren Mutual Insurance Co.	1781	1930	1760	1794	2025	1653	1903	1669
* Chubb National Insurance Co.	2390	2390	2390	2243	2462	2390	2441	2414
Cincinnati Casualty Co.	1915	2032	1953	1989	2020	1873	1958	1810
Cincinnati Insurance Co.	1733	1775	1639	1746	1764	1655	1699	1682
* Clearcover Insurance Co.	688	696	688	688	696	688	696	696
* CSAA General Insurance Co.	1066	1086	1076	977	1070	977	989	968
Cumberland Insurance Co. Inc.	1518	1518	1518	1518	1474	1518	1474	1474
* Dairyland Insurance Co.	4074	4322	3884	4148	4486	4074	4433	4012
Donegal Mutual Insurance Co.	4891	4891	4891	4891	4891	4891	4891	4891
Elephant Insurance Co.	4861	4766	4861	5311	4766	4861	5178	4766
* Encompass Home/Auto Insurance Co.	2126	2126	2126	2126	2126	2126	2126	2126
Erie Insurance Exchange	1520	1520	1520	1520	1520	1520	1520	1520
Esurance Property and Casualty Ins. Co.	1558	1558	1558	1600	1598	1558	1610	1556
* Farmers Casualty Insurance Co.	2226	2226	2226	2226	2226	2226	2226	2226
* Farmers Direct P & C Insurance Co.	1740	1740	1740	1740	1740	1740	1740	1740
* Farmers Group Property & Casualty Ins. Co.	1882	1882	1882	1882	1882	1882	1882	1882
* Farmers Insurance Exchange	1745	1786	1757	1815	1806	1705	1816	1737
* Foremost Insurance Co.	2335	2335	2335	2481	2335	2335	2396	2335
Garrison Property & Casualty Ins. Co.	1896	1861	1863	1786	1889	1917	1864	1798
* GEICO Secure Co.	1318	1278	1318	1318	1334	1318	1334	1334

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 18: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	2305	2635	2369	2685	2652	2584	2620	2656
* Horace Mann Insurance Co.	1064	1064	1064	1064	1064	1064	1064	1064
* Horace Mann Property & Casualty Ins. Co.	1790	1790	1790	1790	1790	1790	1790	1790
* Integon Indemnity Co.	1315	1369	1315	1392	1310	1118	1325	1253
* Liberty Mutual Personal Insurance Co.	1360	1236	1332	1382	1242	1198	1224	1184
* LM General Insurance Co.	1927	1851	1920	2027	1798	1833	1811	1738
* LM Insurance Corp.	2139	2055	2135	2253	1998	2036	2013	1931
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Meridian Security Insurance Co.	1411	1538	1460	1448	1513	1352	1480	1401
* Mutual Benefit Insurance Co.	1102	1102	1102	1120	1102	1120	1120	1094
* National General Assurance Co.	2562	2562	2562	2841	2562	2562	2767	2562
* Nationwide Property & Casualty Co.	1707	2136	1813	1694	2102	1694	2059	2062
Old Dominion Insurance Co.	1246	1314	1264	1352	1276	1276	1350	1296
* Penn National Insurance Co.	1558	1556	1571	1660	1577	1539	1544	1615
Pharmacists Mutual Insurance Co.	2235	2235	2235	2465	2235	2235	2235	2235
Privilege Underwriters Reciprocal Exch.	2430	2430	2430	2430	2430	2430	2430	2726
* Progressive Select Insurance Co.	820	829	835	812	923	779	882	807
* Progressive Specialty Insurance Co.	1421	1449	1443	1433	1630	1338	1502	1337
Root Insurance Co.	1232	1194	1223	1087	1259	1147	1217	1190
* Selective Ins. Co. of South Carolina	1934	1935	1896	1908	1750	1786	1695	1808
* State Farm Fire & Casualty Co.	2593	2577	2365	2646	2713	2286	2675	2400
* State Farm Mutual Ins. Co.	1513	1499	1377	1540	1588	1322	1556	1390
* Teachers Insurance Co.	1920	1920	1920	1920	1920	1920	1920	1920
* Travelers Property Casualty Insurance Co.	1714	1843	1817	1822	1836	1688	1838	1708
United Services Automobile Association	1290	1356	1297	1325	1452	1347	1366	1313
* Unitrin Safeguard Insurance Co.	2024	1960	1631	1739	1833	1838	2111	1958
USAA Casualty Insurance Co.	1444	1454	1340	1359	1526	1449	1467	1390
USAA General Indemnity Co.	1578	1522	1534	1616	1535	1623	1536	1489

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 19: Married Rate with Youthful Driver

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	1908	2076	2089	2272	2315	1923	2241	1911
* AIG Property Casualty Co.	4794	4794	4794	4794	4794	4794	4794	5567
* Allstate Indemnity Co.	7048	7053	7112	7046	6736	6735	7053	7044
American Family Connect P & C Ins. Co.	4752	5194	4638	4710	5412	4494	5262	4698
American National Property & Casualty Co.	3082	3230	3198	3118	3176	3082	3176	3144
* American States Preferred Insurance Co.	6350	6350	6350	6737	6212	6350	6766	5939
* Amica Mutual Insurance Co.	2363	2363	2363	2363	2363	2363	2363	2363
* Amica Property & Casualty Insurance Co.	3901	3901	3901	3901	3901	3901	3901	3901
Berkley Insurnace Co.	3121	3111	3207	3207	3161	3121	3139	3103
* Brethren Mutual Insurance Co.	3593	3970	3582	3448	4083	3347	3802	3384
* Chubb National Insurance Co.	4916	4916	4916	4548	5170	4916	5091	4946
Cincinnati Casualty Co.	5404	5672	5421	5811	5539	5348	5540	5196
Cincinnati Insurance Co.	5048	5151	4760	5085	5110	4766	4939	4868
* Clearcover Insurance Co.	1123	1108	1123	1123	1108	1123	1108	1108
* CSAA General Insurance Co.	2632	2682	2615	2274	2632	2274	2412	2371
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	6961	7428	6583	7069	7765	6961	7607	6816
Donegal Mutual Insurance Co.	7579	7579	7579	7579	7579	7579	7579	7579
Elephant Insurance Co.	4526	4480	4526	5065	4480	4526	4666	4480
* Encompass Home/Auto Insurance Co.	3302	3302	3302	3302	3302	3302	3302	3302
Erie Insurance Exchange	3282	3282	3282	3282	3282	3282	3282	3282
Esurance Property and Casualty Ins. Co.	5592	5592	5592	5772	5666	5592	5708	5504
* Farmers Casualty Insurance Co.	7082	7082	7082	7082	7082	7082	7082	7082
* Farmers Direct P & C Insurance Co.	5360	5360	5360	5360	5360	5360	5360	5360
* Farmers Group Property & Casualty Ins. Co.	6656	6656	6656	6656	6656	6656	6656	6656
* Farmers Insurance Exchange	4731	4854	4743	4930	4906	4618	4923	4720
* Foremost Insurance Co.	8623	8623	8623	9151	8623	8623	8876	8623
Garrison Property & Casualty Ins. Co.	3437	3382	3432	3223	3404	3437	3333	3211
* GEICO Secure Co.	3020	2939	3020	3020	3000	3020	3000	3000

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 19: Married Rate with Youthful Driver

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	8413	9688	8657	10321	10130	9499	9892	10024
* Horace Mann Insurance Co.	2553	2553	2553	2553	2553	2553	2553	2553
* Horace Mann Property & Casualty Ins. Co.	4055	4055	4055	4055	4055	4055	4055	4055
* Integon Indemnity Co.	3206	3383	3191	3465	3141	2707	3220	3031
* Liberty Mutual Personal Insurance Co.	1976	1824	1932	2072	1796	1758	1790	1736
* LM General Insurance Co.	8487	8255	8443	9057	7860	8000	7886	7628
* LM Insurance Corp.	9431	9172	9381	10064	8736	8889	8764	8475
Maryland Auto Insurance Fund	13591	13591	13591	13591	13591	13591	14234	13591
* Meridian Security Insurance Co.	2818	3098	2911	2884	3034	2659	2984	2779
* Mutual Benefit Insurance Co.	2733	2733	2733	2715	2733	2715	2715	2691
* National General Assurance Co.	6796	6796	6796	7627	6796	6796	7366	6796
* Nationwide Property & Casualty Co.	2822	3745	3038	2798	3630	2798	3541	3591
Old Dominion Insurance Co.	3442	3616	3460	3688	3472	3472	3670	3538
* Penn National Insurance Co.	2841	2828	2874	3060	3037	2988	2986	3128
Pharmacists Mutual Insurance Co.	4152	4152	4152	4480	4152	4152	4152	4152
Privilege Underwriters Reciprocal Exch.	6195	6195	6195	6195	6195	6195	6195	6888
* Progressive Select Insurance Co.	1652	1652	1720	1634	1910	1551	1754	1622
* Progressive Specialty Insurance Co.	2223	2260	2189	2255	2527	2097	2371	2095
Root Insurance Co.	1232	1194	1223	1087	1259	1147	1217	1190
* Selective Ins. Co. of South Carolina	4016	4080	3971	3904	3662	3640	3433	3671
* State Farm Fire & Casualty Co.	6124	6097	5482	6294	6484	5310	6341	5651
* State Farm Mutual Ins. Co.	3176	3161	2838	3264	3371	2745	3286	2926
* Teachers Insurance Co.	4388	4388	4388	4388	4388	4388	4388	4388
* Travelers Property Casualty Insurance Co.	4567	4820	4786	4850	4831	4395	4907	4544
United Services Automobile Association	2360	2503	2383	2428	2648	2463	2494	2390
* Unitrin Safeguard Insurance Co.	5465	5230	4322	4534	4744	4735	5449	5108
USAA Casualty Insurance Co.	2194	2204	2012	2039	2281	2173	2189	2072
USAA General Indemnity Co.	2642	2549	2564	2706	2558	2710	2562	2485

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 20: Married Rate with Youthful Drivers

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	2703	3007	2954	3284	3256	2799	3352	2777
* AIG Property Casualty Co.	4977	4977	4977	4977	4977	4977	4977	5806
* Allstate Indemnity Co.	9131	9140	9488	9126	8725	8722	9140	9122
American Family Connect P & C Ins. Co.	6178	6760	6034	6178	7072	5870	6860	6116
American National Property & Casualty Co.	6500	6792	6740	6604	6680	6500	6760	6666
* American States Preferred Insurance Co.	5189	5189	5189	5594	5040	5189	5549	4788
* Amica Mutual Insurance Co.	5456	5456	5456	5456	5456	5456	5456	5456
* Amica Property & Casualty Insurance Co.	4211	4211	4211	4211	4211	4211	4211	4211
Berkley Insurnace Co.	5238	5223	5468	5468	5305	5238	5294	5209
* Brethren Mutual Insurance Co.	2776	3086	2755	2796	3203	2610	3000	2651
* Chubb National Insurance Co.	5864	5864	5864	5429	6238	5864	6162	5900
Cincinnati Casualty Co.	6410	6606	6327	6800	6463	6374	6697	6169
Cincinnati Insurance Co.	4683	4753	4299	4721	4716	4405	4578	4487
* Clearcover Insurance Co.	993	1001	993	993	1001	993	1001	1001
* CSAA General Insurance Co.	2377	2423	2414	2048	2336	2048	2170	2132
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	10273	10996	9795	10556	11405	10273	11384	10151
Donegal Mutual Insurance Co.	6560	6560	6560	6560	6560	6560	6560	6560
Elephant Insurance Co.	3323	3283	3323	3674	3283	3323	3459	3283
* Encompass Home/Auto Insurance Co.	5466	5466	5466	5466	5466	5466	5466	5466
Erie Insurance Exchange	2807	2807	2807	2807	2807	2807	2807	2807
Esurance Property and Casualty Ins. Co.	8364	8364	8364	8692	8520	8364	8616	8322
* Farmers Casualty Insurance Co.	5419	5419	5419	5419	5419	5419	5419	5419
* Farmers Direct P & C Insurance Co.	4056	4056	4056	4056	4056	4056	4056	4056
* Farmers Group Property & Casualty Ins. Co.	5298	5298	5298	5298	5298	5298	5298	5298
* Farmers Insurance Exchange	8068	8371	8146	8470	8424	7902	8571	8137
* Foremost Insurance Co.	11575	11575	11575	12397	11575	11575	12078	11575
Garrison Property & Casualty Ins. Co.	4863	4775	4794	4562	4844	4906	4764	4581
* GEICO Secure Co.	5091	4817	5091	5091	5163	5091	5163	5163

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 20: Married Rate with Youthful Drivers

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	6455	7451	6641	7743	7698	7309	7592	7670
* Horace Mann Insurance Co.	2085	2085	2085	2085	2085	2085	2085	2085
* Horace Mann Property & Casualty Ins. Co.	3347	3347	3347	3347	3347	3347	3347	3347
* Integon Indemnity Co.	2881	3094	2850	3132	2815	2464	2993	2754
* Liberty Mutual Personal Insurance Co.	1460	1324	1426	1526	1334	1288	1326	1270
* LM General Insurance Co.	6324	6037	6305	6839	5956	5993	6038	5797
* LM Insurance Corp.	7027	6709	7006	7599	6618	6658	6709	6441
Maryland Auto Insurance Fund	9908	9908	9908	9908	9908	9908	10551	9908
* Meridian Security Insurance Co.	2694	2940	2776	2784	2905	2563	2896	2679
* Mutual Benefit Insurance Co.	2139	2139	2139	2186	2139	2186	2186	2127
* National General Assurance Co.	6183	6183	6183	7079	6183	6183	6794	6183
* Nationwide Property & Casualty Co.	2832	3689	3042	2807	3620	2807	3535	3553
Old Dominion Insurance Co.	6748	7074	6766	7484	6778	6778	7340	6898
* Penn National Insurance Co.	8465	8405	8587	9231	8568	8402	8481	8903
Pharmacists Mutual Insurance Co.	3075	3075	3075	3486	3075	3075	3075	3075
Privilege Underwriters Reciprocal Exch.	4011	4011	4011	4011	4011	4011	4011	4512
* Progressive Select Insurance Co.	2898	2919	2890	2866	3283	2745	3158	2850
* Progressive Specialty Insurance Co.	4053	4138	3847	4084	4514	3851	4383	3816
Root Insurance Co.	1332	1274	1316	1166	1346	1227	1294	1272
* Selective Ins. Co. of South Carolina	2961	2961	2883	2912	2654	2709	2553	2742
* State Farm Fire & Casualty Co.	5939	5930	5275	6156	6247	5144	6224	5479
* State Farm Mutual Ins. Co.	3064	3058	2716	3175	3230	2644	3209	2822
* Teachers Insurance Co.	3600	3600	3600	3600	3600	3600	3600	3600
* Travelers Property Casualty Insurance Co.	3888	4157	4095	4205	4154	3815	4254	3915
United Services Automobile Association	3507	3712	3528	3614	3985	3673	3739	3580
* Unitrin Safeguard Insurance Co.	9516	9346	8063	8348	8578	8585	9237	8901
USAA Casualty Insurance Co.	3161	3181	2911	2953	3344	3162	3202	3020
USAA General Indemnity Co.	3785	3639	3671	3880	3672	3896	3672	3550

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 21: Married Rate, No Youthful Driver

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	831	915	928	982	1031	849	996	848
* AIG Property Casualty Co.	2414	2414	2414	2414	2414	2414	2414	2783
* Allstate Indemnity Co.	2468	2470	2491	2466	2372	2371	2470	2467
American Family Connect P & C Ins. Co.	2046	2224	1986	1992	2328	1910	2240	1992
American National Property & Casualty Co.	1396	1468	1448	1412	1444	1396	1442	1428
* American States Preferred Insurance Co.	2345	2345	2345	2524	2291	2345	2451	2259
* Amica Mutual Insurance Co.	1738	1738	1738	1738	1738	1738	1738	1738
* Amica Property & Casualty Insurance Co.	2016	2016	2016	2016	2016	2016	2016	2016
Berkley Insurnace Co.	1484	1478	1532	1532	1500	1484	1494	1476
* Brethren Mutual Insurance Co.	1662	1793	1651	1595	1859	1544	1740	1546
* Chubb National Insurance Co.	3106	3106	3106	2881	3211	3106	3188	3126
Cincinnati Casualty Co.	2580	2730	2639	2669	2720	2517	2621	2433
Cincinnati Insurance Co.	2753	2827	2609	2772	2803	2593	2697	2676
* Clearcover Insurance Co.	901	909	901	901	909	901	909	909
* CSAA General Insurance Co.	2599	2635	2577	2334	2660	2334	2377	2335
Cumberland Insurance Co. Inc.	1590	2123	1590	1590	1548	1590	1548	1548
* Dairyland Insurance Co.	4622	4988	4369	4755	5196	4622	5174	4560
Donegal Mutual Insurance Co.	4912	4912	4912	4912	4912	4912	4912	4912
Elephant Insurance Co.	3621	3589	3621	3989	3589	3621	3774	3589
* Encompass Home/Auto Insurance Co.	2709	2709	2709	2709	2709	2709	2709	2709
Erie Insurance Exchange	1597	1597	1597	1597	1597	1597	1597	1597
Esurance Property and Casualty Ins. Co.	2396	2396	2396	2474	2450	2396	2470	2374
* Farmers Casualty Insurance Co.	4456	4456	4456	4456	4456	4456	4456	4456
* Farmers Direct P & C Insurance Co.	3190	3190	3190	3190	3190	3190	3190	3190
* Farmers Group Property & Casualty Ins. Co.	4138	4138	4138	4138	4138	4138	4138	4138
* Farmers Insurance Exchange	5235	5396	5267	5462	5442	5125	5509	5249
* Foremost Insurance Co.	3297	3297	3297	3523	3297	3297	3427	3297
Garrison Property & Casualty Ins. Co.	2376	2333	2354	2227	2352	2384	2314	2224
* GEICO Secure Co.	1508	1477	1508	1508	1504	1508	1504	1504

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 21: Married Rate, No Youthful Driver

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	4156	4787	4275	4951	4825	4677	4695	4769
* Horace Mann Insurance Co.	1460	1460	1460	1460	1460	1460	1460	1460
* Horace Mann Property & Casualty Ins. Co.	2275	2275	2275	2275	2275	2275	2275	2275
* Integon Indemnity Co.	1619	1706	1621	1739	1624	1392	1662	1574
* Liberty Mutual Personal Insurance Co.	1774	1626	1740	1808	1612	1580	1600	1548
* LM General Insurance Co.	3565	3435	3549	3784	3277	3364	3297	3163
* LM Insurance Corp.	3961	3816	3944	4204	3640	3736	3664	3516
Maryland Auto Insurance Fund	5661	5661	5661	5661	5661	5661	6035	5661
* Meridian Security Insurance Co.	1973	2146	2042	2025	2118	1879	2083	1958
* Mutual Benefit Insurance Co.	1460	1460	1460	1490	1460	1490	1490	1453
* National General Assurance Co.	3177	3177	3177	3569	3177	3177	3454	3177
* Nationwide Property & Casualty Co.	2083	2254	2232	2064	2212	2064	2168	2167
Old Dominion Insurance Co.	2044	2156	2062	2208	2074	2074	2196	2120
* Penn National Insurance Co.	2008	2004	2028	2156	2033	188	1991	2089
Pharmacists Mutual Insurance Co.	1719	1719	1719	1819	1719	1719	1719	1719
Privilege Underwriters Reciprocal Exch.	2564	2564	2564	2564	2564	2564	2564	2875
* Progressive Select Insurance Co.	1217	1224	1282	1197	1403	1148	1289	1194
* Progressive Specialty Insurance Co.	1561	1594	1552	1575	1778	1470	1661	1466
Root Insurance Co.	1795	1714	1774	1572	1820	1648	1744	1713
* Selective Ins. Co. of South Carolina	2426	2423	2368	2384	2180	2223	2102	2253
* State Farm Fire & Casualty Co.	3574	3557	3232	3651	3778	3121	3688	3303
* State Farm Mutual Ins. Co.	1702	1691	1537	1735	1803	1478	1751	1566
* Teachers Insurance Co.	2464	2464	2464	2464	2464	2464	2464	2464
* Travelers Property Casualty Insurance Co.	2228	2394	2342	2352	2382	2166	2366	2208
United Services Automobile Association	1713	1809	1726	1758	1920	1788	1808	1733
* Unitrin Safeguard Insurance Co.	2938	2850	2357	2495	2658	2635	3042	2829
USAA Casualty Insurance Co.	1840	1849	1695	1717	1924	1832	1849	1750
USAA General Indemnity Co.	2095	2023	2037	2143	2033	2149	2035	1969

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 22: Married Rate, No Youthful Driver

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	972	1066	1067	1155	1172	990	1169	983
* AIG Property Casualty Co.	2059	2059	2059	2059	2059	2059	2059	2347
* Allstate Indemnity Co.	2270	2272	2304	2269	2183	2183	2272	2269
American Family Connect P & C Ins. Co.	1548	1666	1496	1486	1754	1430	1682	1488
American National Property & Casualty Co.	1118	1170	1158	1136	1152	1118	1164	1146
* American States Preferred Insurance Co.	2452	2452	2452	2624	2408	2452	2590	2333
* Amica Mutual Insurance Co.	1746	1746	1746	1746	1746	1746	1746	1746
* Amica Property & Casualty Insurance Co.	2036	2036	2036	2036	2036	2036	2036	2036
Atlantic States Insurance Co.	1678	1678	1678	1678	1678	1678	1678	1678
Berkley Insurance Co.	1256	1250	1295	1295	1269	1256	1264	1251
* Brethren Mutual Insurance Co.	1385	1478	1379	1329	1534	1284	1441	1282
* Chubb National Insurance Co.	2294	2294	2294	2154	2362	2294	2343	2315
Cincinnati Casualty Co.	1618	1723	1650	1686	1710	1577	1659	1528
Cincinnati Insurance Co.	1731	1768	1632	1742	1756	1657	1697	1679
* Clearcover Insurance Co.	818	828	818	818	828	818	828	828
* CSAA General Insurance Co.	1207	1228	1214	1093	1215	1093	1122	1092
Cumberland Insurance Co. Inc.	1133	1133	1133	1133	1106	1133	1106	1106
* Dairyland Insurance Co.	3492	3732	3328	3586	3865	3492	3866	3456
Elephant Insurance Co.	4652	4567	4652	5073	4567	4652	4954	4567
* Encompass Home/Auto Insurance Co.	1931	1931	1931	1931	1931	1931	1931	1931
Erie Insurance Exchange	1240	1240	1240	1240	1240	1240	1240	1240
Esurance Property and Casualty Ins. Co.	1676	1676	1676	1720	1716	1676	1724	1662
* Farmers Casualty Insurance Co.	2408	2408	2408	2408	2408	2408	2408	2408
* Farmers Direct P & C Insurance Co.	1892	1892	1892	1892	1892	1892	1892	1892
* Farmers Group Property & Casualty Ins. Co.	2086	2086	2086	2086	2086	2086	2086	2086
* Farmers Insurance Exchange	1713	1749	1720	1776	1770	1673	1771	1701
* Foremost Insurance Co.	2702	2702	2702	2883	2702	2702	2801	2702
Garrison Property & Casualty Ins. Co.	1755	1724	1733	1652	1748	1768	1719	1659
* GEICO Secure Co.	1277	1246	1277	1277	1288	1277	1288	1288

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

February 2022

Scenario 22: Married Rate, No Youthful Driver

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Hartford Casualty Insurance Co.	1518	1748	1557	1841	1810	1703	1767	1791
* Horace Mann Insurance Co.	1214	1214	1214	1214	1214	1214	1214	1214
* Horace Mann Property & Casualty Ins. Co.	2051	2051	2051	2051	2051	2051	2051	2051
* Integon Indemnity Co.	1486	1554	1487	1600	1485	1275	1498	1431
* Liberty Mutual Personal Insurance Co.	1886	1710	1838	1952	1712	1666	1704	1638
* LM General Insurance Co.	2859	2721	2848	3077	2653	2712	2698	2584
* LM Insurance Corp.	3176	3024	3165	3419	2947	3013	2998	2870
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Meridian Security Insurance Co.	1774	1937	1839	1819	1906	1689	1866	1758
* Mutual Benefit Insurance Co.	1017	1017	1017	1034	1017	1034	1034	1014
* National General Assurance Co.	3361	3361	3361	3771	3361	3361	3642	3361
* Nationwide Property & Casualty Co.	2001	2542	2142	1984	2495	1984	2440	2445
Old Dominion Insurance Co.	1866	1954	1884	2042	1896	1896	2028	1922
* Penn National Insurance Co.	1476	1474	1490	1574	1492	1461	1465	1530
Pharmacists Mutual Insurance Co.	1514	1514	1514	1615	1514	1514	1514	1514
Privilege Underwriters Reciprocal Exch.	1998	1998	1998	1998	1998	1998	1998	2232
* Progressive Select Insurance Co.	907	907	934	902	1032	858	965	893
* Progressive Specialty Insurance Co.	1322	1351	1281	1343	1492	1253	1428	1252
Root Insurance Co.	1185	1144	1176	1044	1205	1100	1161	1142
* Selective Ins. Co. of South Carolina	2184	2178	2136	2153	1971	2015	1910	2037
* State Farm Fire & Casualty Co.	2617	2606	2371	2683	2749	2304	2703	2432
* State Farm Mutual Ins. Co.	1532	1522	1384	1568	1615	1337	1578	1415
* Teachers Insurance Co.	2210	2210	2210	2210	2210	2210	2210	2210
* Travelers Property Casualty Insurance Co.	1683	1795	1771	1789	1795	1650	1805	1678
United Services Automobile Association	1229	1292	1236	1260	1377	1281	1298	1248
* Unitrin Safeguard Insurance Co.	2405	2334	1961	2090	2138	2159	2456	2273
USAA Casualty Insurance Co.	1321	1328	1223	1240	1388	1321	1336	1269
USAA General Indemnity Co.	1595	1538	1549	1630	1550	1640	1550	1504

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Insurer Phone Numbers and Websites

Note: If there is no phone number shown for an insurer, look in the Yellow Pages for an insurance producer (also known as an agent or broker) in your area. You may also find information on the insurer's website. Insurance producers sell coverage on the insurer's behalf and can locate coverage on your behalf.

Agency Insurance Co.	800-492-5629	www.agencyinsurancecompany.com
AIG Property Casualty Co.	See Yellow Pages	www.aig.com
Allstate Indemnity Co.	800-255-7828	www.allstate.com
American Family Connect P & C Ins. Co.	800-842-3344	www.connectbyamfam.com
American National Property & Casualty Co.	800-843-3276	www.americannational.com
American States Preferred Insurance Co.	800-332-3226	www.safeco.com
Amica Mutual Insurance Co.	800-242-6422	www.Amica.com
Amica Property and Casualty Co.	800-242-6422	www.Amica.com
Atlantic States Insurance Co.	800-877-0600	www.donegalgroup.com
Berkley Insurance Co.	855-663-8551	www.berkleyone.com
Brethren Mutual Insurance Co.	800-621-4264	www.bmic.com
Chubb National Insurance Co.	866-324-8222	www.chubb.com
Cincinnati Casualty Co.	888-242-8811	www.cinfin.com
Cincinnati Insurance Co.	888-242-8811	www.cinfin.com
Clearcover Insurance Co.	855-444-5314	www.clearcover.com
CSAA General Insurance Co.	888-222-0094	http://midatlantic.aaa.com/Insurance/InsurewithAAA
Cumberland Insurance Co. Inc.	800-232-6992	www.cumberlandmutual.com
Dairyland Insurance Co.	800-334-0090	www.dairylandinsurance.com/auto
Donegal Mutual Insurance Co.	800-877-0600	www.donegalgroup.com
Elephant Insurance Co.	855-353-7426	www.elephant.com
Encompass Home/Auto Insurance Co.	800-588-7400	www.encompassinsurance.com
Erie Insurance Exchange	800-458-0811	www.erieinsurance.com
Esurance Property and Casualty Ins. Co.	800-378-7262	www.esurance.com
Farmers Casualty Insurance Co.	800-422-4272	www.myautohome.metlife.com
Farmers Direct P & C Insurance Co.	800-422-4272	www.myautohome.metlife.com
Farmers Group Property & Casualty Ins. Co.	800-422-4272	www.myautohome.metlife.com
Farmers Insurance Exchange	888-327-6335	www.farmers.com
Foremost Insurance Co.	888-888-0080	www.foremost.com
Garrison Property & Casualty Ins. Co.	800-531-8722	www.usaa.com
GEICO Secure Co.	800-861-8380	www.geico.com

Insurer Phone Numbers and Websites

Note: If there is no phone number shown for an insurer, look in the Yellow Pages for an insurance producer (also known as an agent or broker) in your area. You may also find information on the insurer's website. Insurance producers sell coverage on the insurer's behalf and can locate coverage on your behalf.

Hartford Casualty Insurance Co.	888-413-8970	www.thehartford.com
Horace Mann Insurance Co.	800-999-1030	www.horacemann.com
Horace Mann Property & Casualty Ins. Co.	800-999-1030	www.horacemann.com
Integon Indemnity Corp.	800-462-2123	www.nationalgeneral.com
Liberty Mutual Personal Insurance Co.	800-837-5254	www.libertymutual.com
LM General Insurance Co.	800-837-5254	www.libertymutual.com
LM Insurance Corp.	800-837-5254	www.libertymutual.com
Maryland Auto Insurance Fund	800-492-7120	www.mymarylandauto.com
Meridian Security Insurance Co.	833-724-3577	www.stateauto.com
Mutual Benefit Insurance Co.	800-283-3531	www.mutualbenefitgroup.com
National General Assurance Co.	800-462-2123	www.nationalgeneral.com
Nationwide Property & Casualty Co.	888-890-4630	www.nationwide.com
New Jersey Manufacturers Insurance Co.	800-232-6600	www.njm.com
Old Dominion Insurance Co.	800-226-0875	www.msainsurance.com
Penn National Insurance Co.	800-388-4764	www.PennNationalInsurance.com
Pharmacists Mutual Insurance Co.	800-247-5930	www.phmic.com
Privilege Underwriters Reciprocal Exch.	888-813-7873	www.pureinsurance.com
Progressive Select Insurance Co.	800-776-4737	www.progressive.com
Progressive Specialty Insurance Co.	See Yellow Pages	www.progressiveagent.com
Root Insurance Co.	866-980-9431	www.joinroot.com
Selective Ins. Co. of South Carolina	866-513-4395	www.selective.com
State Farm Fire & Casualty Co.	800-782-8332	www.statefarm.com
State Farm Mutual Automobile Ins. Co.	800-782-8332	www.statefarm.com
Teachers Insurance Co.	800-999-1030	www.horacemann.com
Travelers Property Casualty Insurance Co.	888-695-4625	www.travelers.com
United Services Automobile Association	800-531-8722	www.usaa.com
Unitrin Safeguard Insurance Co.	866-860-9348	www.kemper.com
USAA Casualty Insurance Co.	800-531-8722	www.usaa.com
USAA General Indemnity Co.	800-531-8722	www.usaa.com

Coverages Offered by Insurer (or group of insurers)

Some insurers offer various coverage by different insurers within their insurance group.

Y = Coverage is offered (*though some limitations may apply)

A = Coverage may be available through an affiliated program

Group Name	Insurer(s)	Home	Boats	Personal Watercraft	Manufactured homes	Personal Farm	Notes / Limitations
Agency	Agency Insurance Co.						
AIG	AIG Property Casualty Co.	Y	Y	Y			
Allstate	Encompass Home/Auto Insurance Co.	Y	Y	Y			
	Allstate Property & Casualty Insurance Co.		Y	Y			
	Allstate Insurance Co.	Y*					*Renters Only
	Allstate Indemnity Co.						
	Esurance Property and Casualty Ins. Co.						
	Allstate Vehicle & Property Insurance Co.	Y*					*Home/Condo Only
American Family	Homesite Insurance Co. of the Midwest	Y	Y*				*Requires Home Policy
	NGM Insurance Co.	Y	Y*				*Requires Home Policy
	Homesite Insurance Co.	Y	Y*				*Requires Home Policy
	American Family Connect P & C Ins. Co.	Y					
	Old Dominion Insurance Co.						*Requires Auto Policy
AMICA	Amica Property and Casualty Co.						
	Amica Mutual Insurance Co.	Y	Y	A			*Snowmobiles only
AMIG	American Modern Home Insurance Co.	Y*					*Renters only.
	American Property & Casualty Ins. Co.	Y*	Y	Y	Y		*Condos only
Assurant	American Bankers Insurance Co. of FL	Y*		Y*	Y		*Refer to Company for Limitations
	American Security Insurance. Co.	Y*					*Home Policies only
	Standard Guaranty Insurance. Co.	Y*					*Home Policies only
AXA	XL Specialty Insurance Co.						
Berkley	Berkley Insurance Co.	Y					
	Riverport Insurance Co.		Y	Y			
Brethren Mutual	Brethren Mutual Insurance Co.	Y	Y	Y			
Chubb / ACE	Chubb National Insurance Co.	Y					
	Federal Insurance Co.	Y	Y*	Y*			*Moored in the Continental US
	Vigilant Insurance Co.	Y					
	Indemnity Insurance Co. of N.A.					Y	
Clearcover	Clearcover Insurance Co.						
Cincinnati	Cincinnati Insurance Co.	Y	Y	Y			*Requires Auto Policy
	Cincinnati Casualty Co.	Y	Y	Y			*Requires Auto Policy
CSAA	CSAA General Insurance Co.	Y					

Coverages Offered by Insurer (or group of insurers)

Some insurers offer various coverage by different insurers within their insurance group.

Y = Coverage is offered (*though some limitations may apply)

A = Coverage may be available through an affiliated program

Group Name	Insurer(s)	Home	Boats	Personal Watercraft	Manufactured homes	Personal Farm	Notes / Limitations
Cumberland	Cumberland Insurance Co. Inc.						
	Cumberland Mutual Fire Insurance Co.	Y				Y	
Donegal	Donegal Mutual Insurance Co.	Y	Y		Y	Y	
	Atlantic States Insurance Co.						
Elephant	Elephant Insurance Co.						
Erie	Erie Insurance Co.	Y		Y	Y	Y	
	Erie Insurance Exchange						
Everett Cash	Everett Cash Mutual Insurance Co.	Y					
Farmers	Foremost Insurance Co.	A	Y	Y	Y		
	Farmers Insurance Exchange	Y	A	A			
Farmers Mut of Salem	Farmers Mutual Fire Ins. Co. of Salem Cnty.	Y	Y*			Y*	*Requires Home Policy
Fidelity National	Stillwater P & C Insurance Co.	Y					
First American	First American Property & Casualty Ins. Co.	Y*					*Renters Only
Frederick Mutual	Frederick Mutual Insurance Co.	Y					
GEICO	GEICO Indemnity Co.						
	GIECO Secure Co.						
Hartford	Hartford Fire Insurance Co.	Y					
	Hartford Casualty Insurance Co.						
Horace Mann	Horace Mann Insurance Co.	Y	Y				
	Teachers Insurance Co.	Y	Y				
	Horace Mann Property & Casualty Ins. Co.						
Lemonade	Lemonade Insurance Co.	Y					
Liberty Mutual	Liberty Mutual Personal Insurance Co.						
	Peerless Indemnity Insurance Co.	Y*					*Renters only
	Liberty Mutual Insurance Co.	Y*					*Renters only
	Ironshore Indemnity Inc.						
	Safeco Insurance Co. of America	Y	Y	Y	Y	Y*	*Requires Home Policy
	LM Insurance Corp.	Y	Y	Y			
	LM General Insurance Co.						
	American States Preferred Insurance Co.						
Safeco Insurance Co. of Illinois							
Lititz Mutual	Liberty Insurance Corp.	Y	Y	Y			
	Lititz Mutual Insurance Co.	Y					

Coverages Offered by Insurer (or group of insurers)

Some insurers offer various coverage by different insurers within their insurance group.

Y = Coverage is offered (*though some limitations may apply)

A = Coverage may be available through an affiliated program

Group Name	Insurer(s)	Home	Boats	Personal Watercraft	Manufactured homes	Personal Farm	Notes / Limitations
MAIF	Maryland Auto Insurance Fund						
Markel	Markel American Insurance Co.	Y*	Y	Y	Y		*Renters Only
	Essentia Insurance Co.						
Metropolitan P&C (Farmers)	Farmers Direct P & C Insurance Co.						
	Farmers Property & Casualty Insurance Co.	Y	Y	Y			
	Farmers Group Property & Casualty Ins. Co.	Y					
	Farmers Casualty Insurance Co.						
Mutual Benefit	Mutual Benefit Insurance Co.	Y					
National General	Integon Indemnity Corporation						
	National General Insurance Co.						
	Century National Insurance Co.	Y*					*Renters Only
	National General Assurance Co.						
Nationwide	Amco Insurance Co.		Y	Y			
	Nationwide Insurance Co. of America	Y					
	Nationwide Property & Casualty Co.		Y	Y			
	Allied Property & Casualty Insurance Co.		Y	Y			
NJM Group	New Jersey Manufacturers Insurance Co.	Y	A	A			
Penn National	Penn National Insurance Co.	Y	Y*				*Boats only
Pharmacist Mutual	Pharmacists Mutual Insurance Co.	Y	Y				
Plymouth Rock	Rider Insurance Co.						
Progressive	Progressive Select Insurance Co.						
	American Strategic Insurance Corp.	Y					
	Progressive Casualty Insurance Co.		Y	Y			
	Progressive Specialty Insurance Co.	Y*					*Renters Only
QBE Group	Praetorian Insurance Co.	Y					
	QBE Insurance Corp.	Y*					*Home Policies only
Root Insurance	Root Insurance Co.						
Selective	Selective Ins. Co. of South Carolina	Y	Y*	Y*			*Requires Home Policy
Sentry	Dairyland Insurance Co.						

Coverages Offered by Insurer (or group of insurers)

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Group Name	Insurer(s)	Home	Boats	Personal Watercraft	Manufactured homes	Personal Farm	Notes / Limitations
State Auto	Meridian Security Insurance Co.	Y	Y	Y		Y	
State Farm	State Farm Fire & Casualty Co.	Y	Y	Y	Y	Y	
	State Farm Mutual Automobile Ins. Co.						
Tokio Marine	Privilege Underwriters Reciprocal Exch.	Y	Y	Y	Y	Y	
	Philadelphia Indemnity Insurance Co.						
Travelers	Travelers Property Casualty Insurance Co.						
	Travelers Personal Insurance Co.	Y	Y	Y			
United Farm Family	American National Property & Casualty Co.	Y	Y	Y	Y*		*Refer to Company for Limitations
Unitrin	Unitrin Safeguard Insurance Co.	Y	Y	Y			
Universal Co. Grp.	Universal North America Insurance Co.	Y*					*Home Policies only
Universal Holdings	Universal Property & Casualty Ins. Co.	Y					
USAA	USAA General Indemnity Co.	Y	A	A	A		*Refer to Company for Limitations
	Garrison Property & Casualty Insurance Co.	Y	A	A	A		*Refer to Company for Limitations
	United Services Automobile Association	Y	A	A	A		*Refer to Company for Limitations
	USAA Casualty Insurance Co.	Y	A	A	A		*Refer to Company for Limitations
Windsor Mt. Joy	Windsor Mt. Joy Mutual Insurance Co.	Y	Y	Y	Y	Y	

Coverages Offered by Insurer (or group of insurers)

Some insurers offer various coverage by different insurers within their insurance group.

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Group Name	Insurer(s)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	Antique/Collector	GAP	Notes / Limitations
Agency	Agency Insurance Co.	Y	Y		Y			
AIG	AIG Property Casualty Co.	Y	Y	Y	Y	Y	Y	
Allstate	Encompass Home/Auto Insurance Co.	Y	Y	Y	Y	Y	Y	
	Allstate Property & Casualty Insurance Co.		Y		Y			
	Allstate Insurance Co.					Y		*Renters Only
	Allstate Indemnity Co.	Y		Y				
	Esurance Property and Casualty Ins. Co.	Y						
	Allstate Vehicle & Property Insurance Co.					Y		*Home/Condo Only
American Family	Homesite Insurance Co. of the Midwest							*Requires Home Policy
	NGM Insurance Co.							*Requires Home Policy
	Homesite Insurance Co.							*Requires Home Policy
	American Family Connect P & C Ins. Co.	Y						
	Old Dominion Insurance Co.	Y		Y*		Y	Y*	*Requires Auto Policy
AMICA	Amica Property and Casualty Co.	Y					Y	
	Amica Mutual Insurance Co.	Y	Y	Y	Y*	Y	Y	*Snowmobiles only
AMIG	American Modern Home Insurance Co.							*Renters only.
	American Property & Casualty Ins. Co.		Y		Y	Y		*Condos only
Assurant	American Bankers Insurance Co. of FL		Y*			Y*		*Refer to Company for Limitations
	American Security Insurance. Co.							*Home Policies only
	Standard Guaranty Insurance. Co.							*Home Policies only
AXA	XL Specialty Insurance Co.					Y		
Berkley	Berkley Insurance Co.	Y	Y		Y			
	Riverport Insurance Co.							
Brethren Mutual	Brethren Mutual Insurance Co.	Y		Y				
Chubb / ACE	Chubb National Insurance Co.	Y	Y	Y	Y	Y	Y	
	Federal Insurance Co.						Y	*Moored in the Continental US
	Vigilant Insurance Co.						Y	
	Indemnity Insurance Co. of N.A.							
Clearcover	Clearcover Insurance Co.	Y						
Cincinnati	Cincinnati Insurance Co.	Y	Y*	Y*	Y*	Y*	Y*	*Requires Auto Policy
	Cincinnati Casualty Co.	Y	Y*	Y*	Y*	Y*	Y*	*Requires Auto Policy
CSAA	CSAA General Insurance Co.	Y		Y				

Coverages Offered by Insurer (or group of insurers)

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Group Name	Insurer(s)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	Antique/Collector	GAP	Notes / Limitations
Cumberland	Cumberland Insurance Co. Inc.	Y						
	Cumberland Mutual Fire Insurance Co.							
Donegal	Donegal Mutual Insurance Co.	Y		Y	Y	Y		
	Atlantic States Insurance Co.	Y						
Elephant	Elephant Insurance Co.	Y						
Erie	Erie Insurance Co.							
	Erie Insurance Exchange	Y	Y	Y	Y	Y	Y	
Everett Cash	Everett Cash Mutual Insurance Co.							
Farmers	Foremost Insurance Co.	Y	Y	Y	Y	Y	A	
	Farmers Insurance Exchange	Y	A	A	A	A		
Farmers Mut of Salem	Farmers Mutual Fire Ins. Co. of Salem Cnty.							*Requires Home Policy
Fidelity National	Stillwater P & C Insurance Co.							
First American	First American Property & Casualty Ins. Co.							*Renters Only
Frederick Mutual	Frederick Mutual Insurance Co.							
GEICO	GEICO Indemnity Co.		Y		Y			
	GEICO Secure Co.	Y		Y				
Hartford	Hartford Fire Insurance Co.							
	Hartford Casualty Insurance Co.	Y	Y	Y	Y	Y		
Horace Mann	Horace Mann Insurance Co.	Y						
	Teachers Insurance Co.	Y						
	Horace Mann Property & Casualty Ins. Co.	Y						
Lemonade	Lemonade Insurance Co.							
Liberty Mutual	Liberty Mutual Personal Insurance Co.	Y		Y		Y	Y	
	Peerless Indemnity Insurance Co.							*Renters only
	Liberty Mutual Insurance Co.							*Renters only
	Ironshore Indemnity Inc.					Y		
	Safeco Insurance Co. of America							*Requires Home Policy
	LM Insurance Corp.	Y	Y			Y	Y	
	LM General Insurance Co.	Y	Y			Y	Y	
	American States Preferred Insurance Co.	Y		Y		Y		
Safeco Insurance Co. of Illinois	Safeco Insurance Co. of Illinois		Y		Y			
	Liberty Insurance Corp.				Y			
Lititz Mutual	Lititz Mutual Insurance Co.							

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Group Name	Insurer(s)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	Antique/Collector	GAP	Notes / Limitations
MAIF	Maryland Auto Insurance Fund	Y	Y	Y	Y			
Markel	Markel American Insurance Co.		Y		Y			*Renters Only
	Essentia Insurance Co.					Y		
Metropolitan P&C (Farmers)	Farmers Direct P & C Insurance Co.	Y		Y			Y	
	Farmers Property & Casualty Insurance Co.							
	Farmers Group Property & Casualty Ins. Co.	Y	Y	Y			Y	
	Farmers Casualty Insurance Co.	Y	Y	Y	Y		Y	
Mutual Benefit	Mutual Benefit Insurance Co.	Y						
National General	Integon Indemnity Corporation	Y						
	National General Insurance Co.		Y					
	Century National Insurance Co.							*Renters Only
	National General Assurance Co.	Y		Y	Y			
Nationwide	Amco Insurance Co.		Y	Y	Y			
	Nationwide Insurance Co. of America		Y	Y	Y			
	Nationwide Property & Casualty Co.	Y						
	Allied Property & Casualty Insurance Co.							
NJM Group	New Jersey Manufacturers Insurance Co.	Y	A	Y	A	A		
Penn National	Penn National Insurance Co.	Y		Y			Y	*Boats only
Pharmacist Mutual	Pharmacists Mutual Insurance Co.	Y	Y	Y	Y	Y		
Plymouth Rock	Rider Insurance Co.		Y		Y			
Progressive	Progressive Select Insurance Co.	Y						
	American Strategic Insurance Corp.							
	Progressive Casualty Insurance Co.		Y	Y	Y			
	Progressive Specialty Insurance Co.	Y						*Renters Only
QBE Group	Praetorian Insurance Co.							
	QBE Insurance Corp.							*Home Policies only
Root Insurance	Root Insurance Co.	Y						
Selective	Selective Ins. Co. of South Carolina	Y		Y*	Y	Y	Y	*Requires Home Policy
Sentry	Dairyland Insurance Co.	Y	Y					

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Group Name	Insurer(s)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	Antique/Collector	GAP	Notes / Limitations
State Auto	Meridian Security Insurance Co.	Y	Y	Y	Y	Y	Y	
State Farm	State Farm Fire & Casualty Co.	Y	Y	Y		Y		
	State Farm Mutual Automobile Ins. Co.	Y	Y	Y	Y	Y		
Tokio Marine	Privilege Underwriters Reciprocal Exch.	Y	Y	Y	Y	Y		
	Philadelphia Indemnity Insurance Co.					Y		
Travelers	Travelers Property Casualty Insurance Co.	Y		Y	Y	Y	Y	
	Travelers Personal Insurance Co.							
United Farm Family	American National Property & Casualty Co.	Y	Y	Y*	Y	Y	Y*	*Refer to Company for Limitations
Unitrin	Unitrin Safeguard Insurance Co.	Y		Y		Y	Y	
Universal Co. Grp.	Universal North America Insurance Co.							*Home Policies only
Universal Holdings	Universal Property & Casualty Ins. Co.							
USAA	USAA General Indemnity Co.	Y	A	Y*	A	Y		*Refer to Company for Limitations
	Garrison Property & Casualty Insurance Co.	Y	A	Y*	A	Y		*Refer to Company for Limitations
	United Services Automobile Association	Y	A	Y*	A	Y		*Refer to Company for Limitations
	USAA Casualty Insurance Co.	Y	A	Y*	A	Y		*Refer to Company for Limitations
Windsor Mt. Joy	Windsor Mt. Joy Mutual Insurance Co.							

How to File a Complaint

Consumers may contact the Maryland Insurance Administration to file a complaint against an insurer or insurance producer.

Complaints must be received in writing or filed on-line using the agency's website, *www.insurance.maryland.gov*. Under *Consumers*, the public will find a link entitled *File A Complaint*. This page describes the process and provides instructions for filing a complaint.

Please provide as much detail as possible, including copies of relevant documents. A trained, professional investigator will handle your complaint. The investigator will contact the insurer and/or insurance producer and try to resolve the issue. Meanwhile, you will be advised of the steps being taken on your behalf. Complaint files are not closed until the Maryland Insurance Administration has made a determination regarding the complaint.

General Information

410-468-2000 or 800-492-6116

TTY 1-800-735-2258

E-mail: miaweb.mia@maryland.gov

Website: *www.insurance.maryland.gov*

Complaints Fax: 410-468-2307 (or 2334)

Rapid Response Program

The Maryland Insurance Administration has a Rapid Response Program to help consumers resolve property and casualty claims (including claims made under automobile, homeowners and commercial lines policies) quickly and without having to file a formal written complaint.

The Rapid Response Program puts individuals having difficulty resolving certain claims in touch with special representatives at participating insurers in an effort to help address problems directly and quickly. For more information about this Program, contact us at 410-468-2340 or 800-492-6116 ext. 2340. Participation in the Rapid Response Program is voluntary and does not affect your right to file a formal complaint.

This consumer guide should be used for educational purposes only. It is not intended to provide legal advice or opinions regarding coverage under a specific insurance policy or contract; nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this guide. Please note that policy terms vary based on the particular insurer and you should contact your insurer or insurance producer (agent or broker) for more information.

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Maryland

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