

HOMEOWNERS & RENTERS INSURANCE

A COMPARISON GUIDE TO RATES



As of February 2022

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How to Shop for Homeowners/Renters Insurance

Comparison shopping is the key to getting the most for your insurance dollar. The best time to shop for insurance is well before you renew your current policy, you purchase a new house or you make a major addition to your house.

Tips to follow when shopping:

Seek unbiased information. In addition to referring to this insurance rate guide, you also may seek information from consumer groups, consumer publications (e.g. *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. Typical questions relate to the construction and description of your house, the distance from fire department and hydrant, the use of security devices, and the coverages and limits desired. One insurance group often includes many insurers (not just the ones listed in our guide). The rates and/or underwriting requirements may be different for each. Ask the insurance producer about other insurers in the group.

Ask for discounts: Again, to help keep rates down, ask what discounts the insurer offers. For example, premium reductions may be granted if you buy your homeowners and auto insurance from the same insurer, or if you install security systems and smoke detectors. Some insurers offer discounts to senior citizens, members of groups or associations, and non-smokers.

Ask about deductibles: A deductible is the amount you agree to be responsible for in the event of damage to your house (e.g. wind, hail, accident, fire, or vandalism). If you select a high deductible, you pay more out-of-pocket for any damage. However, your premium should be lower. Some insurers have a different deductible for the water and sewer endorsement than the deductible that applies to other claims.

Things to Consider:

- Do not cancel your policy until a replacement policy is in effect.
- Ask about policy riders or personal article floaters to cover items like fine china, furs, jewelry, computers, antiques, and other items that exceed normal limits in your insurance policy.
- Homeowners/Renters insurance policies typically do NOT include flood insurance. If you live in a flood area or if you want this coverage, be sure to ask about this coverage for Building Coverage and Contents Coverage, as they are two separate coverages.

Required Offers:

The insurer must offer a provision to its policy to cover damage from water backing up through sewers and drains; however, you are not required to purchase this endorsement. Some insurers may automatically provide this coverage as a part of your policy.

Protect yourself from insurance fraud:

Once you have selected the insurer, contact the Maryland Insurance Administration (MIA) to verify that the insurance producer and/or insurer is licensed to sell insurance in Maryland. It is illegal for unlicensed insurers and insurance producers to sell insurance in Maryland. You can get this information on the MIA website, www.insurance.maryland.gov, under *Company and Producer Search*.

Financing Insurance:

Not everyone can afford to pay their insurance premiums up front. 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.

What Factors Impact Rates:

When applying for homeowners/renters 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 that have similar risk characteristics. Then, the insurer will assign a rate based on the claims history for your risk group. Some of the factors that are considered are:

Territory – Typically, the county in which you live.

Type of Construction: - Frame, Masonry, etc.

Age of Your Dwelling - The year the house was built.

Fire Protection Class – Distance from a fire hydrant and the quality of your local fire department

Insurers are NOT allowed to use your credit history as reason to refuse to provide you coverage, cancel your policy or determine your premium.

For more detailed information about shopping for homeowners or renters insurance, please refer to the MIA's *Consumer Guide to Homeowners Insurance* or *Why Renters Insurance Is A Good Idea*. These are available on our website, www.insurance.maryland.gov, or they may be requested by calling the MIA at 410-468-2000 or 800-492-6116.

How to Use this Guide

Rates in this guide are based on an annual policy under Special Form HO-3, which offers a broad range of homeowners coverages, or renter or condominium policies. There are other plans of property and liability coverages, optional coverages and deductible amounts available.

- **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).**
- **Determine which zip code listed is closest to where you live.**
- **For homeowners, choose a home value and a scenario that most closely reflects your situation.**
- **Compare the insurers and rates provided for that scenario.**

Remember . . .

- Discuss options with your insurer or insurance producer.
- The rates provided are based on a one-year policy.
- In this guide, the dollar values represent “insured for” values.
- Because individual circumstances vary, this guide *does not* provide your exact rate for any insurer. Citizens may pay actual premiums less than or greater than the amounts provided in this guide.
- Insurers use additional information in pricing insurance which are not reflected in these scenarios. The premiums shown in this guide are provided by the carriers.
- If you want to identify how your final premium was determined, you should contact your insurer or insurance producer.

RATES AND AVAILABILITY ARE SUBJECT TO CHANGE BY THE INSURERS.

Definitions

Best Protection Class: The shortest distance from a fire hydrant and/or local fire department.

Condominium: A dwelling unit in a multiple-unit building which is individually owned under a separate title. The unit owner also has an ownership interest in the common areas and facilities.

Condominium Policy: A policy providing property coverage and liability coverage for the owner-occupant of a condominium unit.

Coverage C Amount: The amount of coverage for personal property.

Frame: A dwelling constructed of framing covered by aluminum or plastic siding.

Homeowners Policy: A policy providing property coverage and liability coverage for the owner-occupant of a dwelling.

Home Value: Amount of dwelling coverage.

Loss Assessment Coverage (Section I – Property): Coverage for a unit-owner's share of an assessment against all unit owner's by the condominium association for a direct loss to property owned collectively by the association caused by a peril that would be covered if the property were owned by you.

Loss Assessment Coverage (Section II – Liability): Coverage for your share of a loss assessment charged against you, as the owner or tenant of your unit, by the condominium association resulting from a covered liability claim for bodily injury or property damage. This includes a covered act of a director, officer or trustee of the condominium association that is not paid for exercising duties solely on behalf of the condominium association.

Masonry: A dwelling constructed of masonry (brick, stone) or masonry veneer.

Personal Liability: Coverage for defense and damages if a claim or suit is brought against the insured because of bodily injury or property damage. Coverage is provided for the insured's premises and extends to the personal (non-business) activities of the insured.

Renters Policy: A policy providing personal property coverage and liability coverage for the tenant-occupant of a rental dwelling.

Replacement Cost- Contents (also Replacement Cost- Coverage C): Insurance under which the loss payable is equal to the restoration cost of the property new. This excess amount over the depreciate value is payable only if the property is actually replaced.

Special Form HO-3: A policy providing coverage for all types of physical damage except those damages that are specifically named in the policy as being excluded. Examples of excluded conditions are wear and tear and damage caused by vermin, rust, mold, deterioration, and depreciation.

Water & Sewer Endorsement: An endorsement to a policy that provides coverage for water damage caused by or resulting from water that backs up through sewers or drains and is not caused by the negligence of the insured. Some insurers have a different deductible for the water and sewer endorsement than the deductible that applies to other claims.

Homeowners Policy Scenario 1

Rates provided by insurers in this scenario assume the following: frame construction, replacement cost including contents, \$500 deductible, water & sewer endorsement, \$100,000 liability coverage. Note: Ages of homes in scenario vary. ZIP codes are for sampling purposes only.

County/City	Town/City	Zip Code	Home Value	Construction	Protection Class*	Deductible	Age of Home (in years)	Water/Sewer Backup Limit	Auto/Home Discount	Liability
Allegany	Cumberland	21502	\$118,800	Frame	5	\$500	45	\$10,000	No	\$100,000
Anne Arundel	Annapolis	21401	\$338,500	Frame	5	\$500	35	\$10,000	No	\$100,000
Anne Arundel	Pasadena	21122	\$338,500	Frame	5	\$500	35	\$10,000	No	\$100,000
Baltimore	Dundalk	21222	\$246,900	Frame	5	\$500	35	\$10,000	No	\$100,000
Baltimore	Owings Mills	21117	\$246,900	Frame	5	\$500	55	\$10,000	No	\$100,000
Baltimore City	Hamilton	21214	\$153,000	Frame	1	\$500	75	\$10,000	No	\$100,000
Baltimore City	Waverly	21218	\$153,000	Frame	1	\$500	75	\$10,000	No	\$100,000
Calvert	Lusby	20657	\$344,300	Frame	5	\$500	35	\$10,000	No	\$100,000
Caroline	Denton	21629	\$192,600	Frame	5	\$500	35	\$10,000	No	\$100,000
Carroll	Sykesville	21784	\$324,300	Frame	5	\$500	45	\$10,000	No	\$100,000
Cecil	Elkton	21921	\$239,900	Frame	5	\$500	35	\$10,000	No	\$100,000
Charles	Waldorf	20603	\$287,600	Frame	5	\$500	35	\$10,000	No	\$100,000
Dorchester	Cambridge	21613	\$188,100	Frame	5	\$500	75	\$10,000	No	\$100,000
Frederick	Frederick	21701	\$306,100	Frame	5	\$500	35	\$10,000	No	\$100,000
Garrett	Oakland	21550	\$169,400	Frame	5	\$500	35	\$10,000	No	\$100,000
Harford	Bel Air	21014	\$278,100	Frame	5	\$500	35	\$10,000	No	\$100,000
Howard	Columbia	21044	\$434,700	Frame	5	\$500	35	\$10,000	No	\$100,000
Kent	Chestertown	21620	\$238,800	Frame	5	\$500	35	\$10,000	No	\$100,000
Montgomery	Gaithersburg	20878	\$460,100	Frame	5	\$500	45	\$10,000	No	\$100,000
Montgomery	Silver Spring	20906	\$460,100	Frame	5	\$500	45	\$10,000	No	\$100,000
Prince George's	Fort Washington	20744	\$261,400	Frame	5	\$500	45	\$10,000	No	\$100,000
Prince George's	Hyattsville	20783	\$261,400	Frame	5	\$500	45	\$10,000	No	\$100,000
Queen Anne's	Stevensville	21666	\$343,900	Frame	5	\$500	45	\$10,000	No	\$100,000
Saint Mary's	Mechanicsville	20659	\$295,900	Frame	5	\$500	35	\$10,000	No	\$100,000
Somerset	Princess Anne	21853	\$131,800	Frame	5	\$500	75	\$10,000	No	\$100,000
Talbot	Easton	21601	\$320,500	Frame	5	\$500	75	\$10,000	No	\$100,000
Washington	Hagerstown	21740	\$198,900	Frame	5	\$500	75	\$10,000	No	\$100,000
Wicomico	Salisbury	21804	\$173,100	Frame	5	\$500	35	\$10,000	No	\$100,000
Worcester	Berlin	21811	\$243,600	Frame	5	\$500	45	\$10,000	No	\$100,000

* Protection Class is the distance from the fire hydrant and the quality of your local fire department.

Homeowners Policy Scenario 2

Rates provided by insurers in this scenario assume the following: frame construction, replacement cost including contents, \$500 deductible, water & sewer endorsement, \$100,000 liability coverage. Note: Ages of homes in scenario vary. ZIP codes are for sampling purposes only.

County/City	Town/City	Zip Code	Home Value	Construction	Protection Class*	Deductible	Age of Home (in years)	Water/Sewer Backup Limit	Auto/Home Discount	Liability
Allegany	Cumberland	21502	\$118,800	Frame	5	\$500	35	\$15,000	Yes	\$100,000
Anne Arundel	Annapolis	21401	\$338,500	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Anne Arundel	Pasadena	21122	\$338,500	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Baltimore	Dundalk	21222	\$246,900	Frame	5	\$500	45	\$15,000	Yes	\$100,000
Baltimore	Owings Mills	21117	\$246,900	Frame	5	\$500	45	\$15,000	Yes	\$100,000
Baltimore City	Hamilton	21214	\$153,000	Frame	1	\$500	65	\$15,000	Yes	\$100,000
Baltimore City	Waverly	21218	\$153,000	Frame	1	\$500	65	\$15,000	Yes	\$100,000
Calvert	Lusby	20657	\$344,300	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Caroline	Denton	21629	\$192,600	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Carroll	Sykesville	21784	\$324,300	Frame	5	\$500	35	\$15,000	Yes	\$100,000
Cecil	Elkton	21921	\$239,900	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Charles	Waldorf	20603	\$287,600	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Dorchester	Cambridge	21613	\$188,100	Frame	5	\$500	65	\$15,000	Yes	\$100,000
Frederick	Frederick	21701	\$306,100	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Garrett	Oakland	21550	\$169,400	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Harford	Bel Air	21014	\$278,100	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Howard	Columbia	21044	\$434,700	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Kent	Chestertown	21620	\$238,800	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Montgomery	Gaithersburg	20878	\$460,100	Frame	5	\$500	35	\$15,000	Yes	\$100,000
Montgomery	Silver Spring	20906	\$460,100	Frame	5	\$500	35	\$15,000	Yes	\$100,000
Prince George's	Fort Washington	20744	\$261,400	Frame	5	\$500	35	\$15,000	Yes	\$100,000
Prince George's	Hyattsville	20783	\$261,400	Frame	5	\$500	35	\$15,000	Yes	\$100,000
Queen Anne's	Stevensville	21666	\$343,900	Frame	5	\$500	35	\$15,000	Yes	\$100,000
Saint Mary's	Mechanicsville	20659	\$295,900	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Somerset	Princess Anne	21853	\$131,800	Frame	5	\$500	65	\$15,000	Yes	\$100,000
Talbot	Easton	21601	\$320,500	Frame	5	\$500	65	\$15,000	Yes	\$100,000
Washington	Hagerstown	21740	\$198,900	Frame	5	\$500	65	\$15,000	Yes	\$100,000
Wicomico	Salisbury	21804	\$173,100	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Worcester	Berlin	21811	\$243,600	Frame	5	\$500	35	\$15,000	Yes	\$100,000

* Protection Class is the distance from the fire hydrant and the quality of your local fire department.

Homeowners Policy Scenario 3

Rates provided by insurers in this scenario assume the following: frame construction, replacement cost including contents, \$1000 deductible, water & sewer endorsement, \$300,000 liability coverage. Note: Ages of homes in scenario vary. ZIP codes are for sampling purposes only.

County/City	Town/City	Zip Code	Home Value	Construction	Protection Class*	Deductible	Age of Home (in years)	Water/Sewer Backup Limit	Auto/Home Discount	Liability
Allegany	Cumberland	21502	\$118,800	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Anne Arundel	Annapolis	21401	\$338,500	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Anne Arundel	Pasadena	21122	\$338,500	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Baltimore	Dundalk	21222	\$246,900	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Baltimore	Owings Mills	21117	\$246,900	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Baltimore City	Hamilton	21214	\$153,000	Frame	1	\$1,000	15	\$20,000	Yes	\$300,000
Baltimore City	Waverly	21218	\$153,000	Frame	1	\$1,000	15	\$20,000	Yes	\$300,000
Calvert	Lusby	20657	\$344,300	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Caroline	Denton	21629	\$192,600	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Carroll	Sykesville	21784	\$324,300	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Cecil	Elkton	21921	\$239,900	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Charles	Waldorf	20603	\$287,600	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Dorchester	Cambridge	21613	\$188,100	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Frederick	Frederick	21701	\$306,100	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Garrett	Oakland	21550	\$169,400	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Harford	Bel Air	21014	\$278,100	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Howard	Columbia	21044	\$434,700	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Kent	Chestertown	21620	\$238,800	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Montgomery	Gaithersburg	20878	\$460,100	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Montgomery	Silver Spring	20906	\$460,100	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Prince George's	Fort Washington	20744	\$261,400	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Prince George's	Hyattsville	20783	\$261,400	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Queen Anne's	Stevensville	21666	\$343,900	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Saint Mary's	Mechanicsville	20659	\$295,900	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Somerset	Princess Anne	21853	\$131,800	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Talbot	Easton	21601	\$320,500	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Washington	Hagerstown	21740	\$198,900	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Wicomico	Salisbury	21804	\$173,100	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Worcester	Berlin	21811	\$243,600	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000

* Protection Class is the distance from the fire hydrant and the quality of your local fire department.

Homeowners Policy Scenario 4

Rates provided by insurers in this scenario assume the following: masonry construction, replacement cost including contents, \$1000 deductible, water & sewer endorsement, \$300,000 liability coverage. Note: Ages of homes in scenario vary. ZIP codes are for sampling purposes only.

County/City	Town/City	Zip Code	Home Value	Construction	Protection Class*	Deductible	Age of Home (in years)	Water/Sewer Backup Limit	Auto/Home Discount	Liability
Allegany	Cumberland	21502	\$118,800	Masonry	5	\$1,000	25	\$75,000	Yes	\$300,000
Anne Arundel	Annapolis	21401	\$338,500	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Anne Arundel	Pasadena	21122	\$338,500	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Baltimore	Dundalk	21222	\$246,900	Masonry	5	\$1,000	35	\$75,000	Yes	\$300,000
Baltimore	Owings Mills	21117	\$246,900	Masonry	5	\$1,000	35	\$75,000	Yes	\$300,000
Baltimore City	Hamilton	21214	\$153,000	Masonry	1	\$1,000	55	\$75,000	Yes	\$300,000
Baltimore City	Waverly	21218	\$153,000	Masonry	1	\$1,000	55	\$75,000	Yes	\$300,000
Calvert	Lusby	20657	\$344,300	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Caroline	Denton	21629	\$192,600	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Carroll	Sykeville	21784	\$324,300	Masonry	5	\$1,000	25	\$75,000	Yes	\$300,000
Cecil	Elkton	21921	\$239,900	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Charles	Waldorf	20603	\$287,600	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Dorchester	Cambridge	21613	\$188,100	Masonry	5	\$1,000	55	\$75,000	Yes	\$300,000
Frederick	Frederick	21701	\$306,100	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Garrett	Oakland	21550	\$169,400	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Harford	Bel Air	21014	\$278,100	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Howard	Columbia	21044	\$434,700	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Kent	Chestertown	21620	\$238,800	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Montgomery	Gaithersburg	20878	\$460,100	Masonry	5	\$1,000	25	\$75,000	Yes	\$300,000
Montgomery	Silver Spring	20906	\$460,100	Masonry	5	\$1,000	25	\$75,000	Yes	\$300,000
Prince George's	Fort Washington	20744	\$261,400	Masonry	5	\$1,000	25	\$75,000	Yes	\$300,000
Prince George's	Hyattsville	20783	\$261,400	Masonry	5	\$1,000	25	\$75,000	Yes	\$300,000
Queen Anne's	Stevensville	21666	\$343,900	Masonry	5	\$1,000	25	\$75,000	Yes	\$300,000
Saint Mary's	Mechanicsville	20659	\$295,900	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Somerset	Princess Anne	21853	\$131,800	Masonry	5	\$1,000	55	\$75,000	Yes	\$300,000
Talbot	Easton	21601	\$320,500	Masonry	5	\$1,000	55	\$75,000	Yes	\$300,000
Washington	Hagerstown	21740	\$198,900	Masonry	5	\$1,000	55	\$75,000	Yes	\$300,000
Wicomico	Salisbury	21804	\$173,100	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Worcester	Berlin	21811	\$243,600	Masonry	5	\$1,000	25	\$75,000	Yes	\$300,000

* Protection Class is the distance from the fire hydrant and the quality of your local fire department.

Condominium Policy Scenario 5

Rates provided by insurers in this scenario assume the following: frame construction, replacement cost including contents, \$500 deductible, water & sewer endorsement, and assume a Loss Assessment of \$5000. Prices include the minimum Additions and Alterations (Betterments) coverage offered by the insurer. Consult with the insurer or insurance producer to determine if you need more coverage for additions or alterations (upgrades) to your condominium that were acquired at your expense after the purchase of your unit. Check with your insurer or insurance producer to determine how much coverage your policy includes for Additions/Alterations/Improvements made to your unit at your expense after your purchase of the unit. You may need to purchase a higher limit for this coverage. Note: ZIP codes are for sampling purposes only.

County/City	Town/City	Zip Code	Contents Coverage Limit	Construction	Protection Class*	Deductible	Age of Home (in years)	Water/Sewer Backup Limit	Auto/Home Discount	Liability
Allegany	Cumberland	21502	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Anne Arundel	Annapolis	21401	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Anne Arundel	Pasadena	21122	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Baltimore	Dundalk	21222	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Baltimore	Owings Mills	21117	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Baltimore City	Hamilton	21214	\$100,000	Frame	1	\$500	15	\$20,000	Yes	\$300,000
Baltimore City	Waverly	21218	\$100,000	Frame	1	\$500	15	\$20,000	Yes	\$300,000
Calvert	Lusby	20657	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Caroline	Denton	21629	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Carroll	Sykesville	21784	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Cecil	Elkton	21921	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Charles	Waldorf	20603	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Dorchester	Cambridge	21613	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Frederick	Frederick	21701	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Garrett	Oakland	21550	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Harford	Bel Air	21014	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Howard	Columbia	21044	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Kent	Chestertown	21620	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Montgomery	Gaithersburg	20878	\$125,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Montgomery	Silver Spring	20906	\$125,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Prince George's	Fort Washington	20744	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Prince George's	Hyattsville	20783	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Queen Anne's	Stevensville	21666	\$50,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Saint Mary's	Mechanicsville	20659	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Somerset	Princess Anne	21853	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Talbot	Easton	21601	\$50,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Washington	Hagerstown	21740	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Wicomico	Salisbury	21804	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Worcester	Berlin	21811	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000

* Protection Class is the distance from the fire hydrant and the quality of your local fire department.

Renters Policy Scenario 6

Rates provided by insurers in this scenario assume the following: frame construction, replacement cost including contents, \$500 deductible.

Note: ZIP codes are for sampling purposes only.

County/City	Town/City	Zip Code	Coverage C Amount	Construction	Protection Class*	Deductible	Age of Home (in years)	Water/Sewer Backup Limit	Auto/Home Discount	Liability
Allegany	Cumberland	21502	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Anne Arundel	Annapolis	21401	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Anne Arundel	Pasadena	21122	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Baltimore	Dundalk	21222	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Baltimore	Owings Mills	21117	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Baltimore City	Hamilton	21214	\$50,000	Frame	1	\$500	n/a	n/a	No	\$100,000
Baltimore City	Waverly	21218	\$50,000	Frame	1	\$500	n/a	n/a	No	\$100,000
Calvert	Lusby	20657	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Caroline	Denton	21629	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Carroll	Sykesville	21784	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Cecil	Elkton	21921	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Charles	Waldorf	20603	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Dorchester	Cambridge	21613	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Frederick	Frederick	21701	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Garrett	Oakland	21550	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Harford	Bel Air	21014	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Howard	Columbia	21044	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Kent	Chestertown	21620	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Montgomery	Gaithersburg	20878	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Montgomery	Silver Spring	20906	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Prince George's	Fort Washington	20744	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Prince George's	Hyattsville	20783	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Queen Anne's	Stevensville	21666	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Saint Mary's	Mechanicsville	20659	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Somerset	Princess Anne	21853	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Talbot	Easton	21601	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Washington	Hagerstown	21740	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Wicomico	Salisbury	21804	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Worcester	Berlin	21811	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000

* Protection Class is the distance from the fire hydrant and the quality of your local fire department.

Shopping for Homeowners/Renters Insurance - Insurer/Policy Comparison Worksheet

If you are shopping for homeowners/renters insurance, you may use this worksheet to help gather information about insurers and the 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)			
Type of policy (HO-2, HO-3 amended, HO-4, HO-6, etc.)			
Replacement Cost (RC) or Actual Cash Value (ACV): Dwelling: If RC, any exceptions, if so list: Contents: If RC, any exceptions, if so list:			
Deductible(s) (Does the policy have different deductibles for damage caused by hurricane or other storm?) All perils: Flat \$ or % Hurricanes or other storms: Flat \$ or % Others?:			
Discounts offered			
Annual premium			

COVERAGE COMPARISON (Coverages vary by policy. Make sure you get the coverage you need!)

COVERAGE LIMITS	Dwelling			
	Other buildings			
	Personal Property			
	Loss of Use			
	Liability			
	Medical Payments			
POLICY COVERS DAMAGE FROM (YES/NO)	Fire or lightening			
	Windstorm or hail			
	Explosion			
	Smoke			
	Sudden and accidental leaking from plumbing, heating, air conditioning			
	Rain through damaged roof, windows, doors			
	Backup of sewers, drains			
	Freezing of plumbing or heating systems			
	Mold and/or mold remediation			
	Falling objects, including trees			
	Weight of ice, sleet, snow			
	Vehicles			
	Animals			
	Construction defects			
	Vandalism, malicious mischief			

ADDITIONAL PROPERTY COVERAGES	Debris removal			
	Tree removal			
	Damage to foundation or slab			
	Fire department service charge			
	Trees, shrubs or other plants			
	Property removed			
	Credit card, fund transfer card, forgery and counterfeit money			
	Loss assessment			
	Collapse of building			
	Glass breakage – dwelling			
POLICY EXCLUDES	Flood coverage**			

**Homeowners policies typically do not cover damage from floods. The National Flood Insurance Program provides flood insurance in many areas. For more information, or to find an insurance producer near you, visit www.floodsmart.gov.

LIST OF OPTIONAL INSURANCE COVERAGES THAT ARE AVAILABLE BY ENDORSEMENT

Additional limits of liability for Coverages A, B, C and D.			
Special computer coverage			
Theft coverage increase			
Office, permitted incidental occupancies (residence premises)			
Inflation guard			
Building additions and alterations			
Credit card, electronic fund transfer card, or access device forgery and counterfeit money coverage			
Earthquake			
Scheduled personal property			
Coverage C increased special limits of liability			
Ordinance or law coverage			
Refrigerated property coverage			
Sinkhold coverage			
Functional replacement cost loss settlement			
Home business insurance coverage			
Incidental low power recreational "motor vehicles"			
Snowmobile			
Business pursuits			
Incidental farming personal liability			
Watercraft			
Personal injury			

**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
AIG Property Casualty Co.	744	1327	1200	928	1547	1542
Allstate Vehicle & Property Insurance Co.	881	1818	1489	966	1859	1889
American Family Connect P & C Ins. Co.	799	2503	1190	1026	2121	2111
American National Property & Casualty Co.	885	2152	1523	1106	1874	1683
American Security Insurance Co.	999	2850	2660	1415	3875	3875
American Strategic Insurance Corp.	842	1854	1485	925	1643	1845
Amica Mutual Insurance Co.	1015	2496	2102	1192	2385	2385
Berkley Insurance Co.	473	1782	1496	632	1457	1436
Brethren Mutual Insurance Co.	n/a	1444	1334	714	1216	1216
Chubb National Insurance Co.	682	2594	2167	1028	2647	2799
Cincinnati Casualty Co.	608	1857	1307	689	1501	1566
Cincinnati Insurance Co.	713	2039	1580	1013	2184	2184
CSAA General Insurance Co.	682	2707	2757	911	2181	1944
Cumberland Mutual Fire Insurance Co.	n/a	1619	1268	504	1420	1420
Donegal Mutual Insurance Co.	532	1670	1416	749	1634	1634
Encompass Home/Auto Insurance Co.	1267	n/a	3050	1683	4914	4914
Erie Insurance Co.	757	2042	1608	1204	2061	1969
Everett Cash Mutual Insurance Co.	581	1457	1236	765	1666	1666
Farmers Group Property & Casualty Ins. Co.	824	2076	1761	1071	2211	2211
Farmers Insurance Exchange	875	1653	1154	985	1402	1445
Farmers Mutual Fire Ins. Co. of Salem Cnty.	557	1089	957	754	1207	1100
Farmers Property & Casualty Insurance Co.	768	2491	2094	996	2620	2620
Federal Insurance Co.	713	2729	2277	1077	2976	3144
Frederick Mutual Insurance Co.	546	1159	1134	645	1034	1034
Garrison Property & Casualty Ins. Co.	1463	3487	2541	1766	2578	2802
Hartford Fire Insurance Co.	965	1893	1859	1565	1826	1781
Homesite Insurance Co.	1157	1486	1457	1344	1148	1097
Horace Mann Insurance Co.	662	1652	1411	780	1739	1739

* 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.

**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
Lemonade Insurance Co.	562	1137	1019	651	1942	1270
Liberty Insurance Corp.	931	1134	997	989	1000	1161
Lititz Mutual Insurance Co.	523	1767	1495	672	1439	1439
LM Insurance Corp.	979	1194	1046	1039	1051	1224
Meridian Security Insurance Co.	1092	2037	1561	1406	1799	1933
Mutual Benefit Insurance Co.	792	1737	1494	1000	2733	2733
Nationwide Insurance Co. of America	1201	3291	1931	1497	2055	1961
NGM Insurance Co.	568	1668	1482	776	1827	1827
Penn National Insurance Co.	601	1282	1140	720	1581	1588
Pharmacists Mutual Insurance Co.	1056	1215	996	640	1051	1051
Praetorian Insurance Co.	770	2180	1916	1042	2027	2027
Privilege Underwriters Reciprocal Exch.	2361	2959	2830	2750	3300	3300
QBE Insurance Corp.	986	2212	1790	1185	3052	2231
Safeco Insurance Co. of America	1169	2288	1561	1309	1613	1648
Selective Ins. Co. of South Carolina	853	2427	2139	1045	2344	2219
Standard Guaranty Insurance. Co.	1164	3326	3237	1649	4736	4736
State Farm Fire & Casualty Co.	848	2172	1795	1124	2385	2047
Stillwater P & C Insurance Co.	811	2085	1940	957	1784	1791
Teachers Insurance Co.	581	1391	1190	683	1583	1583
Travelers Personal Insurance Co.	632	1109	998	774	1138	1080
United Services Automobile Association	1269	3113	2231	1531	2264	2448
Unitrin Safeguard Insurance Co.	518	1590	1123	657	1205	1361
Universal North America Insurance Co.	961	1569	1773	1145	2027	2046
Universal Property & Casualty Ins. Co.	606	1497	1274	691	1803	1803
USAA Casualty Insurance Co.	1209	3050	2142	1461	2170	2351
USAA General Indemnity Co.	1464	3380	2522	1767	2561	2783
Vigilant Insurance Co.	700	2666	2228	1056	2629	2790
Windsor Mt. Joy Mutual Insurance Co.	419	1145	980	564	1356	1356

* 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.

**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
AIG Property Casualty Co.	971	1161	1189	960
Allstate Vehicle & Property Insurance Co.	1998	1181	1593	1038
American Family Connect P & C Ins. Co.	1145	1163	1661	1086
American National Property & Casualty Co.	1750	1326	1659	933
American Security Insurance. Co.	2212	2212	2736	1748
American Strategic Insurance Corp.	1633	1790	1531	1356
Amica Mutual Insurance Co.	1970	1970	2156	1268
Berkley Insurance Co.	978	968	1537	741
Brethren Mutual Insurance Co.	1381	1255	1362	983
Chubb National Insurance Co.	1652	1652	2230	1082
Cincinnati Casualty Co.	1581	1268	1191	759
Cincinnati Insurance Co.	1535	1535	1433	1020
CSAA General Insurance Co.	2487	2205	2658	914
Cumberland Mutual Fire Insurance Co.	1369	1369	1304	563
Donegal Mutual Insurance Co.	1272	1272	1441	781
Encompass Home/Auto Insurance Co.	3014	3003	n/a	1789
Erie Insurance Co.	1700	1535	1653	1114
Everett Cash Mutual Insurance Co.	989	989	1267	891
Farmers Group Property & Casualty Ins. Co.	1995	1995	1799	1218
Farmers Insurance Exchange	1527	1608	1538	877
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1075	903	939	603
Farmers Property & Casualty Insurance Co.	1880	1880	2148	1144
Federal Insurance Co.	1852	1852	2343	1134
Frederick Mutual Insurance Co.	1113	1068	1154	723
Garrison Property & Casualty Ins. Co.	2709	2316	2565	1704
Hartford Fire Insurance Co.	1920	1599	1827	1224
Homesite Insurance Co.	1361	1247	1389	1297
Horace Mann Insurance Co.	1357	1357	1446	895

* 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.

**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
Lemonade Insurance Co.	972	1121	1061	709
Liberty Insurance Corp.	963	1044	1035	977
Lititz Mutual Insurance Co.	1528	1528	1544	746
LM Insurance Corp.	1012	1099	1090	1030
Meridian Security Insurance Co.	2060	1778	1723	1292
Mutual Benefit Insurance Co.	1729	1729	1526	965
Nationwide Insurance Co. of America	2409	1816	2697	1823
NGM Insurance Co.	1536	1536	1436	896
Penn National Insurance Co.	1409	1378	1157	877
Pharmacists Mutual Insurance Co.	1107	1143	1067	729
Praetorian Insurance Co.	2095	2095	1954	n/a
Privilege Underwriters Reciprocal Exch.	2538	2538	2849	2977
QBE Insurance Corp.	2312	1927	2069	1074
Safeco Insurance Co. of America	1550	1589	1665	1233
Selective Ins. Co. of South Carolina	2347	2015	2252	1345
Standard Guaranty Insurance. Co.	2702	2702	3330	1932
State Farm Fire & Casualty Co.	1834	1583	2020	1195
Stillwater P & C Insurance Co.	2137	1944	2087	1272
Teachers Insurance Co.	1277	1277	1220	782
Travelers Personal Insurance Co.	1153	994	1041	771
United Services Automobile Association	2362	2021	2253	1469
Unitrin Safeguard Insurance Co.	1184	925	1023	697
Universal North America Insurance Co.	1763	1767	1543	1190
Universal Property & Casualty Ins. Co.	1723	1723	1301	852
USAA Casualty Insurance Co.	2251	1928	2172	1409
USAA General Indemnity Co.	2694	2304	2532	1699
Vigilant Insurance Co.	1644	1644	2289	1112
Windsor Mt. Joy Mutual Insurance Co.	903	903	1004	670

* 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.

**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
AIG Property Casualty Co.	737	1358	1228	950	1531	1527
Allstate Vehicle & Property Insurance Co.	665	1454	1178	710	1465	1491
American Family Connect P & C Ins. Co.	727	2315	1088	940	1916	1908
American National Property & Casualty Co.	829	2173	1555	1074	2027	1855
American Security Insurance Co.	999	2527	2359	1256	3875	3875
American Strategic Insurance Corp.	868	1804	1439	918	1655	1852
Amica Mutual Insurance Co.	828	2002	1687	958	1942	1942
Berkley Insurance Co.	438	1615	1358	581	1323	1304
Brethren Mutual Insurance Co.	n/a	1160	1068	553	995	995
Chubb National Insurance Co.	653	2461	2057	986	2520	2663
Cincinnati Casualty Co.	445	1463	1034	529	1235	1277
Cincinnati Insurance Co.	600	1659	1291	838	1775	1775
CSAA General Insurance Co.	557	2022	2022	693	1686	1502
Cumberland Mutual Fire Insurance Co.	n/a	1426	1113	459	1248	1248
Donegal Mutual Insurance Co.	527	1654	1404	742	1617	1617
Encompass Home/Auto Insurance Co.	1054	n/a	2513	1387	4038	4038
Erie Insurance Co.	539	1566	1230	883	1493	1433
Everett Cash Mutual Insurance Co.	581	1457	1236	765	1666	1666
Farmers Group Property & Casualty Ins. Co.	726	1790	1522	936	1905	1905
Farmers Insurance Exchange	671	1174	821	695	1066	1098
Farmers Mutual Fire Ins. Co. of Salem Cnty.	537	981	866	690	1128	1031
Farmers Property & Casualty Insurance Co.	654	2014	1697	821	2173	2173
Federal Insurance Co.	682	2590	2162	1033	2833	2991
Frederick Mutual Insurance Co.	572	1185	1160	671	1060	1060
Garrison Property & Casualty Ins. Co.	1424	3393	2493	1723	2523	2736
Hartford Fire Insurance Co.	844	1392	1389	1132	1592	1552
Homesite Insurance Co.	1062	1345	1329	1219	1057	1015
Horace Mann Insurance Co.	575	1416	1211	675	1490	1490

* 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.

**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
Lemonade Insurance Co.	587	1133	1018	661	1967	1295
Liberty Insurance Corp.	838	1020	897	890	897	1044
Lititz Mutual Insurance Co.	528	1747	1482	674	1427	1427
LM Insurance Corp.	883	1076	941	936	945	1100
Meridian Security Insurance Co.	878	1650	1265	1214	1414	1534
Mutual Benefit Insurance Co.	654	1487	1280	860	2225	2225
Nationwide Insurance Co. of America	873	2408	1398	1085	1550	1480
NGM Insurance Co.	454	1334	1186	621	1462	1462
Penn National Insurance Co.	527	1062	952	621	1262	1268
Pharmacists Mutual Insurance Co.	904	1040	853	551	900	900
Praetorian Insurance Co.	729	1737	1532	851	1860	1860
Privilege Underwriters Reciprocal Exch.	2137	2586	2475	2405	2982	2982
QBE Insurance Corp.	909	1766	1428	959	2718	2002
Safeco Insurance Co. of America	1015	2053	1306	1075	1454	1472
Selective Ins. Co. of South Carolina	655	1900	1676	823	1759	1671
Standard Guaranty Insurance. Co.	1164	3326	3237	1649	4736	4736
State Farm Fire & Casualty Co.	569	1443	1198	752	1610	1390
Stillwater P & C Insurance Co.	824	2028	1941	966	1789	1796
Teachers Insurance Co.	506	1195	1024	592	1358	1358
Travelers Personal Insurance Co.	556	962	881	640	1057	996
United Services Automobile Association	1239	3032	2190	1496	2220	2396
Unitrin Safeguard Insurance Co.	469	1363	969	573	1070	1197
Universal North America Insurance Co.	918	1505	1697	1100	1933	1950
Universal Property & Casualty Ins. Co.	553	1497	1274	691	1641	1641
USAA Casualty Insurance Co.	1180	2976	2107	1431	2126	2298
USAA General Indemnity Co.	1425	3291	2477	1726	2508	2718
Vigilant Insurance Co.	669	2528	2115	1011	2503	2655
Windsor Mt. Joy Mutual Insurance Co.	466	1192	1027	611	1403	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.

**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
AIG Property Casualty Co.	961	1149	1217	965
Allstate Vehicle & Property Insurance Co.	1562	934	1273	791
American Family Connect P & C Ins. Co.	1042	1057	1515	980
American National Property & Casualty Co.	1736	1355	1685	944
American Security Insurance Co.	2212	2212	2426	1748
American Strategic Insurance Corp.	1641	1794	1490	1361
Amica Mutual Insurance Co.	1612	1612	1729	1020
Berkley Insurance Co.	892	883	1395	679
Brethren Mutual Insurance Co.	1109	1005	1091	786
Chubb National Insurance Co.	1574	1574	2117	1014
Cincinnati Casualty Co.	1261	991	940	588
Cincinnati Insurance Co.	1255	1255	1174	833
CSAA General Insurance Co.	1913	1698	1973	763
Cumberland Mutual Fire Insurance Co.	1197	1197	1144	510
Donegal Mutual Insurance Co.	1260	1260	1427	781
Encompass Home/Auto Insurance Co.	2484	2473	n/a	1474
Erie Insurance Co.	1226	1082	1238	850
Everett Cash Mutual Insurance Co.	989	989	1267	891
Farmers Group Property & Casualty Ins. Co.	1721	1721	1555	1061
Farmers Insurance Exchange	1158	1219	1088	664
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1008	852	851	579
Farmers Property & Casualty Insurance Co.	1566	1566	1740	963
Federal Insurance Co.	1766	1766	2225	1062
Frederick Mutual Insurance Co.	1139	1094	1180	749
Garrison Property & Casualty Ins. Co.	2643	2259	2497	1707
Hartford Fire Insurance Co.	1612	1372	1354	1002
Homesite Insurance Co.	1243	1143	1264	1158
Horace Mann Insurance Co.	1165	1165	1241	773

* 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.

**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
Lemonade Insurance Co.	997	1146	1059	734
Liberty Insurance Corp.	865	939	933	882
Lititz Mutual Insurance Co.	1514	1514	1529	748
LM Insurance Corp.	909	990	980	925
Meridian Security Insurance Co.	1631	1375	1403	1057
Mutual Benefit Insurance Co.	1413	1413	1307	830
Nationwide Insurance Co. of America	1766	1349	1967	1273
NGM Insurance Co.	1229	1229	1148	717
Penn National Insurance Co.	1133	1107	965	722
Pharmacists Mutual Insurance Co.	948	978	914	626
Praetorian Insurance Co.	1921	1921	1562	n/a
Privilege Underwriters Reciprocal Exch.	2296	2296	2491	2691
QBE Insurance Corp.	2067	1735	1647	1009
Safeco Insurance Co. of America	1364	1384	1404	1159
Selective Ins. Co. of South Carolina	1788	1538	1765	1024
Standard Guaranty Insurance Co.	2702	2702	3330	1932
State Farm Fire & Casualty Co.	1230	1065	1344	807
Stillwater P & C Insurance Co.	2121	1950	2068	1274
Teachers Insurance Co.	1097	1097	1049	677
Travelers Personal Insurance Co.	1043	905	896	677
United Services Automobile Association	2310	1977	2197	1475
Unitrin Safeguard Insurance Co.	1037	810	875	607
Universal North America Insurance Co.	1678	1681	1478	1136
Universal Property & Casualty Ins. Co.	1569	1569	1301	852
USAA Casualty Insurance Co.	2200	1884	2123	1412
USAA General Indemnity Co.	2630	2250	2468	1703
Vigilant Insurance Co.	1567	1567	2174	1041
Windsor Mt. Joy Mutual Insurance Co.	950	950	1051	717

* 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.

**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
AIG Property Casualty Co.	751	1255	1138	879	1534	1530
Allstate Vehicle & Property Insurance Co.	585	1247	1023	600	1229	1251
American Family Connect P & C Ins. Co.	660	1778	828	698	1861	1859
American National Property & Casualty Co.	701	1676	1126	752	1778	1631
American Security Insurance. Co.	859	2406	2247	1206	3264	3264
American Strategic Insurance Corp.	774	1528	1214	773	1520	1691
Amica Mutual Insurance Co.	769	1791	1507	867	1798	1798
Berkley Insurance Co.	405	1461	1224	518	1253	1235
Brethren Mutual Insurance Co.	n/a	956	872	453	919	919
Chubb National Insurance Co.	736	2250	1902	970	2462	2595
Cincinnati Casualty Co.	429	1345	957	463	1231	1252
Cincinnati Insurance Co.	583	1352	1040	686	1715	1715
CSAA General Insurance Co.	496	1692	1537	551	1413	1252
Cumberland Mutual Fire Insurance Co.	n/a	1277	983	418	1207	1207
Donegal Mutual Insurance Co.	353	1269	879	456	1090	1090
Encompass Home/Auto Insurance Co.	947	n/a	2287	1259	3574	3574
Erie Insurance Co.	512	1348	1068	750	1437	1359
Everett Cash Mutual Insurance Co.	526	1295	1097	685	1474	1474
Farmers Group Property & Casualty Ins. Co.	626	1504	1284	798	1592	1592
Farmers Insurance Exchange	541	976	688	571	914	941
Farmers Mutual Fire Ins. Co. of Salem Cnty.	474	884	782	626	974	892
Farmers Property & Casualty Insurance Co.	569	1743	1434	704	1886	1886
Federal Insurance Co.	764	2361	1993	1009	2749	2900
Frederick Mutual Insurance Co.	585	1198	1173	684	1073	1073
Garrison Property & Casualty Ins. Co.	1173	2532	1875	1285	2139	2331
Hartford Fire Insurance Co.	641	1044	1032	817	1200	1175
Homesite Insurance Co.	1014	1216	1238	1107	1012	978
Horace Mann Insurance Co.	548	1170	1005	576	1394	1394

* 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.

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
Lemonade Insurance Co.	604	1089	966	634	1862	1232
Liberty Insurance Corp.	796	1020	899	867	916	1066
Lititz Mutual Insurance Co.	493	1440	1226	572	1299	1299
LM Insurance Corp.	842	1077	936	912	965	1120
Meridian Security Insurance Co.	819	1355	1077	1082	1315	1451
Mutual Benefit Insurance Co.	584	1231	1064	725	1919	1919
Nationwide Insurance Co. of America	807	1725	1151	887	1449	1380
NGM Insurance Co.	358	986	876	465	1124	1124
Penn National Insurance Co.	470	868	778	510	1162	1167
Pharmacists Mutual Insurance Co.	846	974	802	525	849	849
Praetorian Insurance Co.	576	1506	1331	742	1428	1428
Privilege Underwriters Reciprocal Exch.	1652	2022	1936	1882	2294	2294
QBE Insurance Corp.	670	1415	1148	766	1982	1484
Safeco Insurance Co. of America	718	1695	949	753	1111	1127
Selective Ins. Co. of South Carolina	622	1671	1483	740	1640	1553
Standard Guaranty Insurance. Co.	1066	3042	2961	1510	4331	4331
State Farm Fire & Casualty Co.	560	1227	1053	670	1560	1346
Stillwater P & C Insurance Co.	780	1721	1659	847	1638	1643
Teachers Insurance Co.	487	994	857	511	1274	1274
Travelers Personal Insurance Co.	516	825	768	526	1032	962
United Services Automobile Association	1023	2262	1647	1118	1885	2043
Unitrin Safeguard Insurance Co.	466	1012	758	461	1030	1161
Universal North America Insurance Co.	832	1285	1461	937	1748	1765
Universal Property & Casualty Ins. Co.	523	1314	1113	623	1520	1520
USAA Casualty Insurance Co.	982	2228	1594	1077	1815	1972
USAA General Indemnity Co.	1175	2456	1864	1287	2129	2320
Vigilant Insurance Co.	752	2309	1952	993	2447	2586
Windsor Mt. Joy Mutual Insurance Co.	450	1050	908	550	1319	1319

* 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.

**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
AIG Property Casualty Co.	960	1160	1124	963
Allstate Vehicle & Property Insurance Co.	1303	821	1106	676
American Family Connect P & C Ins. Co.	1002	1005	1146	943
American National Property & Casualty Co.	1495	1176	1239	820
American Security Insurance Co.	1872	1872	2312	1408
American Strategic Insurance Corp.	1481	1612	1256	1199
Amica Mutual Insurance Co.	1476	1476	1548	945
Berkley Insurance Co.	832	823	1258	629
Brethren Mutual Insurance Co.	993	903	897	692
Chubb National Insurance Co.	1586	1586	1952	1178
Cincinnati Casualty Co.	1241	964	877	583
Cincinnati Insurance Co.	1196	1196	951	798
CSAA General Insurance Co.	1574	1404	1603	617
Cumberland Mutual Fire Insurance Co.	1146	1146	1011	494
Donegal Mutual Insurance Co.	855	855	894	485
Encompass Home/Auto Insurance Co.	2206	2195	n/a	1360
Erie Insurance Co.	1165	1005	1066	774
Everett Cash Mutual Insurance Co.	881	881	1125	796
Farmers Group Property & Casualty Ins. Co.	1442	1442	1310	901
Farmers Insurance Exchange	945	992	899	546
Farmers Mutual Fire Ins. Co. of Salem Cnty.	873	741	768	510
Farmers Property & Casualty Insurance Co.	1320	1320	1477	823
Federal Insurance Co.	1763	1763	2047	1228
Frederick Mutual Insurance Co.	1152	1107	1193	762
Garrison Property & Casualty Ins. Co.	2206	1894	1880	1443
Hartford Fire Insurance Co.	1154	1013	1039	731
Homesite Insurance Co.	1183	1089	1166	1001
Horace Mann Insurance Co.	1092	1092	1029	713

* 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.

**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
Lemonade Insurance Co.	947	1086	1006	701
Liberty Insurance Corp.	858	922	928	855
Lititz Mutual Insurance Co.	1376	1376	1264	690
LM Insurance Corp.	901	968	979	901
Meridian Security Insurance Co.	1520	1291	1213	937
Mutual Benefit Insurance Co.	1229	1229	1087	692
Nationwide Insurance Co. of America	1603	1279	1534	1135
NGM Insurance Co.	945	945	850	557
Penn National Insurance Co.	1035	1010	789	632
Pharmacists Mutual Insurance Co.	889	914	859	594
Praetorian Insurance Co.	1471	1471	1356	817
Privilege Underwriters Reciprocal Exch.	1773	1773	1949	2073
QBE Insurance Corp.	1513	1278	1321	784
Safeco Insurance Co. of America	1018	1039	1046	819
Selective Ins. Co. of South Carolina	1689	1441	1555	922
Standard Guaranty Insurance. Co.	2471	2474	3046	1768
State Farm Fire & Casualty Co.	1196	1038	1162	787
Stillwater P & C Insurance Co.	1900	1806	1773	1107
Teachers Insurance Co.	1030	1030	877	629
Travelers Personal Insurance Co.	996	870	764	606
United Services Automobile Association	1929	1658	1655	1256
Unitrin Safeguard Insurance Co.	1002	781	678	616
Universal North America Insurance Co.	1525	1528	1274	986
Universal Property & Casualty Ins. Co.	1411	1411	1136	713
USAA Casualty Insurance Co.	1850	1592	1606	1207
USAA General Indemnity Co.	2198	1889	1859	1444
Vigilant Insurance Co.	1580	1580	2004	1207
Windsor Mt. Joy Mutual Insurance Co.	898	898	929	682

* 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.

**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
AIG Property Casualty Co.	750	1300	1185	921	1526	1520
Allstate Vehicle & Property Insurance Co.	626	1235	1066	635	1304	1325
American Family Connect P & C Ins. Co.	647	2272	1018	861	1809	1808
American National Property & Casualty Co.	768	1850	1288	878	1932	1773
American Security Insurance. Co.	859	2406	2247	1206	3264	3264
American Strategic Insurance Corp.	799	1675	1362	881	1494	1665
Amica Mutual Insurance Co.	807	1815	1537	896	1806	1806
Berkley Insurance Co.	405	1500	1256	537	1253	1235
Brethren Mutual Insurance Co.	n/a	1021	929	483	893	893
Chubb National Insurance Co.	696	2222	1879	958	2292	2414
Cincinnati Casualty Co.	501	1626	1264	580	1452	1452
Cincinnati Insurance Co.	576	1468	1139	767	1563	1563
CSAA General Insurance Co.	481	1684	1577	575	1406	1242
Cumberland Mutual Fire Insurance Co.	n/a	1261	979	447	1114	1114
Donegal Mutual Insurance Co.	365	1074	915	471	1138	1138
Encompass Home/Auto Insurance Co.	885	n/a	2089	1152	3362	3362
Erie Insurance Co.	489	1360	1109	765	1402	1338
Everett Cash Mutual Insurance Co.	526	1295	1097	685	1474	1474
Farmers Group Property & Casualty Ins. Co.	649	1439	1241	804	1519	1519
Farmers Insurance Exchange	632	1139	799	657	1069	1100
Farmers Mutual Fire Ins. Co. of Salem Cnty.	513	886	789	641	1011	930
Farmers Property & Casualty Insurance Co.	612	1672	1395	734	1825	1825
Federal Insurance Co.	722	2331	1969	997	2557	2694
Frederick Mutual Insurance Co.	590	1126	1105	678	1022	1022
Garrison Property & Casualty Ins. Co.	1230	2602	2018	1410	2189	2381
Hartford Fire Insurance Co.	742	1158	1144	916	1428	1394
Homesite Insurance Co.	1019	1223	1222	1108	1011	976
Horace Mann Insurance Co.	526	1173	1008	577	1329	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.

**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
Lemonade Insurance Co.	592	1081	973	709	1715	1177
Liberty Insurance Corp.	828	1070	943	914	979	1138
Lititz Mutual Insurance Co.	528	1568	1341	651	1294	1294
LM Insurance Corp.	874	1129	992	960	1031	1198
Meridian Security Insurance Co.	828	1357	1149	1153	1327	1446
Mutual Benefit Insurance Co.	595	1234	1076	753	1796	1796
Nationwide Insurance Co. of America	830	1953	1307	980	1483	1407
NGM Insurance Co.	376	1028	915	485	1182	1182
Penn National Insurance Co.	445	909	814	526	1089	1094
Pharmacists Mutual Insurance Co.	767	883	730	478	772	772
Praetorian Insurance Co.	648	1618	1438	832	1500	1500
Privilege Underwriters Reciprocal Exch.	1551	1770	1695	1648	2151	2151
QBE Insurance Corp.	851	1556	1293	911	2227	1700
Safeco Insurance Co. of America	918	1897	1221	980	1502	1522
Selective Ins. Co. of South Carolina	611	1634	1451	727	1572	1490
Standard Guaranty Insurance. Co.	1066	3042	2961	1510	4331	4331
State Farm Fire & Casualty Co.	518	1208	1047	670	1444	1242
Stillwater P & C Insurance Co.	774	1746	1696	889	1543	1548
Teachers Insurance Co.	468	997	859	512	1214	1214
Travelers Personal Insurance Co.	586	995	922	640	1158	1084
United Services Automobile Association	1071	2317	1768	1223	1926	2084
Unitrin Safeguard Insurance Co.	571	1674	1215	683	1382	1560
Universal North America Insurance Co.	774	1214	1362	882	1641	1656
Universal Property & Casualty Ins. Co.	502	1313	1112	616	1448	1448
USAA Casualty Insurance Co.	1023	2271	1704	1176	1842	1998
USAA General Indemnity Co.	1232	2537	2012	1414	2180	2371
Vigilant Insurance Co.	711	2280	1928	979	2277	2406
Windsor Mt. Joy Mutual Insurance Co.	420	1026	887	541	1205	1205

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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.

**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
AIG Property Casualty Co.	951	1140	1169	957
Allstate Vehicle & Property Insurance Co.	1393	858	1124	761
American Family Connect P & C Ins. Co.	980	991	1441	871
American National Property & Casualty Co.	1629	1281	1409	894
American Security Insurance Co.	1872	1872	2312	1592
American Strategic Insurance Corp.	1479	1611	1399	1223
Amica Mutual Insurance Co.	1520	1520	1578	965
Berkley Insurance Co.	832	823	1291	629
Brethren Mutual Insurance Co.	941	855	949	730
Chubb National Insurance Co.	1483	1483	1928	985
Cincinnati Casualty Co.	1483	1063	1077	660
Cincinnati Insurance Co.	1112	1112	1045	762
CSAA General Insurance Co.	1538	1371	1606	640
Cumberland Mutual Fire Insurance Co.	1034	1034	1006	494
Donegal Mutual Insurance Co.	889	889	928	527
Encompass Home/Auto Insurance Co.	2063	2053	n/a	1224
Erie Insurance Co.	1116	978	1072	740
Everett Cash Mutual Insurance Co.	881	881	1125	796
Farmers Group Property & Casualty Ins. Co.	1383	1383	1265	896
Farmers Insurance Exchange	1116	1173	1045	683
Farmers Mutual Fire Ins. Co. of Salem Cnty.	909	778	776	566
Farmers Property & Casualty Insurance Co.	1314	1314	1427	868
Federal Insurance Co.	1646	1646	2023	1025
Frederick Mutual Insurance Co.	1090	1051	1122	745
Garrison Property & Casualty Ins. Co.	2288	1957	2003	1542
Hartford Fire Insurance Co.	1385	1196	1135	943
Homesite Insurance Co.	1186	1094	1159	1032
Horace Mann Insurance Co.	1042	1042	1032	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.

**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
Lemonade Insurance Co.	919	1033	1009	738
Liberty Insurance Corp.	918	955	970	898
Lititz Mutual Insurance Co.	1365	1365	1381	715
LM Insurance Corp.	965	1006	1021	949
Meridian Security Insurance Co.	1518	1284	1267	1001
Mutual Benefit Insurance Co.	1177	1177	1096	725
Nationwide Insurance Co. of America	1653	1346	1721	1169
NGM Insurance Co.	996	996	887	586
Penn National Insurance Co.	972	948	824	610
Pharmacists Mutual Insurance Co.	808	829	780	540
Praetorian Insurance Co.	1543	1543	1464	n/a
Privilege Underwriters Reciprocal Exch.	1664	1664	1706	2010
QBE Insurance Corp.	1733	1488	1462	1049
Safeco Insurance Co. of America	1302	1354	1290	1219
Selective Ins. Co. of South Carolina	1563	1361	1520	921
Standard Guaranty Insurance. Co.	2471	2474	3046	1768
State Farm Fire & Casualty Co.	1101	959	1148	733
Stillwater P & C Insurance Co.	1795	1683	1811	1140
Teachers Insurance Co.	983	983	879	617
Travelers Personal Insurance Co.	1130	977	918	752
United Services Automobile Association	1999	1712	1756	1331
Unitrin Safeguard Insurance Co.	1325	1008	1045	753
Universal North America Insurance Co.	1408	1411	1196	955
Universal Property & Casualty Ins. Co.	1379	1379	1135	747
USAA Casualty Insurance Co.	1905	1633	1699	1271
USAA General Indemnity Co.	2280	1952	1987	1538
Vigilant Insurance Co.	1476	1476	1979	1010
Windsor Mt. Joy Mutual Insurance Co.	823	823	908	626

* 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.

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
AIG Property Casualty Co.	412	392	451	386	478	472
Allstate Vehicle & Property Insurance Co.	355	460	559	349	430	380
American Bankers Insurance Co. of FL	564	545	578	516	638	638
American Family Connect P & C Ins. Co.	677	561	676	520	815	832
American National Property & Casualty Co.	406	365	389	311	396	389
American Property & Casualty Ins. Co.	326	316	423	363	434	434
American Strategic Insurance Corp.	539	570	495	472	593	494
Amica Mutual Insurance Co.	662	569	679	574	679	679
Berkley Insurnace Co.	643	540	668	521	745	636
Brethren Mutual Insurance Co.	205	289	356	187	395	395
Chubb National Insurance Co.	527	426	670	538	766	624
Cincinnati Casualty Co.	319	292	365	284	343	341
Cincinnati Insurance Co.	310	280	322	292	347	347
CSAA General Insurance Co.	279	345	478	294	342	312
Cumberland Mutual Fire Insurance Co.	672	847	968	590	947	947
Donegal Mutual Insurance Co.	380	332	414	326	494	494
Encompass Home/Auto Insurance Co.	561	421	495	469	573	573
Erie Insurance Co.	651	660	928	786	917	995
Everett Cash Mutual Insurance Co.	532	432	546	446	493	493
Farmers Group Property & Casualty Ins. Co.	768	711	804	716	828	828
Farmers Insurance Exchange	397	410	577	382	467	467
Farmers Mutual Fire Ins. Co. of Salem Cnty.	578	549	593	508	770	770
Farmers Property & Casualty Insurance Co.	515	448	552	447	705	705
Federal Insurance Co.	561	449	701	564	809	751
Frederick Mutual Insurance Co.	257	231	267	230	288	288
Garrison Property & Casualty Ins. Co.	471	421	461	419	427	457
Hartford Fire Insurance Co.	398	357	402	360	402	402

* 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.

Check with your insurer or insurance producer to determine how much coverage your policy includes for Additons / Alterations / Improvements made to your unit at your expense after your purchase of the unit. You may need to purchase a higher limit for this limit.

February 2022

Condominium Policy Scenario 5

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
Homesite Insurance Co. of the Midwest	871	731	888	735	1037	1037
Horace Mann Insurance Co.	266	245	272	240	315	315
Lemonade Insurance Co.	793	905	1119	646	870	1034
Liberty Insurance Corp.	668	544	632	559	744	744
Lititz Mutual Insurance Co.	394	494	583	348	616	616
LM Insurance Corp.	701	573	664	588	783	783
Meridian Security Insurance Co.	353	366	426	305	448	404
Mutual Benefit Insurance Co.	422	350	433	362	504	504
Nationwide Insurance Co. of America	557	516	370	521	419	448
NGM Insurance Co.	349	280	357	305	371	371
Penn National Insurance Co.	308	270	320	282	360	360
Pharmacists Mutual Insurance Co.	529	478	519	472	530	530
Praetorian Insurance Co.	664	668	754	593	737	737
Privilege Underwriters Reciprocal Exch.	1093	801	1028	850	1088	1088
Safeco Insurance Co. of America	577	528	698	649	717	717
Selective Ins. Co. of South Carolina	204	217	261	187	216	217
State Farm Fire & Casualty Co.	318	282	358	279	368	368
Stillwater P & C Insurance Co.	524	514	602	478	809	724
Teachers Insurance Co.	252	231	255	229	292	292
Travelers Personal Insurance Co.	350	431	384	321	688	485
United Services Automobile Association	484	445	478	430	444	476
Unitrin Safeguard Insurance Co.	320	371	360	302	338	366
Universal Property & Casualty Ins. Co.	417	472	564	385	584	584
USAA Casualty Insurance Co.	484	433	473	429	439	470
USAA General Indemnity Co.	408	370	401	365	374	399
Vigilant Insurance Co.	561	449	701	564	809	751
Windsor Mt. Joy Mutual Insurance Co.	561	493	619	465	773	773

* 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.

Check with your insurer or insurance producer to determine how much coverage your policy includes for Additons / Alterations / Improvements made to your unit at your expense after your purchase of the unit. You may need to purchase a higher limit for this limit.

February 2022

Condominium Policy Scenario 5

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
AIG Property Casualty Co.	350	416	387	370
Allstate Vehicle & Property Insurance Co.	511	362	527	327
American Bankers Insurance Co. of FL	752	752	545	502
American Family Connect P & C Ins. Co.	678	702	547	515
American National Property & Casualty Co.	407	348	322	281
American Property & Casualty Ins. Co.	423	423	316	293
American Strategic Insurance Corp.	696	611	389	350
Amica Mutual Insurance Co.	707	707	569	498
Berkley Insurnace Co.	643	643	540	521
Brethren Mutual Insurance Co.	596	549	301	207
Chubb National Insurance Co.	652	652	426	413
Cincinnati Casualty Co.	483	357	246	242
Cincinnati Insurance Co.	337	337	280	280
CSAA General Insurance Co.	500	436	373	247
Cumberland Mutual Fire Insurance Co.	1520	1520	833	579
Donegal Mutual Insurance Co.	476	476	332	315
Encompass Home/Auto Insurance Co.	486	486	421	463
Erie Insurance Co.	897	943	612	583
Everett Cash Mutual Insurance Co.	420	420	432	432
Farmers Group Property & Casualty Ins. Co.	911	911	711	696
Farmers Insurance Exchange	639	539	510	360
Farmers Mutual Fire Ins. Co. of Salem Cnty.	776	776	868	546
Farmers Property & Casualty Insurance Co.	615	615	448	431
Federal Insurance Co.	686	686	449	439
Frederick Mutual Insurance Co.	299	299	231	217
Garrison Property & Casualty Ins. Co.	555	490	409	400
Hartford Fire Insurance Co.	402	402	357	357

* 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.

Check with your insurer or insurance producer to determine how much coverage your policy includes for Additons / Alterations / Improvements made to your unit at your expense after your purchase of the unit. You may need to purchase a higher limit for this limit.

February 2022

Condominium Policy Scenario 5

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
Homesite Insurance Co. of the Midwest	1017	1017	726	724
Horace Mann Insurance Co.	292	292	245	240
Lemonade Insurance Co.	1492	1313	910	640
Liberty Insurance Corp.	742	742	544	561
Lititz Mutual Insurance Co.	724	724	494	341
LM Insurance Corp.	780	780	573	588
Meridian Security Insurance Co.	457	347	321	285
Mutual Benefit Insurance Co.	433	433	350	350
Nationwide Insurance Co. of America	726	450	462	511
NGM Insurance Co.	374	374	280	294
Penn National Insurance Co.	320	320	270	270
Pharmacists Mutual Insurance Co.	685	706	478	472
Praetorian Insurance Co.	837	837	668	567
Privilege Underwriters Reciprocal Exch.	1000	1000	801	850
Safeco Insurance Co. of America	698	671	528	528
Selective Ins. Co. of South Carolina	316	286	230	193
State Farm Fire & Casualty Co.	519	519	282	272
Stillwater P & C Insurance Co.	1075	965	524	489
Teachers Insurance Co.	270	270	231	229
Travelers Personal Insurance Co.	612	438	358	336
United Services Automobile Association	582	511	424	412
Unitrin Safeguard Insurance Co.	403	323	300	279
Universal Property & Casualty Ins. Co.	740	740	472	367
USAA Casualty Insurance Co.	571	503	419	410
USAA General Indemnity Co.	483	429	358	350
Vigilant Insurance Co.	686	686	449	439
Windsor Mt. Joy Mutual Insurance Co.	619	619	493	518

* 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.

Check with your insurer or insurance producer to determine how much coverage your policy includes for Additons / Alterations / Improvements made to your unit at your expense after your purchase of the unit. You may need to purchase a higher limit for this limit.

**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
AIG Property Casualty Co.	567	625	699	671	687	683
Allstate Insurance Co.	302	299	432	444	441	441
American Bankers Insurance Co. of FL	345	356	480	489	479	479
American Family Connect P & C Ins. Co.	244	295	336	323	336	353
American Modern Home Insurance Co.	348	348	538	538	538	538
American National Property & Casualty Co.	267	296	305	287	237	232
American Strategic Insurance Corp.	257	221	314	335	260	283
Amica Mutual Insurance Co.	249	249	341	341	341	341
Berkley Insurance Co.	331	341	467	451	441	385
Brethren Mutual Insurance Co.	162	150	201	234	183	183
Century-National Insurance Co.	273	273	391	391	391	391
Chubb National Insurance Co.	281	290	521	509	509	434
Cincinnati Casualty Co.	222	258	312	318	259	274
Cincinnati Insurance Co.	123	123	169	166	164	164
CSAA General Insurance Co.	152	179	325	206	197	188
Cumberland Mutual Fire Insurance Co.	229	218	296	320	328	328
Donegal Mutual Insurance Co.	352	335	464	488	488	488
Encompass Home/Auto Insurance Co.	516	453	585	677	580	580
Erie Insurance Co.	241	283	414	420	383	413
Everett Cash Mutual Insurance Co.	323	323	446	446	334	334
Farmers Group Property & Casualty Ins. Co.	593	608	733	715	684	684
Farmers Insurance Exchange	334	341	490	480	446	446
Farmers Mutual Fire Ins. Co. of Salem Cnty.	288	212	272	385	277	272
Farmers Property & Casualty Insurance Co.	321	336	455	435	506	506
Federal Insurance Co.	294	304	542	529	529	499
First American Property & Casualty Ins. Co.	230	254	397	361	361	361
Frederick Mutual Insurance Co.	143	100	151	201	144	144
Garrison Property & Casualty Ins. Co.	266	394	445	358	406	406
Hartford Fire Insurance Co.	166	166	214	214	214	214

* 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

Renters Policy Scenario 6

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
Homesite Insurance Co.	190	220	243	210	227	225
Horace Mann Insurance Co.	151	151	190	190	239	239
Lemonade Insurance Co.	193	183	249	277	292	268
Liberty Insurance Corp.	302	286	463	309	291	526
Liberty Mutual Insurance Co.	392	374	552	390	371	620
Lititz Mutual Insurance Co.	190	174	245	266	273	273
Markel American Insurance Company	266	266	355	355	355	355
Meridian Security Insurance Co.	382	379	502	504	492	489
Mutual Benefit Insurance Co.	208	208	318	318	318	318
Nationwide Insurance Co. of America	450	568	679	605	524	481
NGM Insurance Co.	375	361	526	518	450	450
Peerless Indemnity Insurance Co.	336	318	513	343	324	585
Penn National Insurance Co.	246	246	336	336	336	336
Pharmacists Mutual Insurance Co.	673	707	782	793	747	747
Praetorian Insurance Co.	552	363	475	740	366	639
Privilege Underwriters Reciprocal Exch.	661	624	876	931	854	854
Progressive Specialty Insurance Co.	257	221	314	335	260	283
Safeco Insurance Co. of America	436	436	637	637	637	637
Selective Ins. Co. of South Carolina	182	237	336	247	227	235
State Farm Fire & Casualty Co.	121	124	181	157	142	142
Stillwater P & C Insurance Co.	284	456	615	405	350	353
Teachers Insurance Co.	141	141	177	177	224	224
Travelers Personal Insurance Co.	223	281	351	347	332	281
United Services Automobile Association	261	381	435	352	398	398
Unitrin Safeguard Insurance Co.	230	273	354	299	299	320
Universal Property & Casualty Ins. Co.	282	319	445	393	298	298
USAA Casualty Insurance Co.	274	395	455	369	417	417
USAA General Indemnity Co.	250	376	420	336	382	382
Vigilant Insurance Co.	294	304	542	529	529	499
Windsor Mt. Joy Mutual Insurance Co.	247	273	393	356	418	418

* 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.

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
AIG Property Casualty Co.	543	645	621	577
Allstate Insurance Co.	453	451	296	302
American Bankers Insurance Co. of FL	489	479	355	345
American Family Connect P & C Ins. Co.	291	344	261	268
American Modern Home Insurance Co.	538	538	348	348
American National Property & Casualty Co.	307	247	250	207
American Strategic Insurance Corp.	450	442	222	216
Amica Mutual Insurance Co.	341	341	249	249
Berkley Insurance Co.	451	451	341	331
Brethren Mutual Insurance Co.	444	401	150	203
Century-National Insurance Co.	391	391	273	273
Chubb National Insurance Co.	509	509	290	281
Cincinnati Casualty Co.	495	402	205	224
Cincinnati Insurance Co.	175	175	123	116
CSAA General Insurance Co.	330	275	184	149
Cumberland Mutual Fire Insurance Co.	546	546	231	229
Donegal Mutual Insurance Co.	502	502	335	352
Encompass Home/Auto Insurance Co.	579	579	453	516
Erie Insurance Co.	401	420	265	254
Everett Cash Mutual Insurance Co.	334	334	323	323
Farmers Group Property & Casualty Ins. Co.	841	841	608	593
Farmers Insurance Exchange	620	620	341	334
Farmers Mutual Fire Ins. Co. of Salem Cnty.	272	272	206	202
Farmers Property & Casualty Insurance Co.	513	513	336	321
Federal Insurance Co.	529	529	304	294
First American Property & Casualty Ins. Co.	397	397	254	230
Frederick Mutual Insurance Co.	268	276	106	143
Garrison Property & Casualty Ins. Co.	427	427	409	284
Hartford Fire Insurance Co.	214	214	166	166

* 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

Renters Policy Scenario 6

**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
Homesite Insurance Co.	268	248	222	190
Horace Mann Insurance Co.	239	239	151	151
Lemonade Insurance Co.	456	456	177	190
Liberty Insurance Corp.	482	703	240	384
Liberty Mutual Insurance Co.	573	806	324	481
Lititz Mutual Insurance Co.	465	465	174	190
Markel American Insurance Company	355	355	266	266
Meridian Security Insurance Co.	658	555	369	352
Mutual Benefit Insurance Co.	318	318	208	208
Nationwide Insurance Co. of America	866	566	510	450
NGM Insurance Co.	528	528	361	375
Peerless Indemnity Insurance Co.	536	780	267	427
Penn National Insurance Co.	336	336	246	246
Pharmacists Mutual Insurance Co.	923	951	707	708
Praetorian Insurance Co.	639	903	363	486
Privilege Underwriters Reciprocal Exch.	854	854	624	661
Progressive Specialty Insurance Co.	450	442	222	216
Safeco Insurance Co. of America	637	637	436	436
Selective Ins. Co. of South Carolina	532	441	240	201
State Farm Fire & Casualty Co.	246	246	124	121
Stillwater P & C Insurance Co.	725	653	451	368
Teachers Insurance Co.	224	224	141	141
Travelers Personal Insurance Co.	357	304	305	239
United Services Automobile Association	418	418	397	279
Unitrin Safeguard Insurance Co.	416	313	228	212
Universal Property & Casualty Ins. Co.	529	529	319	282
USAA Casualty Insurance Co.	438	438	413	293
USAA General Indemnity Co.	402	402	389	267
Vigilant Insurance Co.	529	529	304	294
Windsor Mt. Joy Mutual Insurance Co.	393	393	273	290

* 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
AIG Property Casualty Co.	1292	1304	911	911	895	1023
Allstate Vehicle & Property Insurance Co.	1726	1662	1289	1284	1256	1743
American Family Connect P & C Ins. Co.	2157	1545	958	911	1422	1158
American National Property & Casualty Co.	1902	1729	1132	1132	1337	1444
American Security Insurance. Co.	2588	2588	1350	1350	2051	2051
American Strategic Insurance Corp.	1630	1369	1179	1258	1357	1374
Amica Mutual Insurance Co.	1933	1933	1463	1463	1609	1609
Berkley Insurance Co.	1185	1216	676	676	820	915
Brethren Mutual Insurance Co.	1084	984	1096	1047	1031	846
Chubb National Insurance Co.	2173	2173	868	868	1461	1468
Cincinnati Casualty Co.	1559	1286	1164	1180	991	1514
Cincinnati Insurance Co.	1754	1754	1221	1221	1442	1442
CSAA General Insurance Co.	2037	2005	1259	1252	2000	1735
Cumberland Mutual Fire Insurance Co.	1167	1167	884	884	1046	1046
Donegal Mutual Insurance Co.	1377	1377	1022	1082	1109	1009
Encompass Home/Auto Insurance Co.	3618	3984	1964	1960	2446	2961
Erie Insurance Co.	2092	1761	1233	1178	1129	1446
Everett Cash Mutual Insurance Co.	1436	1436	805	805	1181	1181
Farmers Group Property & Casualty Ins. Co.	2130	2130	1063	1063	2008	2014
Farmers Insurance Exchange	1411	1246	1512	1448	1122	1346
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1144	1013	886	874	850	948
Farmers Property & Casualty Insurance Co.	2173	2173	1174	1174	1608	2307
Federal Insurance Co.	2286	2286	917	917	1537	1645
Frederick Mutual Insurance Co.	906	869	655	655	866	765
Garrison Property & Casualty Ins. Co.	2838	2570	1658	1698	2019	2350
Hartford Fire Insurance Co.	2022	1762	1169	1732	1423	1625
Homesite Insurance Co.	1218	1009	1432	1363	1426	1085
Horace Mann Insurance Co.	1371	1371	1160	825	1212	1179

* 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
Lemonade Insurance Co.	1268	1164	747	747	949	1029
Liberty Insurance Corp.	965	957	969	1196	914	1096
Lititz Mutual Insurance Co.	1475	1475	1466	1466	1162	1162
LM Insurance Corp.	1016	1006	1020	1256	964	1154
Meridian Security Insurance Co.	1851	1887	1527	1464	1747	1617
Mutual Benefit Insurance Co.	1744	1744	1146	1146	1491	1410
Nationwide Insurance Co. of America	2327	2006	2436	2217	1711	1763
NGM Insurance Co.	1755	1755	1170	1170	1208	1208
Penn National Insurance Co.	1271	1427	1100	1127	1225	1220
Pharmacists Mutual Insurance Co.	1173	1167	855	855	960	960
Praetorian Insurance Co.	1785	1785	n/a	n/a	n/a	1580
Privilege Underwriters Reciprocal Exch.	2381	2381	3120	3120	2461	2461
QBE Insurance Corp.	2047	1994	1604	1615	1565	2009
Safeco Insurance Co. of America	1633	1468	1463	1472	1456	1512
Selective Ins. Co. of South Carolina	1829	1781	1919	1865	1938	1870
Standard Guaranty Insurance. Co.	3019	3019	1492	1492	2392	2392
State Farm Fire & Casualty Co.	1968	1870	1172	1180	1672	1476
Stillwater P & C Insurance Co.	1496	1487	1465	1527	1634	1403
Teachers Insurance Co.	1229	1229	1119	771	1131	1100
Travelers Personal Insurance Co.	1063	1014	902	1009	857	1009
United Services Automobile Association	2500	2275	1460	1492	1767	2062
Unitrin Safeguard Insurance Co.	1157	1109	654	802	846	934
Universal North America Insurance Co.	1498	1303	1306	1410	1589	1538
Universal Property & Casualty Ins. Co.	1415	1415	1022	1022	1326	1207
USAA Casualty Insurance Co.	2403	2185	1386	1416	1682	1959
USAA General Indemnity Co.	2799	2537	1651	1691	2015	2334
Vigilant Insurance Co.	2235	2235	821	821	1505	1463
Windsor Mt. Joy Mutual Insurance Co.	1128	1128	769	769	800	1176

* 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

Homeowners Policy Scenario 1

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Co.	1265	1017	993	1074	1273
Allstate Vehicle & Property Insurance Co.	1418	1203	1242	1287	1863
American Family Connect P & C Ins. Co.	1874	1329	2214	1707	2959
American National Property & Casualty Co.	1379	1173	1279	1378	1773
American Security Insurance. Co.	2687	1994	2342	2308	3591
American Strategic Insurance Corp.	1321	1213	1715	1291	1653
Amica Mutual Insurance Co.	1791	1941	1756	1682	2485
Berkley Insurnace Co.	908	1070	884	1037	1344
Brethren Mutual Insurance Co.	985	973	1138	826	1118
Chubb National Insurance Co.	1405	1933	1589	1829	2464
Cincinnati Casualty Co.	1224	1055	1134	1050	1479
Cincinnati Insurance Co.	1527	1458	1536	1447	2107
CSAA General Insurance Co.	1658	1512	1433	1567	2362
Cumberland Mutual Fire Insurance Co.	1053	918	830	900	1425
Donegal Mutual Insurance Co.	1204	1103	1150	1099	1624
Encompass Home/Auto Insurance Co.	2935	3030	2852	3561	4932
Erie Insurance Co.	1470	1333	1404	1520	1897
Everett Cash Mutual Insurance Co.	1380	1049	1307	1046	1579
Farmers Group Property & Casualty Ins. Co.	1816	1409	1718	1602	2201
Farmers Insurance Exchange	1149	1230	998	1143	1455
Farmers Mutual Fire Ins. Co. of Salem Cnty.	900	806	830	886	1129
Farmers Property & Casualty Insurance Co.	1739	1906	1644	2170	2121
Federal Insurance Co.	1478	2035	1667	1920	2596
Frederick Mutual Insurance Co.	890	870	898	790	1008
Garrison Property & Casualty Ins. Co.	2228	2002	2191	2177	2679
Hartford Fire Insurance Co.	1624	1409	1495	1451	1916
Homesite Insurance Co.	1366	1309	1307	1206	1144
Horace Mann Insurance Co.	1302	1116	1194	1255	1523

* 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

Homeowners Policy Scenario 1

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Lemonade Insurance Co.	998	1006	1060	872	1286
Liberty Insurance Corp.	985	957	951	1090	1090
Lititz Mutual Insurance Co.	1156	972	1050	1000	1407
LM Insurance Corp.	1038	1006	1001	999	1143
Meridian Security Insurance Co.	1276	1481	1587	1439	1816
Mutual Benefit Insurance Co.	1440	1368	1231	1224	1824
Nationwide Insurance Co. of America	1798	1610	1622	1612	2060
NGM Insurance Co.	1208	1314	1382	1132	1770
Penn National Insurance Co.	1131	1064	1033	1084	1510
Pharmacists Mutual Insurance Co.	917	858	1055	752	1102
Praetorian Insurance Co.	1567	2115	1504	1606	1959
Privilege Underwriters Reciprocal Exch.	2745	2722	3260	2487	3189
QBE Insurance Corp.	1550	1402	1589	1491	2060
Safeco Insurance Co. of America	1606	1414	1245	1414	1688
Selective Ins. Co. of South Carolina	1664	1801	1719	1382	1945
Standard Guaranty Insurance. Co.	3134	2325	2732	2692	4193
State Farm Fire & Casualty Co.	1817	1574	1541	1666	2134
Stillwater P & C Insurance Co.	1492	1401	1555	1362	1878
Teachers Insurance Co.	1180	1024	1040	1140	1475
Travelers Personal Insurance Co.	944	820	815	892	1162
United Services Automobile Association	1942	1751	1913	1900	2352
Unitrin Safeguard Insurance Co.	950	866	858	838	1466
Universal North America Insurance Co.	1555	1529	1389	1584	2054
Universal Property & Casualty Ins. Co.	1404	995	1102	1136	1670
USAA Casualty Insurance Co.	1857	1671	1828	1814	2245
USAA General Indemnity Co.	2225	1992	2189	2173	2668
Vigilant Insurance Co.	1442	1991	1629	1880	2537
Windsor Mt. Joy Mutual Insurance Co.	1009	780	960	884	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.

**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
AIG Property Casualty Co.	1321	1334	919	919	883	1030
Allstate Vehicle & Property Insurance Co.	1370	1314	991	986	964	1339
American Family Connect P & C Ins. Co.	2006	1407	870	827	1294	1053
American National Property & Casualty Co.	1942	1787	1082	1082	1351	1447
American Security Insurance. Co.	2295	2295	1350	1350	2051	2051
American Strategic Insurance Corp.	1575	1489	1209	1288	1362	1418
Amica Mutual Insurance Co.	1552	1552	1175	1175	1292	1292
Berkley Insurance Co.	1079	1106	620	620	750	836
Brethren Mutual Insurance Co.	870	789	871	832	824	712
Chubb National Insurance Co.	2062	2062	816	816	1370	1268
Cincinnati Casualty Co.	1224	1025	898	911	832	1194
Cincinnati Insurance Co.	1430	1430	991	991	1181	1181
CSAA General Insurance Co.	1514	1503	987	981	1549	1351
Cumberland Mutual Fire Insurance Co.	1029	1029	781	781	922	922
Donegal Mutual Insurance Co.	1365	1365	967	1023	1077	1019
Encompass Home/Auto Insurance Co.	2985	3282	1600	1596	2061	2390
Erie Insurance Co.	1598	1396	920	880	851	1152
Everett Cash Mutual Insurance Co.	1436	1436	805	805	1181	1181
Farmers Group Property & Casualty Ins. Co.	1836	1836	929	929	1732	1737
Farmers Insurance Exchange	1005	893	1123	1076	869	1027
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1036	915	835	825	803	893
Farmers Property & Casualty Insurance Co.	1759	1759	987	987	1343	1916
Federal Insurance Co.	2168	2168	861	861	1440	1418
Frederick Mutual Insurance Co.	932	895	681	681	892	791
Garrison Property & Casualty Ins. Co.	2748	2503	1677	1716	2021	2321
Hartford Fire Insurance Co.	1476	1308	961	1398	1166	1309
Homesite Insurance Co.	1113	931	1285	1223	1300	1021
Horace Mann Insurance Co.	1177	1177	998	713	1014	1014

* 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
Lemonade Insurance Co.	1264	1160	772	772	974	1054
Liberty Insurance Corp.	867	861	903	1123	825	986
Lititz Mutual Insurance Co.	1462	1462	1453	1453	1155	1155
LM Insurance Corp.	915	907	954	1182	867	1037
Meridian Security Insurance Co.	1441	1507	1265	1176	1416	1331
Mutual Benefit Insurance Co.	1492	1492	984	984	1266	1266
Nationwide Insurance Co. of America	1704	1483	1752	1594	1271	1315
NGM Insurance Co.	1404	1404	936	936	966	966
Penn National Insurance Co.	1047	1182	910	933	989	1018
Pharmacists Mutual Insurance Co.	1004	999	734	734	823	832
Praetorian Insurance Co.	1376	1376	n/a	n/a	1458	1458
Privilege Underwriters Reciprocal Exch.	2084	2084	2820	2820	2227	2227
QBE Insurance Corp.	1630	1587	1481	1491	1558	1902
Safeco Insurance Co. of America	1379	1262	1331	1326	1354	1453
Selective Ins. Co. of South Carolina	1435	1396	1464	1421	1492	1511
Standard Guaranty Insurance. Co.	3019	3019	1492	1492	2392	2392
State Farm Fire & Casualty Co.	1315	1251	786	792	1122	1000
Stillwater P & C Insurance Co.	1470	1467	1464	1520	1618	1434
Teachers Insurance Co.	1057	1057	963	667	947	947
Travelers Personal Insurance Co.	937	912	807	886	786	899
United Services Automobile Association	2425	2218	1480	1510	1771	2033
Unitrin Safeguard Insurance Co.	985	938	578	701	738	792
Universal North America Insurance Co.	1435	1250	1243	1340	1516	1498
Universal Property & Casualty Ins. Co.	1415	1415	1022	1022	1326	1326
USAA Casualty Insurance Co.	2336	2135	1402	1431	1683	1932
USAA General Indemnity Co.	2713	2474	1671	1709	2018	2304
Vigilant Insurance Co.	2120	2120	772	772	1411	1263
Windsor Mt. Joy Mutual Insurance Co.	1175	1175	816	816	847	1223

* 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
AIG Property Casualty Co.	1251	1042	1010	1103	1294
Allstate Vehicle & Property Insurance Co.	1138	930	934	998	1425
American Family Connect P & C Ins. Co.	1710	1223	2075	1606	2786
American National Property & Casualty Co.	1459	1197	1353	1417	1913
American Security Insurance. Co.	2687	1769	2077	2047	3184
American Strategic Insurance Corp.	1339	1182	1687	1258	1602
Amica Mutual Insurance Co.	1456	1558	1411	1350	1993
Berkley Insurnace Co.	829	975	808	945	1222
Brethren Mutual Insurance Co.	793	769	908	656	906
Chubb National Insurance Co.	1340	1830	1521	1736	2353
Cincinnati Casualty Co.	977	822	884	821	1155
Cincinnati Insurance Co.	1249	1195	1256	1185	1713
CSAA General Insurance Co.	1291	1137	1071	1171	1745
Cumberland Mutual Fire Insurance Co.	930	813	741	800	1252
Donegal Mutual Insurance Co.	1192	1091	1139	1088	1609
Encompass Home/Auto Insurance Co.	2424	2475	2337	2906	4022
Erie Insurance Co.	1046	1016	1109	1188	1479
Everett Cash Mutual Insurance Co.	1380	1049	1307	1046	1579
Farmers Group Property & Casualty Ins. Co.	1569	1223	1486	1387	1896
Farmers Insurance Exchange	878	870	715	812	1041
Farmers Mutual Fire Ins. Co. of Salem Cnty.	849	735	755	804	1015
Farmers Property & Casualty Insurance Co.	1451	1546	1337	1757	1717
Federal Insurance Co.	1410	1926	1595	1822	2479
Frederick Mutual Insurance Co.	916	896	924	816	1034
Garrison Property & Casualty Ins. Co.	2179	1947	2148	2124	2613
Hartford Fire Insurance Co.	1389	1046	1126	1097	1436
Homesite Insurance Co.	1248	1190	1190	1108	1055
Horace Mann Insurance Co.	1119	961	1027	1079	1306

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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.

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Lemonade Insurance Co.	1023	1005	1059	875	1277
Liberty Insurance Corp.	887	864	855	854	982
Lititz Mutual Insurance Co.	1149	969	1045	996	1394
LM Insurance Corp.	931	906	901	898	1033
Meridian Security Insurance Co.	1049	1184	1358	1223	1444
Mutual Benefit Insurance Co.	1180	1173	1056	1050	1560
Nationwide Insurance Co. of America	1348	1179	1201	1188	1518
NGM Insurance Co.	966	1051	1105	906	1416
Penn National Insurance Co.	925	893	868	906	1264
Pharmacists Mutual Insurance Co.	786	736	904	646	943
Praetorian Insurance Co.	1446	1689	1212	1292	1569
Privilege Underwriters Reciprocal Exch.	2482	2381	2848	2176	2786
QBE Insurance Corp.	1405	1138	1276	1201	1640
Safeco Insurance Co. of America	1425	1187	1057	1201	1438
Selective Ins. Co. of South Carolina	1266	1411	1345	1084	1524
Standard Guaranty Insurance. Co.	3134	2325	2732	2692	4193
State Farm Fire & Casualty Co.	1227	1052	1035	1114	1431
Stillwater P & C Insurance Co.	1506	1385	1553	1362	1850
Teachers Insurance Co.	1015	882	896	981	1265
Travelers Personal Insurance Co.	850	719	714	788	1033
United Services Automobile Association	1903	1706	1876	1856	2296
Unitrin Safeguard Insurance Co.	841	733	736	720	1232
Universal North America Insurance Co.	1484	1465	1332	1516	1967
Universal Property & Casualty Ins. Co.	1278	995	1102	1136	1670
USAA Casualty Insurance Co.	1819	1632	1798	1776	2197
USAA General Indemnity Co.	2177	1941	2149	2123	2606
Vigilant Insurance Co.	1376	1885	1559	1783	2423
Windsor Mt. Joy Mutual Insurance Co.	1056	827	1007	931	1343

* 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
AIG Property Casualty Co.	1223	1232	923	923	873	1028
Allstate Vehicle & Property Insurance Co.	1141	1100	840	835	868	1123
American Family Connect P & C Ins. Co.	1541	1078	811	758	1296	988
American National Property & Casualty Co.	1409	1328	920	920	1165	1252
American Security Insurance. Co.	2185	2185	1094	1094	1737	1737
American Strategic Insurance Corp.	1336	1265	1028	1090	1203	1251
Amica Mutual Insurance Co.	1398	1398	1085	1085	1207	1207
Berkley Insurance Co.	970	1003	573	573	699	777
Brethren Mutual Insurance Co.	725	656	766	729	722	627
Chubb National Insurance Co.	1887	1887	969	969	1464	1362
Cincinnati Casualty Co.	1125	964	840	851	847	1136
Cincinnati Insurance Co.	1170	1170	942	942	1128	1128
CSAA General Insurance Co.	1204	1249	830	825	1296	1140
Cumberland Mutual Fire Insurance Co.	922	922	745	745	886	886
Donegal Mutual Insurance Co.	853	853	630	666	722	684
Encompass Home/Auto Insurance Co.	2708	2976	1482	1478	1844	2134
Erie Insurance Co.	1391	1231	863	818	784	1053
Everett Cash Mutual Insurance Co.	1275	1275	723	723	1052	1052
Farmers Group Property & Casualty Ins. Co.	1541	1541	792	792	1451	1455
Farmers Insurance Exchange	842	755	917	880	711	835
Farmers Mutual Fire Ins. Co. of Salem Cnty.	933	825	727	718	699	775
Farmers Property & Casualty Insurance Co.	1496	1496	843	843	1136	1645
Federal Insurance Co.	1977	1977	1019	1019	1531	1509
Frederick Mutual Insurance Co.	945	908	694	694	905	804
Garrison Property & Casualty Ins. Co.	2057	1878	1464	1482	1693	1890
Hartford Fire Insurance Co.	1082	973	710	956	927	991
Homesite Insurance Co.	1021	878	1121	1065	1222	971
Horace Mann Insurance Co.	980	980	910	661	953	953

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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.

**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
Lemonade Insurance Co.	1214	1110	735	735	927	1007
Liberty Insurance Corp.	872	866	852	1048	817	975
Lititz Mutual Insurance Co.	1210	1210	1322	1322	1055	1055
LM Insurance Corp.	920	914	896	1104	860	1027
Meridian Security Insurance Co.	1249	1319	1166	1069	1301	1177
Mutual Benefit Insurance Co.	1236	1236	814	814	1056	1056
Nationwide Insurance Co. of America	1368	1201	1649	1500	1185	1226
NGM Insurance Co.	1038	1038	724	724	747	747
Penn National Insurance Co.	858	960	782	802	893	919
Pharmacists Mutual Insurance Co.	941	942	687	687	772	772
Praetorian Insurance Co.	1186	1186	1020	1020	1125	1125
Privilege Underwriters Reciprocal Exch.	1635	1635	2171	2171	1720	1720
QBE Insurance Corp.	1306	1276	1117	1123	1125	1364
Safeco Insurance Co. of America	1029	951	936	942	966	1050
Selective Ins. Co. of South Carolina	1277	1247	1329	1289	1357	1381
Standard Guaranty Insurance. Co.	2761	2761	1366	1366	2189	2189
State Farm Fire & Casualty Co.	1148	1092	768	774	1095	968
Stillwater P & C Insurance Co.	1265	1267	1263	1277	1405	1308
Teachers Insurance Co.	884	884	879	621	892	892
Travelers Personal Insurance Co.	819	806	777	839	768	846
United Services Automobile Association	1816	1665	1297	1311	1488	1663
Unitrin Safeguard Insurance Co.	764	738	607	742	738	785
Universal North America Insurance Co.	1261	1094	1083	1166	1349	1333
Universal Property & Casualty Ins. Co.	1243	1243	856	856	1094	1094
USAA Casualty Insurance Co.	1757	1611	1234	1247	1423	1590
USAA General Indemnity Co.	2031	1856	1464	1482	1694	1880
Vigilant Insurance Co.	1936	1936	923	923	1503	1358
Windsor Mt. Joy Mutual Insurance Co.	1035	1035	773	773	803	1152

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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.

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Co.	1255	963	933	1015	1189
Allstate Vehicle & Property Insurance Co.	998	796	776	834	1167
American Family Connect P & C Ins. Co.	1748	917	1598	1224	2143
American National Property & Casualty Co.	1272	863	983	1018	1392
American Security Insurance. Co.	2269	1690	1982	1951	3026
American Strategic Insurance Corp.	1229	900	1426	1065	1358
Amica Mutual Insurance Co.	1348	1399	1270	1219	1792
Berkley Insurnace Co.	778	879	727	855	1108
Brethren Mutual Insurance Co.	724	636	755	542	753
Chubb National Insurance Co.	1371	1688	1423	1609	2127
Cincinnati Casualty Co.	970	749	803	751	1107
Cincinnati Insurance Co.	1216	967	1034	959	1394
CSAA General Insurance Co.	1106	920	848	929	1373
Cumberland Mutual Fire Insurance Co.	904	727	672	714	1117
Donegal Mutual Insurance Co.	809	688	716	684	1002
Encompass Home/Auto Insurance Co.	2157	2243	2122	2633	3640
Erie Insurance Co.	989	889	995	1073	1308
Everett Cash Mutual Insurance Co.	1224	934	1159	931	1399
Farmers Group Property & Casualty Ins. Co.	1318	1034	1249	1169	1586
Farmers Insurance Exchange	739	718	607	680	878
Farmers Mutual Fire Ins. Co. of Salem Cnty.	738	666	684	727	914
Farmers Property & Casualty Insurance Co.	1224	1301	1129	1498	1461
Federal Insurance Co.	1435	1771	1486	1683	2233
Frederick Mutual Insurance Co.	929	909	937	829	1047
Garrison Property & Casualty Ins. Co.	1868	1460	1634	1603	1990
Hartford Fire Insurance Co.	1030	781	842	826	1036
Homesite Insurance Co.	1187	1081	1095	1044	995
Horace Mann Insurance Co.	1051	805	860	900	1086

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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.

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Lemonade Insurance Co.	982	987	1015	836	1215
Liberty Insurance Corp.	884	856	854	852	992
Lititz Mutual Insurance Co.	1050	811	872	832	1155
LM Insurance Corp.	931	902	897	896	1045
Meridian Security Insurance Co.	973	1023	1205	1065	1283
Mutual Benefit Insurance Co.	1030	978	882	880	1291
Nationwide Insurance Co. of America	1251	980	988	974	1240
NGM Insurance Co.	747	778	819	672	1045
Penn National Insurance Co.	848	732	710	741	1020
Pharmacists Mutual Insurance Co.	740	695	846	614	885
Praetorian Insurance Co.	1117	1452	1048	1115	1349
Privilege Underwriters Reciprocal Exch.	1914	1864	2224	1706	2176
QBE Insurance Corp.	1049	924	1030	971	1319
Safeco Insurance Co. of America	1052	853	770	859	1047
Selective Ins. Co. of South Carolina	1190	1271	1209	959	1344
Standard Guaranty Insurance. Co.	2867	2127	2499	2462	3834
State Farm Fire & Casualty Co.	1193	931	920	988	1266
Stillwater P & C Insurance Co.	1398	1190	1330	1177	1568
Teachers Insurance Co.	957	742	756	823	1053
Travelers Personal Insurance Co.	801	632	618	690	907
United Services Automobile Association	1631	1281	1428	1402	1748
Unitrin Safeguard Insurance Co.	811	583	585	575	965
Universal North America Insurance Co.	1352	1255	1165	1310	1691
Universal Property & Casualty Ins. Co.	1160	974	968	996	1486
USAA Casualty Insurance Co.	1570	1233	1376	1349	1682
USAA General Indemnity Co.	1870	1455	1635	1601	1984
Vigilant Insurance Co.	1404	1735	1456	1649	2186
Windsor Mt. Joy Mutual Insurance Co.	997	736	891	825	1181

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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.

**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
AIG Property Casualty Co.	1262	1269	912	912	855	1007
Allstate Vehicle & Property Insurance Co.	1164	1127	942	940	930	1270
American Family Connect P & C Ins. Co.	1957	1341	785	741	1181	961
American National Property & Casualty Co.	1612	1501	1004	1004	1268	1359
American Security Insurance. Co.	2185	2185	1235	1235	1964	1964
American Strategic Insurance Corp.	1494	1409	1128	1198	1274	1324
Amica Mutual Insurance Co.	1409	1409	1111	1111	1241	1241
Berkley Insurance Co.	1010	1029	573	573	699	777
Brethren Mutual Insurance Co.	759	693	799	764	728	633
Chubb National Insurance Co.	1865	1865	820	820	1305	1216
Cincinnati Casualty Co.	1407	1211	1033	1045	1051	1378
Cincinnati Insurance Co.	1278	1278	889	889	1052	1052
CSAA General Insurance Co.	1232	1251	867	860	1340	1188
Cumberland Mutual Fire Insurance Co.	922	922	704	704	833	833
Donegal Mutual Insurance Co.	888	888	688	728	764	722
Encompass Home/Auto Insurance Co.	2443	2703	1353	1352	1740	1980
Erie Insurance Co.	1452	1320	837	793	725	997
Everett Cash Mutual Insurance Co.	1275	1275	723	723	1052	1052
Farmers Group Property & Casualty Ins. Co.	1474	1474	800	800	1393	1397
Farmers Insurance Exchange	979	877	1134	1087	900	1059
Farmers Mutual Fire Ins. Co. of Salem Cnty.	933	831	825	783	763	843
Farmers Property & Casualty Insurance Co.	1444	1444	888	888	1170	1640
Federal Insurance Co.	1953	1953	859	859	1364	1345
Frederick Mutual Insurance Co.	906	873	689	689	873	782
Garrison Property & Casualty Ins. Co.	2178	1986	1486	1526	1767	2030
Hartford Fire Insurance Co.	1222	1091	889	1281	1195	1306
Homesite Insurance Co.	1030	868	1161	1104	1237	993
Horace Mann Insurance Co.	983	983	960	695	910	910

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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.

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
Lemonade Insurance Co.	1207	1103	765	765	937	1017
Liberty Insurance Corp.	942	933	942	1157	889	840
Lititz Mutual Insurance Co.	1323	1323	1316	1316	1062	1062
LM Insurance Corp.	993	984	993	1217	938	884
Meridian Security Insurance Co.	1289	1363	1194	1102	1305	1205
Mutual Benefit Insurance Co.	1239	1239	846	846	1022	1022
Nationwide Insurance Co. of America	1538	1359	1674	1529	1218	1279
NGM Insurance Co.	1081	1081	762	762	786	786
Penn National Insurance Co.	891	1008	726	744	831	856
Pharmacists Mutual Insurance Co.	855	856	626	626	701	701
Praetorian Insurance Co.	1288	1288	n/a	n/a	1359	1359
Privilege Underwriters Reciprocal Exch.	1434	1434	2105	2105	1669	1669
QBE Insurance Corp.	1447	1420	1447	1454	1512	1803
Safeco Insurance Co. of America	1305	1223	1426	1414	1408	1487
Selective Ins. Co. of South Carolina	1233	1205	1279	1245	1291	1305
Standard Guaranty Insurance. Co.	2761	2761	1366	1366	2189	2189
State Farm Fire & Casualty Co.	1142	1086	713	718	1017	902
Stillwater P & C Insurance Co.	1300	1304	1300	1344	1410	1278
Teachers Insurance Co.	887	887	927	652	852	852
Travelers Personal Insurance Co.	988	965	915	997	883	1008
United Services Automobile Association	1917	1756	1314	1344	1551	1777
Unitrin Safeguard Insurance Co.	1197	1135	742	919	975	1024
Universal North America Insurance Co.	1180	1029	1076	1158	1263	1248
Universal Property & Casualty Ins. Co.	1241	1241	916	916	1061	1061
USAA Casualty Insurance Co.	1848	1691	1242	1271	1470	1686
USAA General Indemnity Co.	2157	1969	1481	1520	1766	2017
Vigilant Insurance Co.	1912	1912	784	784	1339	1213
Windsor Mt. Joy Mutual Insurance Co.	1013	1013	683	683	735	1011

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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.

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Co.	1242	1003	971	1063	1236
Allstate Vehicle & Property Insurance Co.	1036	834	815	874	1221
American Family Connect P & C Ins. Co.	1632	1148	2056	1557	2754
American National Property & Casualty Co.	1382	992	1129	1175	1598
American Security Insurance. Co.	2269	1690	1982	1951	3026
American Strategic Insurance Corp.	1227	1122	1555	1200	1511
Amica Mutual Insurance Co.	1369	1433	1286	1238	1797
Berkley Insurnace Co.	778	899	756	877	1155
Brethren Mutual Insurance Co.	704	669	793	574	780
Chubb National Insurance Co.	1282	1672	1401	1591	2094
Cincinnati Casualty Co.	1136	936	1023	956	1375
Cincinnati Insurance Co.	1127	1062	1132	1055	1512
CSAA General Insurance Co.	1111	939	878	954	1416
Cumberland Mutual Fire Insurance Co.	851	738	689	729	1107
Donegal Mutual Insurance Co.	842	714	742	710	1043
Encompass Home/Auto Insurance Co.	2040	2037	1955	2380	3317
Erie Insurance Co.	946	907	1040	1133	1378
Everett Cash Mutual Insurance Co.	1224	934	1159	931	1399
Farmers Group Property & Casualty Ins. Co.	1272	1017	1210	1136	1514
Farmers Insurance Exchange	864	831	703	789	1026
Farmers Mutual Fire Ins. Co. of Salem Cnty.	776	678	696	737	915
Farmers Property & Casualty Insurance Co.	1226	1287	1128	1452	1420
Federal Insurance Co.	1343	1751	1464	1664	2198
Frederick Mutual Insurance Co.	895	870	902	807	1001
Garrison Property & Casualty Ins. Co.	1905	1578	1765	1734	2128
Hartford Fire Insurance Co.	1222	869	946	922	1188
Homesite Insurance Co.	1185	1091	1089	1038	990
Horace Mann Insurance Co.	1004	807	862	903	1089

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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.

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Lemonade Insurance Co.	964	990	1019	857	1188
Liberty Insurance Corp.	945	931	911	927	1072
Lititz Mutual Insurance Co.	1059	903	967	926	1267
LM Insurance Corp.	993	979	959	976	1128
Meridian Security Insurance Co.	991	1069	1280	1140	1342
Mutual Benefit Insurance Co.	996	991	901	898	1288
Nationwide Insurance Co. of America	1275	1103	1105	1085	1393
NGM Insurance Co.	786	813	854	702	1091
Penn National Insurance Co.	799	762	743	771	1066
Pharmacists Mutual Insurance Co.	675	632	942	560	804
Praetorian Insurance Co.	1189	1561	1146	1215	1455
Privilege Underwriters Reciprocal Exch.	1796	1632	1944	1495	1903
QBE Insurance Corp.	1246	1069	1175	1115	1459
Safeco Insurance Co. of America	1371	1120	1017	1151	1447
Selective Ins. Co. of South Carolina	1142	1230	1165	953	1313
Standard Guaranty Insurance. Co.	2867	2127	2499	2462	3834
State Farm Fire & Casualty Co.	1103	929	919	987	1263
Stillwater P & C Insurance Co.	1318	1225	1367	1216	1593
Teachers Insurance Co.	914	744	758	825	1056
Travelers Personal Insurance Co.	918	767	740	833	1097
United Services Automobile Association	1664	1381	1539	1513	1865
Unitrin Safeguard Insurance Co.	1069	856	884	869	1524
Universal North America Insurance Co.	1270	1173	1090	1223	1579
Universal Property & Casualty Ins. Co.	1114	971	955	992	1478
USAA Casualty Insurance Co.	1591	1325	1479	1452	1788
USAA General Indemnity Co.	1907	1576	1769	1736	2127
Vigilant Insurance Co.	1314	1716	1433	1629	2151
Windsor Mt. Joy Mutual Insurance Co.	912	720	870	807	1153

* 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

Condominium Policy Scenario 5

**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
AIG Property Casualty Co.	432	426	438	438	351	412
Allstate Vehicle & Property Insurance Co.	434	439	421	445	428	396
American Bankers Insurance Co. of FL	612	612	626	626	564	612
American Family Connect P & C Ins. Co.	739	677	1014	722	777	715
American National Property & Casualty Co.	353	348	404	404	444	418
American Property & Casualty Ins. Co.	353	353	409	409	326	339
American Strategic Insurance Corp.	478	434	486	656	489	507
Amica Mutual Insurance Co.	603	603	681	681	713	713
Berkley Insurnace Co.	586	591	705	705	601	648
Brethren Mutual Insurance Co.	428	394	418	401	388	343
Chubb National Insurance Co.	471	471	706	706	509	527
Cincinnati Casualty Co.	350	301	493	517	363	447
Cincinnati Insurance Co.	310	310	306	306	310	310
CSAA General Insurance Co.	332	310	431	441	428	380
Cumberland Mutual Fire Insurance Co.	1011	1011	1164	1164	1029	1029
Donegal Mutual Insurance Co.	399	399	513	543	617	583
Encompass Home/Auto Insurance Co.	450	489	513	513	496	519
Erie Insurance Co.	830	660	992	904	751	775
Everett Cash Mutual Insurance Co.	532	532	595	595	581	581
Farmers Group Property & Casualty Ins. Co.	881	881	725	725	874	908
Farmers Insurance Exchange	509	509	513	513	442	495
Farmers Mutual Fire Ins. Co. of Salem Cnty.	527	524	1207	1207	776	1094
Farmers Property & Casualty Insurance Co.	606	606	513	513	616	634
Federal Insurance Co.	502	502	742	742	537	561
Frederick Mutual Insurance Co.	268	268	278	278	257	257
Garrison Property & Casualty Ins. Co.	481	440	567	587	453	527
Hartford Fire Insurance Co.	398	398	461	461	456	456

* 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.

Check with your insurer or insurance producer to determine how much coverage your policy includes for Additons / Alterations / Improvements made to your unit at your expense after your purchase of the unit. You may need to purchase a higher limit for this limit.

**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
Homesite Insurance Co. of the Midwest	875	875	986	986	874	874
Horace Mann Insurance Co.	292	292	320	305	305	305
Lemonade Insurance Co.	1229	1114	1177	1148	1116	1097
Liberty Insurance Corp.	648	648	674	674	690	694
Lititz Mutual Insurance Co.	576	576	449	449	479	479
LM Insurance Corp.	555	681	709	709	726	730
Meridian Security Insurance Co.	415	385	451	484	424	392
Mutual Benefit Insurance Co.	422	422	456	456	444	444
Nationwide Insurance Co. of America	518	468	558	561	452	476
NGM Insurance Co.	349	349	413	413	369	369
Penn National Insurance Co.	308	308	347	347	335	335
Pharmacists Mutual Insurance Co.	507	527	529	529	498	498
Praetorian Insurance Co.	668	668	838	838	719	719
Privilege Underwriters Reciprocal Exch.	905	905	1113	1113	1004	1004
Safeco Insurance Co. of America	577	577	331	331	577	577
Selective Ins. Co. of South Carolina	219	210	349	342	250	274
State Farm Fire & Casualty Co.	357	357	366	366	349	349
Stillwater P & C Insurance Co.	627	507	683	629	571	627
Teachers Insurance Co.	270	270	298	283	283	283
Travelers Personal Insurance Co.	569	562	504	590	382	476
United Services Automobile Association	502	460	588	610	467	548
Unitrin Safeguard Insurance Co.	341	362	363	444	351	341
Universal Property & Casualty Ins. Co.	503	503	646	646	479	479
USAA Casualty Insurance Co.	494	452	582	603	463	541
USAA General Indemnity Co.	419	386	493	509	395	458
Vigilant Insurance Co.	502	502	742	742	537	561
Windsor Mt. Joy Mutual Insurance Co.	610	610	777	777	642	768

* 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.

Check with your insurer or insurance producer to determine how much coverage your policy includes for Additions / Alterations / Improvements made to your unit at your expense after your purchase of the unit. You may need to purchase a higher limit for this limit.

February 2022

Condominium Policy Scenario 5

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Co.	367	370	357	366	318
Allstate Vehicle & Property Insurance Co.	376	336	387	317	413
American Bankers Insurance Co. of FL	502	502	578	516	516
American Family Connect P & C Ins. Co.	517	521	698	546	557
American National Property & Casualty Co.	292	286	374	312	305
American Property & Casualty Ins. Co.	293	293	396	363	363
American Strategic Insurance Corp.	343	433	359	384	400
Amica Mutual Insurance Co.	498	591	588	528	526
Berkley Insurnace Co.	457	525	637	473	469
Brethren Mutual Insurance Co.	300	283	235	290	290
Chubb National Insurance Co.	346	413	652	498	498
Cincinnati Casualty Co.	255	273	305	251	249
Cincinnati Insurance Co.	280	280	322	292	306
CSAA General Insurance Co.	264	320	278	284	309
Cumberland Mutual Fire Insurance Co.	769	655	683	780	780
Donegal Mutual Insurance Co.	350	383	415	362	362
Encompass Home/Auto Insurance Co.	481	407	591	479	399
Erie Insurance Co.	607	618	727	651	576
Everett Cash Mutual Insurance Co.	432	432	446	346	346
Farmers Group Property & Casualty Ins. Co.	696	816	788	836	714
Farmers Insurance Exchange	379	426	419	401	454
Farmers Mutual Fire Ins. Co. of Salem Cnty.	495	519	626	495	495
Farmers Property & Casualty Insurance Co.	431	485	531	501	476
Federal Insurance Co.	364	439	686	519	519
Frederick Mutual Insurance Co.	231	235	253	244	244
Garrison Property & Casualty Ins. Co.	372	403	419	394	380
Hartford Fire Insurance Co.	357	357	402	360	360

* 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.

Check with your insurer or insurance producer to determine how much coverage your policy includes for Additons / Alterations / Improvements made to your unit at your expense after your purchase of the unit. You may need to purchase a higher limit for this limit.

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Homesite Insurance Co. of the Midwest	724	724	885	735	735
Horace Mann Insurance Co.	240	245	266	245	261
Lemonade Insurance Co.	808	765	803	811	809
Liberty Insurance Corp.	561	523	671	533	559
Lititz Mutual Insurance Co.	458	407	401	465	465
LM Insurance Corp.	588	550	706	561	588
Meridian Security Insurance Co.	296	347	346	326	334
Mutual Benefit Insurance Co.	350	350	433	362	362
Nationwide Insurance Co. of America	535	460	448	455	408
NGM Insurance Co.	264	294	374	298	305
Penn National Insurance Co.	270	270	320	282	282
Pharmacists Mutual Insurance Co.	424	496	539	439	439
Praetorian Insurance Co.	568	782	658	624	578
Privilege Underwriters Reciprocal Exch.	751	801	1093	709	751
Safeco Insurance Co. of America	528	528	698	649	649
Selective Ins. Co. of South Carolina	177	232	225	180	180
State Farm Fire & Casualty Co.	272	251	325	258	279
Stillwater P & C Insurance Co.	470	514	622	502	550
Teachers Insurance Co.	229	231	252	229	243
Travelers Personal Insurance Co.	323	327	449	345	359
United Services Automobile Association	382	415	432	406	393
Unitrin Safeguard Insurance Co.	301	295	312	301	345
Universal Property & Casualty Ins. Co.	405	364	435	423	423
USAA Casualty Insurance Co.	380	411	429	403	389
USAA General Indemnity Co.	327	353	366	345	334
Vigilant Insurance Co.	364	439	686	519	519
Windsor Mt. Joy Mutual Insurance Co.	518	518	651	527	527

* 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.

Check with your insurer or insurance producer to determine how much coverage your policy includes for Additons / Alterations / Improvements made to your unit at your expense after your purchase of the unit. You may need to purchase a higher limit for this limit.

**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
AIG Property Casualty Co.	626	593	525	525	485	567
Allstate Insurance Co.	318	309	302	302	317	317
American Bankers Insurance Co. of FL	356	351	356	351	345	349
American Family Connect P & C Ins. Co.	254	244	365	278	261	278
American Modern Home Insurance Co.	348	348	348	348	348	348
American National Property & Casualty Co.	221	218	253	253	296	278
American Strategic Insurance Corp.	260	211	236	264	208	279
Amica Mutual Insurance Co.	249	249	249	249	249	249
Berkley Insurnace Co.	308	310	356	356	314	333
Brethren Mutual Insurance Co.	193	177	327	309	203	173
Century-National Insurance Co.	273	273	273	273	273	273
Chubb National Insurance Co.	259	259	303	303	272	281
Cincinnati Casualty Co.	265	199	378	388	222	341
Cincinnati Insurance Co.	123	123	109	109	123	123
CSAA General Insurance Co.	160	155	182	186	186	167
Cumberland Mutual Fire Insurance Co.	231	231	333	333	272	272
Donegal Mutual Insurance Co.	330	330	352	372	362	342
Encompass Home/Auto Insurance Co.	405	441	467	467	457	478
Erie Insurance Co.	297	244	314	290	272	280
Everett Cash Mutual Insurance Co.	323	323	355	355	355	355
Farmers Group Property & Casualty Ins. Co.	693	693	540	540	686	719
Farmers Insurance Exchange	357	357	388	388	367	367
Farmers Mutual Fire Ins. Co. of Salem Cnty.	211	210	327	327	206	211
Farmers Property & Casualty Insurance Co.	386	386	309	309	394	408
Federal Insurance Co.	271	271	319	319	285	294
First American Property & Casualty Ins. Co.	275	275	393	393	275	297
Frederick Mutual Insurance Co.	206	134	124	124	100	131
Garrison Property & Casualty Ins. Co.	334	334	300	300	306	306
Hartford Fire Insurance Co.	166	166	203	203	203	203

* 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
Homesite Insurance Co.	209	215	232	252	205	206
Horace Mann Insurance Co.	191	191	191	191	191	191
Lemonade Insurance Co.	334	206	290	290	240	286
Liberty Insurance Corp.	255	296	491	612	285	470
Liberty Mutual Insurance Co.	340	385	597	728	372	574
Lititz Mutual Insurance Co.	193	193	278	278	230	230
Markel American Insurance Company	266	266	266	266	266	266
Meridian Security Insurance Co.	446	411	455	475	425	450
Mutual Benefit Insurance Co.	208	208	232	232	232	232
Nationwide Insurance Co. of America	447	431	508	534	480	449
NGM Insurance Co.	361	361	492	492	423	423
Peerless Indemnity Insurance Co.	283	329	546	680	316	522
Penn National Insurance Co.	246	246	275	275	275	275
Pharmacists Mutual Insurance Co.	687	701	702	702	682	682
Praetorian Insurance Co.	357	276	672	672	357	672
Privilege Underwriters Reciprocal Exch.	556	556	672	672	611	611
Progressive Specialty Insurance Co.	260	211	236	264	208	279
Safeco Insurance Co. of America	436	436	436	436	436	436
Selective Ins. Co. of South Carolina	218	215	448	438	269	305
State Farm Fire & Casualty Co.	148	148	194	194	159	159
Stillwater P & C Insurance Co.	349	347	428	415	418	349
Teachers Insurance Co.	179	179	179	179	179	179
Travelers Personal Insurance Co.	246	240	271	281	221	241
United Services Automobile Association	327	327	294	294	299	299
Unitrin Safeguard Insurance Co.	249	262	203	263	286	252
Universal Property & Casualty Ins. Co.	261	261	315	315	221	221
USAA Casualty Insurance Co.	343	343	308	308	314	314
USAA General Indemnity Co.	315	315	282	282	288	288
Vigilant Insurance Co.	271	271	319	319	285	294
Windsor Mt. Joy Mutual Insurance Co.	273	273	360	360	290	360

* 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
AIG Property Casualty Co.	580	577	539	637	550
Allstate Insurance Co.	300	305	444	464	441
American Bankers Insurance Co. of FL	355	345	479	479	479
American Family Connect P & C Ins. Co.	238	255	294	280	297
American Modern Home Insurance Co.	348	348	538	538	538
American National Property & Casualty Co.	233	229	289	289	278
American Strategic Insurance Corp.	236	301	318	272	263
Amica Mutual Insurance Co.	249	249	341	341	341
Berkley Insurnace Co.	297	333	448	412	408
Brethren Mutual Insurance Co.	173	200	261	226	226
Century-National Insurance Co.	273	273	391	391	391
Chubb National Insurance Co.	242	281	509	474	474
Cincinnati Casualty Co.	202	253	280	277	262
Cincinnati Insurance Co.	123	123	169	169	175
CSAA General Insurance Co.	150	164	178	197	206
Cumberland Mutual Fire Insurance Co.	229	252	320	320	320
Donegal Mutual Insurance Co.	325	307	516	451	451
Encompass Home/Auto Insurance Co.	541	453	710	692	571
Erie Insurance Co.	263	267	330	351	312
Everett Cash Mutual Insurance Co.	323	323	446	334	334
Farmers Group Property & Casualty Ins. Co.	593	711	715	854	713
Farmers Insurance Exchange	329	365	480	473	473
Farmers Mutual Fire Ins. Co. of Salem Cnty.	200	206	267	282	282
Farmers Property & Casualty Insurance Co.	321	368	435	496	469
Federal Insurance Co.	252	294	529	492	492
First American Property & Casualty Ins. Co.	230	285	361	361	361
Frederick Mutual Insurance Co.	124	147	201	174	174
Garrison Property & Casualty Ins. Co.	283	354	382	454	417
Hartford Fire Insurance Co.	166	166	214	214	214

* 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

Renters Policy Scenario 6

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Homesite Insurance Co.	195	196	234	252	231
Horace Mann Insurance Co.	151	151	190	190	239
Lemonade Insurance Co.	199	219	300	273	271
Liberty Insurance Corp.	239	310	380	346	395
Liberty Mutual Insurance Co.	307	400	464	435	481
Lititz Mutual Insurance Co.	190	212	266	266	266
Markel American Insurance Company	266	266	355	355	355
Meridian Security Insurance Co.	342	439	462	474	537
Mutual Benefit Insurance Co.	208	208	318	318	318
Nationwide Insurance Co. of America	393	433	540	612	586
NGM Insurance Co.	338	352	544	505	518
Peerless Indemnity Insurance Co.	250	344	422	392	439
Penn National Insurance Co.	246	246	336	336	336
Pharmacists Mutual Insurance Co.	668	730	793	746	746
Praetorian Insurance Co.	281	281	373	366	366
Privilege Underwriters Reciprocal Exch.	588	624	931	774	822
Progressive Specialty Insurance Co.	236	301	318	272	263
Safeco Insurance Co. of America	436	436	637	637	637
Selective Ins. Co. of South Carolina	180	252	284	235	244
State Farm Fire & Casualty Co.	109	128	142	167	142
Stillwater P & C Insurance Co.	340	403	508	391	405
Teachers Insurance Co.	141	141	177	177	224
Travelers Personal Insurance Co.	217	237	282	304	282
United Services Automobile Association	277	346	375	444	409
Unitrin Safeguard Insurance Co.	246	230	275	292	371
Universal Property & Casualty Ins. Co.	233	255	393	327	327
USAA Casualty Insurance Co.	291	363	393	466	429
USAA General Indemnity Co.	266	334	360	427	393
Vigilant Insurance Co.	252	294	529	492	492
Windsor Mt. Joy Mutual Insurance Co.	290	290	418	418	418

* 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

Homeowners Policy Scenario 1

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Co.	956	1044	997	1279	833	1220	941	1124
Allstate Vehicle & Property Insurance Co.	1076	1208	1178	1555	1084	1614	1135	1601
American Family Connect P & C Ins. Co.	1119	949	1363	1825	1268	1784	1189	1631
American National Property & Casualty Co.	1269	1250	1252	1914	1240	2248	1247	2120
American Security Insurance. Co.	1791	1653	1985	3175	1663	2801	2065	2895
American Strategic Insurance Corp.	1089	1184	1263	1714	1054	1609	1103	1485
Amica Mutual Insurance Co.	1678	1662	1934	2646	1401	2512	1579	2016
Berkley Insurnace Co.	807	1405	1004	1429	973	1333	1287	2206
Brethren Mutual Insurance Co.	882	900	1016	1275	n/a	1191	788	1332
Chubb National Insurance Co.	1437	1514	1792	2477	1044	2134	1565	2332
Cincinnati Casualty Co.	844	971	930	1413	895	1237	1071	1476
Cincinnati Insurance Co.	957	935	1133	1552	1055	1505	1296	1733
CSAA General Insurance Co.	1248	1629	1707	2772	1141	2634	1448	2012
Cumberland Mutual Fire Insurance Co.	812	800	914	1408	721	1307	755	1157
Donegal Mutual Insurance Co.	948	990	1190	1681	692	1633	903	1226
Encompass Home/Auto Insurance Co.	2588	n/a	3129	4298	n/a	3941	n/a	n/a
Erie Insurance Co.	1031	1131	1378	1965	1013	2092	1255	1948
Everett Cash Mutual Insurance Co.	865	847	913	1453	671	1362	781	1141
Farmers Group Property & Casualty Ins. Co.	1634	1603	1916	2657	1218	2481	1496	1947
Farmers Insurance Exchange	1034	1218	1184	1488	1054	1272	1137	1355
Farmers Mutual Fire Ins. Co. of Salem Cnty.	716	805	801	1052	676	1201	798	1414
Farmers Property & Casualty Insurance Co.	1461	1430	1734	2426	1072	2263	1330	1763
Federal Insurance Co.	1511	1695	1886	2610	1166	2250	1752	2332
Frederick Mutual Insurance Co.	805	770	868	1070	680	1010	736	1055
Garrison Property & Casualty Ins. Co.	1992	2170	2120	3096	1881	2609	2271	3407
Hartford Fire Insurance Co.	1948	2183	1943	2825	2051	2316	2039	2743
Homesite Insurance Co.	1066	1836	1395	1249	1405	1710	1325	1329
Horace Mann Insurance Co.	1019	1105	1156	1579	895	1527	1006	1402

* 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

Homeowners Policy Scenario 1

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Lemonade Insurance Co.	898	802	1051	1451	631	1360	788	1158
Liberty Insurance Corp.	1098	1209	1198	996	1320	1044	1243	1561
Lititz Mutual Insurance Co.	934	923	1062	1485	687	1402	866	1720
LM Insurance Corp.	1153	1272	1258	1045	1388	1100	1307	1642
Meridian Security Insurance Co.	1373	1487	1315	1971	1242	1692	1554	2008
Mutual Benefit Insurance Co.	1170	1223	1365	1900	918	1809	1070	1989
Nationwide Insurance Co. of America	1549	1706	2159	2693	1676	2574	1795	2523
NGM Insurance Co.	1103	1077	1184	1965	768	1735	1003	1340
Penn National Insurance Co.	994	1012	1121	1496	835	1525	931	1423
Pharmacists Mutual Insurance Co.	864	752	1037	1429	684	1342	789	1019
Praetorian Insurance Co.	1706	n/a	1957	2572	n/a	n/a	1581	1811
Privilege Underwriters Reciprocal Exch.	2287	2551	2720	2958	2172	2905	2450	2818
QBE Insurance Corp.	1210	1373	1355	2255	996	2091	1321	3141
Safeco Insurance Co. of America	1658	1721	1384	1955	1684	1525	1644	2237
Selective Ins. Co. of South Carolina	1666	1683	1819	2489	1537	2406	1487	2257
Standard Guaranty Insurance. Co.	2176	1829	2315	3866	1839	3098	2408	3378
State Farm Fire & Casualty Co.	1429	1424	1700	2165	1161	1945	1381	2085
Stillwater P & C Insurance Co.	1339	1367	1444	1902	1279	1825	1291	1672
Teachers Insurance Co.	922	1013	1045	1424	822	1377	923	1384
Travelers Personal Insurance Co.	870	893	862	1081	1028	982	997	1389
United Services Automobile Association	1762	1915	1868	2750	1667	2295	2021	3074
Unitrin Safeguard Insurance Co.	709	817	854	1272	742	1073	872	1260
Universal North America Insurance Co.	1460	1249	1431	1910	1131	1754	1282	1664
Universal Property & Casualty Ins. Co.	834	902	993	1527	714	1402	778	1053
USAA Casualty Insurance Co.	1691	1858	1783	2676	1625	2223	1958	3052
USAA General Indemnity Co.	1964	2127	2103	3021	1834	2562	2221	3262
Vigilant Insurance Co.	1481	1507	1845	2554	1040	2199	1558	2332
Windsor Mt. Joy Mutual Insurance Co.	698	684	758	1144	666	1075	752	926

* 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

Homeowners Policy Scenario 2

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Co.	980	1050	1018	1265	838	1228	964	1114
Allstate Vehicle & Property Insurance Co.	819	951	906	1259	839	1293	872	1344
American Family Connect P & C Ins. Co.	1025	860	1242	1645	1143	1606	1093	1468
American National Property & Casualty Co.	1241	1220	1267	1958	1160	2237	1204	2053
American Security Insurance. Co.	1588	1653	1761	3175	1663	2801	1831	2895
American Strategic Insurance Corp.	1067	1215	1230	1726	1086	1636	1081	1501
Amica Mutual Insurance Co.	1347	1334	1552	2150	1126	2015	1268	1624
Berkley Insurnace Co.	738	1277	916	1298	888	1212	1170	1998
Brethren Mutual Insurance Co.	692	716	804	1030	n/a	965	613	1066
Chubb National Insurance Co.	1362	1409	1696	2336	974	1982	1483	2202
Cincinnati Casualty Co.	661	786	733	1153	721	985	865	1249
Cincinnati Insurance Co.	794	766	934	1269	861	1216	1065	1414
CSAA General Insurance Co.	956	1288	1286	2161	1198	2557	1388	2200
Cumberland Mutual Fire Insurance Co.	729	718	810	1247	657	1159	679	1044
Donegal Mutual Insurance Co.	940	990	1179	1665	692	1633	896	1215
Encompass Home/Auto Insurance Co.	2127	n/a	2576	3547	n/a	3232	n/a	n/a
Erie Insurance Co.	781	854	1024	1383	762	1534	982	1491
Everett Cash Mutual Insurance Co.	865	847	913	1453	671	1362	781	1141
Farmers Group Property & Casualty Ins. Co.	1414	1388	1654	2284	1061	2134	1297	1680
Farmers Insurance Exchange	729	913	836	1130	789	955	798	1028
Farmers Mutual Fire Ins. Co. of Salem Cnty.	656	762	730	987	645	1122	728	1316
Farmers Property & Casualty Insurance Co.	1191	1197	1410	2014	904	1880	1087	1470
Federal Insurance Co.	1431	1575	1785	2459	1085	2087	1660	2202
Frederick Mutual Insurance Co.	831	796	894	1096	706	1036	762	1081
Garrison Property & Casualty Ins. Co.	1934	2175	2062	3027	1884	2614	2211	3342
Hartford Fire Insurance Co.	1404	1734	1403	2282	1631	1840	1459	2274
Homesite Insurance Co.	980	1585	1262	1138	1237	1476	1202	1203
Horace Mann Insurance Co.	878	952	994	1354	773	1310	867	1203

* 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

Homeowners Policy Scenario 2

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Lemonade Insurance Co.	902	827	1050	1476	656	1385	794	1216
Liberty Insurance Corp.	985	1088	1074	895	1188	939	1118	1403
Lititz Mutual Insurance Co.	932	921	1056	1471	689	1390	865	1701
LM Insurance Corp.	1040	1146	1130	941	1248	989	1179	1477
Meridian Security Insurance Co.	1144	1224	1092	1648	1033	1451	1308	1754
Mutual Benefit Insurance Co.	1005	1050	1170	1552	790	1548	920	1623
Nationwide Insurance Co. of America	1131	1207	1575	2093	1193	1868	1294	1941
NGM Insurance Co.	882	862	948	1572	614	1388	802	1072
Penn National Insurance Co.	842	877	940	1211	709	1221	794	1111
Pharmacists Mutual Insurance Co.	741	646	888	1221	588	1148	677	873
Praetorian Insurance Co.	1370	n/a	1565	2351	n/a	n/a	1273	1666
Privilege Underwriters Reciprocal Exch.	2003	2308	2378	2674	1967	2626	2144	2549
QBE Insurance Corp.	993	1277	1096	2023	942	1917	1092	2800
Safeco Insurance Co. of America	1383	1644	1180	1816	1617	1478	1429	2097
Selective Ins. Co. of South Carolina	1307	1260	1428	1860	1148	1808	1168	1637
Standard Guaranty Insurance. Co.	2176	1829	2315	3866	1839	3098	2408	3378
State Farm Fire & Casualty Co.	950	972	1130	1485	790	1334	917	1442
Stillwater P & C Insurance Co.	1308	1370	1406	1909	1277	1825	1229	1687
Teachers Insurance Co.	796	873	900	1223	710	1183	796	1189
Travelers Personal Insurance Co.	741	794	740	978	880	877	860	1257
United Services Automobile Association	1713	1922	1819	2694	1672	2302	1969	3020
Unitrin Safeguard Insurance Co.	617	715	733	1115	647	925	753	1124
Universal North America Insurance Co.	1398	1190	1371	1821	1079	1666	1230	1589
Universal Property & Casualty Ins. Co.	834	902	993	1390	714	1402	778	960
USAA Casualty Insurance Co.	1648	1860	1740	2620	1626	2226	1912	2995
USAA General Indemnity Co.	1909	2133	2048	2955	1838	2568	2165	3201
Vigilant Insurance Co.	1404	1401	1747	2407	969	2041	1476	2202
Windsor Mt. Joy Mutual Insurance Co.	745	731	805	1191	713	1122	799	973

* 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

Homeowners Policy Scenario 3

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Co.	902	1013	944	1265	831	1212	893	1086
Allstate Vehicle & Property Insurance Co.	692	822	763	1099	720	1110	737	1195
American Family Connect P & C Ins. Co.	763	805	933	1617	1088	1566	811	1437
American National Property & Casualty Co.	905	1063	921	1732	1009	1939	900	1833
American Security Insurance. Co.	1519	1334	1682	2678	1341	2242	1748	2443
American Strategic Insurance Corp.	896	1043	1028	1591	925	1423	909	1360
Amica Mutual Insurance Co.	1213	1226	1392	1983	1033	1850	1141	1519
Berkley Insurnace Co.	659	1154	827	1204	791	1123	1028	1833
Brethren Mutual Insurance Co.	566	633	663	936	n/a	846	502	982
Chubb National Insurance Co.	1293	1583	1575	2290	1133	2144	1416	2198
Cincinnati Casualty Co.	608	814	675	1163	727	1014	803	1305
Cincinnati Insurance Co.	654	736	765	1234	823	1183	857	1345
CSAA General Insurance Co.	838	1146	1076	1931	863	1830	972	1536
Cumberland Mutual Fire Insurance Co.	654	691	722	1207	636	1124	611	1019
Donegal Mutual Insurance Co.	592	612	741	1124	433	428	548	824
Encompass Home/Auto Insurance Co.	1940	n/a	2336	3162	n/a	2981	n/a	n/a
Erie Insurance Co.	678	748	886	1310	674	1324	868	1435
Everett Cash Mutual Insurance Co.	773	757	814	1288	603	1207	699	1158
Farmers Group Property & Casualty Ins. Co.	1195	1173	1391	1910	904	1787	1098	1414
Farmers Insurance Exchange	645	735	740	1000	684	858	704	893
Farmers Mutual Fire Ins. Co. of Salem Cnty.	596	665	662	855	566	970	660	1134
Farmers Property & Casualty Insurance Co.	1004	1010	1182	1739	770	1610	919	1234
Federal Insurance Co.	1351	1757	1650	2407	1248	2252	1568	2198
Frederick Mutual Insurance Co.	844	809	907	1109	719	1049	775	1094
Garrison Property & Casualty Ins. Co.	1432	1860	1537	2540	1583	2258	1627	2796
Hartford Fire Insurance Co.	1003	1104	1014	1587	1032	1241	1035	1589
Homesite Insurance Co.	925	1264	1137	1072	1037	1175	1088	1117
Horace Mann Insurance Co.	736	869	831	1267	710	1192	727	1124

* 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

Homeowners Policy Scenario 3

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Lemonade Insurance Co.	857	803	998	1403	644	1317	755	1157
Liberty Insurance Corp.	960	1061	1064	902	1143	936	1090	1383
Lititz Mutual Insurance Co.	781	845	881	1338	638	1265	727	1544
LM Insurance Corp.	1011	1119	1120	948	1205	982	1147	1457
Meridian Security Insurance Co.	993	1020	935	1414	845	1241	1084	1210
Mutual Benefit Insurance Co.	841	865	976	1346	659	1261	773	1408
Nationwide Insurance Co. of America	910	1018	1249	1813	1022	1620	1009	1644
NGM Insurance Co.	655	667	704	1206	479	1066	597	752
Penn National Insurance Co.	687	762	770	1110	604	1071	645	1046
Pharmacists Mutual Insurance Co.	702	614	836	1140	562	1072	644	828
Praetorian Insurance Co.	1196	1201	1364	1818	932	1677	1111	1298
Privilege Underwriters Reciprocal Exch.	1572	1782	1862	2060	1523	2024	1682	2049
QBE Insurance Corp.	801	986	884	1496	738	1474	880	2109
Safeco Insurance Co. of America	1013	1231	879	1464	1222	1115	1118	1751
Selective Ins. Co. of South Carolina	1173	1102	1285	1761	1002	1600	1041	1536
Standard Guaranty Insurance. Co.	1991	1673	2118	3536	1683	2834	2203	3089
State Farm Fire & Casualty Co.	823	908	979	1371	739	1242	786	1286
Stillwater P & C Insurance Co.	1125	1164	1204	1688	1036	1562	1056	1394
Teachers Insurance Co.	671	800	756	1147	655	1080	671	1111
Travelers Personal Insurance Co.	620	731	622	924	753	821	714	1099
United Services Automobile Association	1270	1651	1357	2262	1413	1998	1451	2531
Unitrin Safeguard Insurance Co.	487	725	576	1078	651	930	589	1106
Universal North America Insurance Co.	1187	1050	1181	1662	949	1487	1056	1407
Universal Property & Casualty Ins. Co.	820	839	971	1405	668	1291	766	975
USAA Casualty Insurance Co.	1228	1602	1306	2211	1378	1935	1416	2519
USAA General Indemnity Co.	1413	1830	1526	2482	1550	2227	1592	2679
Vigilant Insurance Co.	1325	1577	1618	2356	1127	2204	1411	2198
Windsor Mt. Joy Mutual Insurance Co.	664	695	716	1122	695	1059	712	942

* 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

Homeowners Policy Scenario 4

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Co.	947	1037	980	1258	834	1204	934	1092
Allstate Vehicle & Property Insurance Co.	724	888	795	1119	792	1185	761	1188
American Family Connect P & C Ins. Co.	947	773	1164	1545	996	1481	1011	1338
American National Property & Casualty Co.	1030	1146	1056	1849	1085	2099	1011	1926
American Security Insurance. Co.	1519	1507	1682	2678	1517	2534	1748	2443
American Strategic Insurance Corp.	1018	1130	1162	1552	1004	1528	1029	1335
Amica Mutual Insurance Co.	1247	1253	1426	2020	1064	1862	1179	1554
Berkley Insurance Co.	674	1154	845	1204	791	1123	1054	1833
Brethren Mutual Insurance Co.	596	668	697	906	n/a	893	533	948
Chubb National Insurance Co.	1280	1347	1558	2142	976	1810	1402	2056
Cincinnati Casualty Co.	743	867	850	1294	822	1117	1048	1480
Cincinnati Insurance Co.	731	709	849	1144	785	1099	948	1241
CSAA General Insurance Co.	828	1250	1081	2027	978	2025	955	1698
Cumberland Mutual Fire Insurance Co.	674	669	730	1123	628	1050	631	971
Donegal Mutual Insurance Co.	596	667	770	1172	470	1130	570	860
Encompass Home/Auto Insurance Co.	1761	n/a	2109	2954	n/a	2674	n/a	n/a
Erie Insurance Co.	677	730	895	1222	652	1312	880	1289
Everett Cash Mutual Insurance Co.	773	757	814	1288	603	1207	699	1158
Farmers Group Property & Casualty Ins. Co.	1161	1142	1338	1805	899	1694	1075	1357
Farmers Insurance Exchange	746	927	858	1172	856	1045	814	1052
Farmers Mutual Fire Ins. Co. of Salem Cnty.	613	727	675	892	625	1044	674	1170
Farmers Property & Casualty Insurance Co.	1010	1049	1176	1680	817	1598	932	1232
Federal Insurance Co.	1337	1491	1632	2251	1070	1898	1552	2056
Frederick Mutual Insurance Co.	814	782	868	1043	704	991	753	1018
Garrison Property & Casualty Ins. Co.	1529	1898	1652	2554	1623	2315	1713	2742
Hartford Fire Insurance Co.	1126	1588	1142	1917	1497	1717	1170	1848
Homesite Insurance Co.	915	1375	1145	1085	1086	1280	1096	1139
Horace Mann Insurance Co.	738	852	833	1208	697	1168	729	1073

* 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

Homeowners Policy Scenario 4

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Lemonade Insurance Co.	875	829	1002	1323	709	1278	772	1104
Liberty Insurance Corp.	998	1103	1124	971	1176	992	1098	1339
Lititz Mutual Insurance Co.	872	862	978	1330	666	1261	815	1526
LM Insurance Corp.	1049	1163	1182	1019	1237	1041	1156	1409
Meridian Security Insurance Co.	1040	1111	987	1421	942	1335	1139	1423
Mutual Benefit Insurance Co.	862	890	988	1279	693	1266	798	1335
Nationwide Insurance Co. of America	1010	1082	1387	1856	1081	1687	1123	1691
NGM Insurance Co.	684	702	734	1270	504	1124	624	781
Penn National Insurance Co.	717	735	802	1043	586	1024	671	981
Pharmacists Mutual Insurance Co.	636	561	758	1032	514	970	586	752
Praetorian Insurance Co.	1299	n/a	1471	1890	n/a	n/a	1212	1370
Privilege Underwriters Reciprocal Exch.	1379	1729	1631	1932	1477	1963	1474	1956
QBE Insurance Corp.	946	1262	1031	1704	951	1839	1024	2283
Safeco Insurance Co. of America	1218	1657	1115	1754	1585	1561	1260	1926
Selective Ins. Co. of South Carolina	1125	1119	1239	1644	1022	1597	1015	1463
Standard Guaranty Insurance. Co.	1991	1673	2118	3536	1683	2834	2203	3089
State Farm Fire & Casualty Co.	815	855	967	1253	697	1170	777	1167
Stillwater P & C Insurance Co.	1159	1229	1236	1600	1153	1601	1088	1359
Teachers Insurance Co.	673	785	758	1094	643	1059	673	1060
Travelers Personal Insurance Co.	741	875	740	1066	964	966	848	1270
United Services Automobile Association	1352	1675	1455	2271	1438	2035	1522	2478
Unitrin Safeguard Insurance Co.	723	910	865	1425	814	1186	903	1478
Universal North America Insurance Co.	1112	1013	1104	1568	921	1431	994	1369
Universal Property & Casualty Ins. Co.	818	887	969	1351	707	1364	764	931
USAA Casualty Insurance Co.	1303	1615	1395	2204	1393	1959	1478	2449
USAA General Indemnity Co.	1514	1866	1645	2502	1589	2281	1683	2635
Vigilant Insurance Co.	1312	1342	1601	2205	970	1860	1396	2056
Windsor Mt. Joy Mutual Insurance Co.	650	638	702	1025	638	968	697	864

* 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

Condominium Policy Scenario 5

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Co.	417	393	356	316	386	304	388	376
Allstate Vehicle & Property Insurance Co.	326	311	320	253	289	257	289	390
American Bankers Insurance Co. of FL	612	559	559	471	545	471	545	565
American Family Connect P & C Ins. Co.	712	490	554	393	602	394	551	592
American National Property & Casualty Co.	390	338	310	252	384	311	384	566
American Property & Casualty Ins. Co.	353	386	386	284	340	284	316	340
American Strategic Insurance Corp.	569	443	435	372	520	377	431	465
Amica Mutual Insurance Co.	698	601	601	486	591	486	591	616
Berkley Insurnace Co.	674	564	544	414	564	414	564	556
Brethren Mutual Insurance Co.	345	286	298	n/a	307	n/a	283	366
Chubb National Insurance Co.	546	571	553	311	446	311	446	437
Cincinnati Casualty Co.	298	304	259	189	336	183	377	334
Cincinnati Insurance Co.	310	292	292	251	280	251	280	337
CSAA General Insurance Co.	311	366	339	351	334	351	340	352
Cumberland Mutual Fire Insurance Co.	779	680	666	553	695	553	669	934
Donegal Mutual Insurance Co.	469	395	395	296	383	296	406	411
Encompass Home/Auto Insurance Co.	498	406	426	321	401	321	401	496
Erie Insurance Co.	782	866	709	507	866	413	618	528
Everett Cash Mutual Insurance Co.	532	446	346	334	432	334	432	780
Farmers Group Property & Casualty Ins. Co.	711	666	666	560	646	560	646	646
Farmers Insurance Exchange	412	395	395	334	373	334	373	388
Farmers Mutual Fire Ins. Co. of Salem Cnty.	609	533	536	729	695	457	526	731
Farmers Property & Casualty Insurance Co.	528	458	458	356	442	356	442	442
Federal Insurance Co.	581	598	578	327	473	327	473	465
Frederick Mutual Insurance Co.	258	248	248	212	235	212	235	238
Garrison Property & Casualty Ins. Co.	473	454	417	356	464	365	461	446
Hartford Fire Insurance Co.	398	360	360	313	357	313	357	357

* 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.

Check with your insurer or insurance producer to determine how much coverage your policy includes for Additons / Alterations / Improvements made to your unit at your expense after your purchase of the unit. You may need to purchase a higher limit for this limit.

February 2022

Condominium Policy Scenario 5

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Homesite Insurance Co. of the Midwest	978	818	818	635	806	635	806	779
Horace Mann Insurance Co.	272	245	245	219	245	219	245	245
Lemonade Insurance Co.	968	768	731	590	769	590	747	1046
Liberty Insurance Corp.	668	559	559	449	559	449	559	572
Lititz Mutual Insurance Co.	473	414	414	338	407	338	407	413
LM Insurance Corp.	701	588	588	470	588	470	588	602
Meridian Security Insurance Co.	358	324	326	299	343	257	361	393
Mutual Benefit Insurance Co.	422	362	362	279	350	279	350	350
Nationwide Insurance Co. of America	479	601	317	436	471	385	619	718
NGM Insurance Co.	349	305	274	248	294	237	294	303
Penn National Insurance Co.	308	282	282	233	270	233	270	270
Pharmacists Mutual Insurance Co.	487	478	438	384	495	399	438	515
Praetorian Insurance Co.	804	737	737	668	745	650	727	685
Privilege Underwriters Reciprocal Exch.	1028	801	801	574	801	574	801	682
Safeco Insurance Co. of America	577	649	649	482	528	482	528	528
Selective Ins. Co. of South Carolina	260	219	233	185	228	179	225	219
State Farm Fire & Casualty Co.	348	305	305	234	298	234	298	321
Stillwater P & C Insurance Co.	648	554	559	550	565	477	546	510
Teachers Insurance Co.	255	231	231	207	231	207	231	231
Travelers Personal Insurance Co.	400	411	340	429	653	326	433	573
United Services Automobile Association	493	476	432	372	488	379	484	482
Unitrin Safeguard Insurance Co.	301	339	303	294	365	275	365	365
Universal Property & Casualty Ins. Co.	414	382	382	312	364	312	364	425
USAA Casualty Insurance Co.	485	466	427	364	476	373	473	460
USAA General Indemnity Co.	412	398	366	316	406	323	404	393
Vigilant Insurance Co.	581	598	578	327	473	327	473	465
Windsor Mt. Joy Mutual Insurance Co.	610	502	465	376	622	376	570	534

* 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.

Check with your insurer or insurance producer to determine how much coverage your policy includes for Additons / Alterations / Improvements made to your unit at your expense after your purchase of the unit. You may need to purchase a higher limit for this limit.

February 2022

Renters Policy Scenario 6

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Co.	578	693	627	599	612	564	615	580
Allstate Insurance Co.	294	440	434	294	298	298	298	307
American Bankers Insurance Co. of FL	355	483	491	356	356	349	345	356
American Family Connect P & C Ins. Co.	262	313	337	255	253	255	258	258
American Modern Home Insurance Co.	348	538	538	348	348	348	348	348
American National Property & Casualty Co.	269	321	270	245	316	315	316	494
American Strategic Insurance Corp.	268	355	321	297	272	247	248	258
Amica Mutual Insurance Co.	249	341	341	249	249	249	249	249
Berkley Insurnace Co.	343	487	471	343	354	343	354	349
Brethren Mutual Insurance Co.	211	272	288	200	223	180	200	211
Century-National Insurance Co.	273	391	391	273	273	273	273	273
Chubb National Insurance Co.	290	538	523	290	302	290	302	295
Cincinnati Casualty Co.	221	339	289	209	264	204	292	236
Cincinnati Insurance Co.	123	169	169	123	123	123	123	123
CSAA General Insurance Co.	155	240	225	177	164	177	169	169
Cumberland Mutual Fire Insurance Co.	259	361	351	259	271	259	259	311
Donegal Mutual Insurance Co.	307	488	426	307	307	307	324	387
Encompass Home/Auto Insurance Co.	456	568	607	456	430	456	430	466
Erie Insurance Co.	282	461	380	277	362	228	267	233
Everett Cash Mutual Insurance Co.	323	446	334	323	323	323	323	571
Farmers Group Property & Casualty Ins. Co.	545	659	659	545	545	545	545	545
Farmers Insurance Exchange	365	526	526	365	365	365	365	372
Farmers Mutual Fire Ins. Co. of Salem Cnty.	196	260	280	200	197	197	194	224
Farmers Property & Casualty Insurance Co.	330	446	446	330	330	330	330	330
Federal Insurance Co.	304	563	544	304	317	304	317	311
First American Property & Casualty Ins. Co.	285	444	444	285	285	285	285	285
Frederick Mutual Insurance Co.	147	205	205	144	159	147	147	136
Garrison Property & Casualty Ins. Co.	309	440	445	332	445	328	445	934
Hartford Fire Insurance Co.	166	214	214	166	166	166	166	166

* 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

Renters Policy Scenario 6

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2022**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Homesite Insurance Co.	198	242	242	211	190	197	189	183
Horace Mann Insurance Co.	151	190	190	151	151	151	151	191
Lemonade Insurance Co.	249	300	292	219	213	210	210	242
Liberty Insurance Corp.	309	524	452	256	347	259	413	251
Liberty Mutual Insurance Co.	399	617	541	341	440	344	512	337
Lititz Mutual Insurance Co.	212	295	295	212	212	212	212	247
Markel American Insurance Company	266	355	355	266	266	266	266	266
Meridian Security Insurance Co.	371	500	477	409	381	357	404	378
Mutual Benefit Insurance Co.	208	318	318	208	208	208	208	208
Nationwide Insurance Co. of America	437	688	710	481	556	563	525	540
NGM Insurance Co.	352	487	440	369	352	352	352	361
Peerless Indemnity Insurance Co.	343	581	502	285	385	286	459	288
Penn National Insurance Co.	246	336	336	246	246	246	246	246
Pharmacists Mutual Insurance Co.	673	791	746	673	728	680	673	745
Praetorian Insurance Co.	486	919	483	281	430	281	430	430
Privilege Underwriters Reciprocal Exch.	624	876	876	624	624	624	624	536
Progressive Specialty Insurance Co.	268	355	321	297	272	247	248	258
Safeco Insurance Co. of America	436	637	637	436	436	436	436	436
Selective Ins. Co. of South Carolina	272	335	346	268	270	250	253	232
State Farm Fire & Casualty Co.	135	174	174	135	135	135	135	156
Stillwater P & C Insurance Co.	376	503	539	380	389	362	362	337
Teachers Insurance Co.	141	177	177	141	141	141	141	179
Travelers Personal Insurance Co.	255	347	356	278	332	237	289	303
United Services Automobile Association	302	429	436	325	431	320	431	881
Unitrin Safeguard Insurance Co.	196	296	275	225	278	220	283	230
Universal Property & Casualty Ins. Co.	255	357	357	255	255	255	255	288
USAA Casualty Insurance Co.	316	447	456	341	449	335	449	890
USAA General Indemnity Co.	291	416	420	313	422	309	422	913
Vigilant Insurance Co.	304	563	544	304	317	304	317	311
Windsor Mt. Joy Mutual Insurance Co.	273	393	356	273	364	273	328	302

* 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.

AIG Property Casualty Co.	See Yellow Pages	www.aig.com
Allstate Insurance Co.	800-255-7828	www.allstate.com
Allstate Vehicle & Property Insurance Co.	800-255-7828	www.allstate.com
American Bankers Insurance Co. of FL	800-852-2244	www.assurant.com
American Family Connect P & C Ins. Co.	800-842-3344	www.connectbyamfam.com
American Modern Home Insurance Co	800-543-2644	www.amig.com
American National Property & Casualty Co.	800-843-3276	www.americannational.com
American Property & Casualty Ins. Co.	800-543-2644	www.amig.com
American Security Insurance Co.	877-893-5739	www.assurant.com
American Strategic Insurance Corp.	866-274-8765	www.americanstrategic.com
Amica Mutual Insurance Co.	800-242-6422	www.Amica.com
Berkley Insurance Co.	855-663-8551	www.berkleyone.com
Brethren Mutual Insurance Co.	800-621-4264	www.bmic.com
Century National Insurance Co.	800-462-2123	www.nationalgeneral.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
CSAA General Insurance Co.	888-222-0094	http://midatlantic.aaa.com/Insurance/InsurewithAAA
Cumberland Mutual Fire Insurance Co.	800-232-6992	www.cumberlandmutual.com
Donegal Mutual Insurance Co.	800-877-0600	www.donegalgroup.com
Encompass Home/Auto Insurance Co.	800-588-7400	www.encompassinsurance.com
Erie Insurance Co.	800-458-0811	www.erieinsurance.com
Everett Cash Mutual Insurance Co.	800-326-4968	www.everettcash.com
Farmers Group Property & Casualty Ins. Co.	800-422-4272	www.myautohome.metlife.com
Farmers Insurance Exchange	888-327-6335	www.farmers.com
Farmers Mutual Fire Ins. Co. of Salem Cnty.	800-498-0954	www.farmersofsalem.com
Farmers Property & Casualty Insurance Co.	800-422-4272	www.myautohome.metlife.com
Federal Insurance Co.	866-324-8222	www.chubb.com
First American Property & Casualty Ins. Co.	866-654-9900	www.fapcig.com
Frederick Mutual Insurance Co.	800-544-8737	www.frederickmutual.com
Garrison Property & Casualty Ins. Co.	800-531-8722	www.usaa.com
Hartford Fire Insurance Co.	888-413-8970	www.thehartford.com
Homesite Insurance Co.	800-947-0713	https://go.homesite.com
Homesite Insurance Co. of the Midwest	800-947-0713	https://go.homesite.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.

Horace Mann Insurance Co.	800-999-1030	www.horacemann.com
Lemonade Insurance Co.	844-733-8666	www.lemonade.com
Liberty Insurance Corp.	800-837-5254	www.libertymutual.com
Liberty Mutual Insurance Co.	800-837-5254	www.libertymutual.com
Lititz Mutual Insurance Co.	800-626-4751	www.lititzmutual.com
LM Insurance Corp.	800-837-5254	www.libertymutual.com
Markel American Insurance Co.	800-236-2862	n/a
Meridian Security Insurance Co.	833-724-3577	www.stateauto.com
Mutual Benefit Insurance Co.	800-283-3531	www.mutualbenefitgroup.com
Nationwide Insurance Co. of America	888-890-4630	www.nationwide.com
New Jersey Manufacturers Insurance Co.	800-232-6600	www.njm.com
NGM Insurance Co.	800-226-0875	www.msainsurance.com
Peerless Indemnity Insurance Co.	800-837-5254	www.libertymutual.com
Penn National Insurance Co.	800-388-4764	www.PennNationalInsurance.com
Pharmacists Mutual Insurance Co.	800-247-5930	www.phmic.com
Praetorian Insurance Co.	866-318-2016	www.QBENA.com
Privilege Underwriters Reciprocal Exch.	888-813-7873	www.pureinsurance.com
Progressive Specialty Insurance Co.	866-274-8765	www.americanstrategic.com
QBE Insurance Corp.	866-318-2016	www.QBENA.com
Safeco Insurance Co. of America	800-332-3226	www.safeco.com
Selective Ins. Co. of South Carolina	866-513-4395	www.selective.com
Standard Guaranty Insurance Co.	877-893-5739	www.assurant.com
State Farm Fire & Casualty Co.	800-782-8332	www.statefarm.com
Stillwater P & C Insurance Co.	800-849-6140	www.stillwaterinsurance.com
Teachers Insurance Co.	800-999-1030	www.horacemann.com
Travelers Personal 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
Universal North America Insurance Co.	800-905-7550	www.arrowheadgrp.com
Universal Property & Casualty Ins. Co.	800-425-9113	www.universalproperty.com
USAA Casualty Insurance Co.	800-531-8722	www.usaa.com
USAA General Indemnity Co.	800-531-8722	www.usaa.com
Vigilant Insurance Co.	866-324-8222	www.chubb.com
Windsor Mt. Joy Mutual Insurance Co.	800-233-0228	www.windsormountjoy.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.

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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	Safeco Insurance Co. of Illinois						
	Liberty Insurance Corp.	Y	Y	Y			
Lititz Mutual	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)

Some insurers offer various coverage by different insurers within their insurance group.

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A = Coverage may be available through an affiliated program

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.

Y = Coverage is offered (*though some limitations may apply)

A = Coverage may be available through an affiliated program

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)

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)	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.							

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)	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					

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)	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*, you 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 pertinent 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. In the meantime, 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.

Important Contact Information for Homeowners & Renters Insurance:

General Information

410-468-2000 or 1-800-492-6116

TTY 1-800-735-2258

E-mail: miaweb@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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**Persons with disabilities may request this document in an alternative format.
Requests should be submitted in writing to the Director of Communications at the address listed below.**



Maryland

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