

# RENTERS INSURANCE

## A COMPARISON GUIDE TO RATES

AS OF FEBRUARY 2022



**Maryland**

INSURANCE ADMINISTRATION

## Renters Policy Scenario

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 Renters Insurance - Insurer/Policy Comparison Worksheet

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

Insurance 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):  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!)**

<b>COVERAGE LIMITS</b>	Personal Property			
	Loss of Use			
	Liability			
	Medical Payments			
<b>POLICY COVERS DAMAGE FROM (YES/NO)</b>	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**			

\*\*Renters 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](http://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			

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Renters Policy Scenario

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 Insurnace 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.

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*Renters Policy Scenario*

**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

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*Renters Policy Scenario*

**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
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

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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.	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 Insurance 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

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Renters Policy Scenario

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

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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.

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Renters Policy Scenario

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***

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

	<b>21784</b>	<b>21921</b>	<b>21701</b>	<b>21014</b>	<b>21044</b>
<b>Insurer</b>	<b>Carroll</b>	<b>Cecil</b>	<b>Frederick</b>	<b>Harford</b>	<b>Howard</b>
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**

**Renters Policy Scenario**

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

	<b>21629</b>	<b>21613</b>	<b>21620</b>	<b>21666</b>	<b>21853</b>	<b>21601</b>	<b>21804</b>	<b>21811</b>
<b>Insurer</b>	<b>Caroline</b>	<b>Dorchester</b>	<b>Kent</b>	<b>Queen Anne's</b>	<b>Somerset</b>	<b>Talbot</b>	<b>Wicomico</b>	<b>Worcester</b>
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**

**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	<a href="http://www.aig.com">www.aig.com</a>
Allstate Insurance Co.	800-255-7828	<a href="http://www.allstate.com">www.allstate.com</a>
Allstate Vehicle & Property Insurance Co.	800-255-7828	<a href="http://www.allstate.com">www.allstate.com</a>
American Bankers Insurance Co. of FL	800-852-2244	<a href="http://www.assurant.com">www.assurant.com</a>
American Family Connect P & C Ins. Co.	800-842-3344	<a href="http://www.connectbyamfam.com">www.connectbyamfam.com</a>
American Modern Home Insurance Co	800-543-2644	<a href="http://www.amig.com">www.amig.com</a>
American National Property & Casualty Co.	800-843-3276	<a href="http://www.americannational.com">www.americannational.com</a>
American Property & Casualty Ins. Co.	800-543-2644	<a href="http://www.amig.com">www.amig.com</a>
American Security Insurance Co.	877-893-5739	<a href="http://www.assurant.com">www.assurant.com</a>
American Strategic Insurance Corp.	866-274-8765	<a href="http://www.americanstrategic.com">www.americanstrategic.com</a>
Amica Mutual Insurance Co.	800-242-6422	<a href="http://www.Amica.com">www.Amica.com</a>
Berkley Insurance Co.	855-663-8551	<a href="http://www.berkleyone.com">www.berkleyone.com</a>
Brethren Mutual Insurance Co.	800-621-4264	<a href="http://www.bmic.com">www.bmic.com</a>
Century National Insurance Co.	800-462-2123	<a href="http://www.nationalgeneral.com">www.nationalgeneral.com</a>
Chubb National Insurance Co.	866-324-8222	<a href="http://www.chubb.com">www.chubb.com</a>
Cincinnati Casualty Co.	888-242-8811	<a href="http://www.cinfin.com">www.cinfin.com</a>
Cincinnati Insurance Co.	888-242-8811	<a href="http://www.cinfin.com">www.cinfin.com</a>
CSAA General Insurance Co.	888-222-0094	<a href="http://midatlantic.aaa.com/Insurance/InsurewithAAA">http://midatlantic.aaa.com/Insurance/InsurewithAAA</a>
Cumberland Mutual Fire Insurance Co.	800-232-6992	<a href="http://www.cumberlandmutual.com">www.cumberlandmutual.com</a>
Donegal Mutual Insurance Co.	800-877-0600	<a href="http://www.donegalgroup.com">www.donegalgroup.com</a>
Encompass Home/Auto Insurance Co.	800-588-7400	<a href="http://www.encompassinsurance.com">www.encompassinsurance.com</a>
Erie Insurance Co.	800-458-0811	<a href="http://www.erieinsurance.com">www.erieinsurance.com</a>
Everett Cash Mutual Insurance Co.	800-326-4968	<a href="http://www.everettcash.com">www.everettcash.com</a>
Farmers Group Property & Casualty Ins. Co.	800-422-4272	<a href="http://www.myautohome.metlife.com">www.myautohome.metlife.com</a>
Farmers Insurance Exchange	888-327-6335	<a href="http://www.farmers.com">www.farmers.com</a>
Farmers Mutual Fire Ins. Co. of Salem Cnty.	800-498-0954	<a href="http://www.farmersofsalem.com">www.farmersofsalem.com</a>
Farmers Property & Casualty Insurance Co.	800-422-4272	<a href="http://www.myautohome.metlife.com">www.myautohome.metlife.com</a>
Federal Insurance Co.	866-324-8222	<a href="http://www.chubb.com">www.chubb.com</a>
First American Property & Casualty Ins. Co.	866-654-9900	<a href="http://www.fapcig.com">www.fapcig.com</a>
Frederick Mutual Insurance Co.	800-544-8737	<a href="http://www.frederickmutual.com">www.frederickmutual.com</a>
Garrison Property & Casualty Ins. Co.	800-531-8722	<a href="http://www.usaa.com">www.usaa.com</a>
Hartford Fire Insurance Co.	888-413-8970	<a href="http://www.thehartford.com">www.thehartford.com</a>
Homesite Insurance Co.	800-947-0713	<a href="https://go.homesite.com">https://go.homesite.com</a>
Homesite Insurance Co. of the Midwest	800-947-0713	<a href="https://go.homesite.com">https://go.homesite.com</a>

## 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	<a href="http://www.horacemann.com">www.horacemann.com</a>
Lemonade Insurance Co.	844-733-8666	<a href="http://www.lemonade.com">www.lemonade.com</a>
Liberty Insurance Corp.	800-837-5254	<a href="http://www.libertymutual.com">www.libertymutual.com</a>
Liberty Mutual Insurance Co.	800-837-5254	<a href="http://www.libertymutual.com">www.libertymutual.com</a>
Lititz Mutual Insurance Co.	800-626-4751	<a href="http://www.lititzmutual.com">www.lititzmutual.com</a>
LM Insurance Corp.	800-837-5254	<a href="http://www.libertymutual.com">www.libertymutual.com</a>
Markel American Insurance Co.	800-236-2862	n/a
Meridian Security Insurance Co.	833-724-3577	<a href="http://www.stateauto.com">www.stateauto.com</a>
Mutual Benefit Insurance Co.	800-283-3531	<a href="http://www.mutualbenefitgroup.com">www.mutualbenefitgroup.com</a>
Nationwide Insurance Co. of America	888-890-4630	<a href="http://www.nationwide.com">www.nationwide.com</a>
New Jersey Manufacturers Insurance Co.	800-232-6600	<a href="http://www.njm.com">www.njm.com</a>
NGM Insurance Co.	800-226-0875	<a href="http://www.msainsurance.com">www.msainsurance.com</a>
Peerless Indemnity Insurance Co.	800-837-5254	<a href="http://www.libertymutual.com">www.libertymutual.com</a>
Penn National Insurance Co.	800-388-4764	<a href="http://www.PennNationalInsurance.com">www.PennNationalInsurance.com</a>
Pharmacists Mutual Insurance Co.	800-247-5930	<a href="http://www.phmic.com">www.phmic.com</a>
Praetorian Insurance Co.	866-318-2016	<a href="http://www.QBENA.com">www.QBENA.com</a>
Privilege Underwriters Reciprocal Exch.	888-813-7873	<a href="http://www.pureinsurance.com">www.pureinsurance.com</a>
Progressive Specialty Insurance Co.	866-274-8765	<a href="http://www.americanstrategic.com">www.americanstrategic.com</a>
QBE Insurance Corp.	866-318-2016	<a href="http://www.QBENA.com">www.QBENA.com</a>
Safeco Insurance Co. of America	800-332-3226	<a href="http://www.safeco.com">www.safeco.com</a>
Selective Ins. Co. of South Carolina	866-513-4395	<a href="http://www.selective.com">www.selective.com</a>
Standard Guaranty Insurance Co.	877-893-5739	<a href="http://www.assurant.com">www.assurant.com</a>
State Farm Fire & Casualty Co.	800-782-8332	<a href="http://www.statefarm.com">www.statefarm.com</a>
Stillwater P & C Insurance Co.	800-849-6140	<a href="http://www.stillwaterinsurance.com">www.stillwaterinsurance.com</a>
Teachers Insurance Co.	800-999-1030	<a href="http://www.horacemann.com">www.horacemann.com</a>
Travelers Personal Insurance Co.	888-695-4625	<a href="http://www.travelers.com">www.travelers.com</a>
United Services Automobile Association	800-531-8722	<a href="http://www.usaa.com">www.usaa.com</a>
Unitrin Safeguard Insurance Co.	866-860-9348	<a href="http://www.kemper.com">www.kemper.com</a>
Universal North America Insurance Co.	800-905-7550	<a href="http://www.arrowheadgrp.com">www.arrowheadgrp.com</a>
Universal Property & Casualty Ins. Co.	800-425-9113	<a href="http://www.universalproperty.com">www.universalproperty.com</a>
USAA Casualty Insurance Co.	800-531-8722	<a href="http://www.usaa.com">www.usaa.com</a>
USAA General Indemnity Co.	800-531-8722	<a href="http://www.usaa.com">www.usaa.com</a>
Vigilant Insurance Co.	866-324-8222	<a href="http://www.chubb.com">www.chubb.com</a>
Windsor Mt. Joy Mutual Insurance Co.	800-233-0228	<a href="http://www.windsormountjoy.com">www.windsormountjoy.com</a>

**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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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.

**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
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)**

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Group Name	Insurer(s)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	Antique/Collector	GAP	Notes / Limitations
State Auto	Meridian Security Insurance Co.	Y	Y	Y	Y	Y	Y	
State Farm	State Farm Fire & Casualty Co.	Y	Y	Y		Y		
	State Farm Mutual Automobile Ins. Co.	Y	Y	Y	Y	Y		
Tokio Marine	Privilege Underwriters Reciprocal Exch.	Y	Y	Y	Y	Y		
	Philadelphia Indemnity Insurance Co.					Y		
Travelers	Travelers Property Casualty Insurance Co.	Y		Y	Y	Y	Y	
	Travelers Personal Insurance Co.							
United Farm Family	American National Property & Casualty Co.	Y	Y	Y*	Y	Y	Y*	*Refer to Company for Limitations
Unitrin	Unitrin Safeguard Insurance Co.	Y		Y		Y	Y	
Universal Co. Grp.	Universal North America Insurance Co.							*Home Policies only
Universal Holdings	Universal Property & Casualty Ins. Co.							
USAA	USAA General Indemnity Co.	Y	A	Y*	A	Y		*Refer to Company for Limitations
	Garrison Property & Casualty Insurance Co.	Y	A	Y*	A	Y		*Refer to Company for Limitations
	United Services Automobile Association	Y	A	Y*	A	Y		*Refer to Company for Limitations
	USAA Casualty Insurance Co.	Y	A	Y*	A	Y		*Refer to Company for Limitations
Windsor Mt. Joy	Windsor Mt. Joy Mutual Insurance Co.							

## **How to File a Complaint**

Consumers may contact the Maryland Insurance Administration to file a complaint against an insurer or insurance producer.

Complaints must be received in writing or filed on-line using the agency's website, *www.insurance.maryland.gov*. Under *Consumers*, 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 Renters Insurance:**

#### **General Information**

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

TTY 1-800-735-2258

E-mail: [miaweb@maryland.gov](mailto: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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Requests should be submitted in writing to the Director of Communications at the address listed below.**



# Maryland

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