

MARTIN O'MALLEY
GOVERNOR

ANTHONY G. BROWN
LIEUTENANT GOVERNOR



**INSURANCE
ADMINISTRATION**

RALPH S. TYLER
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ASSOCIATE COMMISSIONER
Property & Casualty

200 ST. PAUL STREET, SUITE 2700
BALTIMORE, MARYLAND 21202
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Bulletin 09-29

Date **December 11, 2009**

To: **Select Property and Casualty Insurers**

Re: **Private Passenger Automobile Insurance Rate Guide
Homeowners Insurance Rate Guide**

Pursuant to §19-112 of the Insurance Article, the Maryland Insurance Administration ("MIA") hereby requests **that certain select** personal lines property and casualty insurers provide information related to Homeowners (HO) and private passenger automobile ("PPA") insurance premiums. This information is necessary for the MIA to publish rate comparison guides for consumers. **If you did not receive this bulletin directly from the MIA, no further action is required on your part.**

The information to be submitted are the annual premiums effective as of February 1, 2010, based on the scenarios shown on the enclosed Premium Scenarios for each designated zip code/county (PPA).

Provide the requested information in the Excel spreadsheet, with the formatting explained in the attached Excel format write-up.

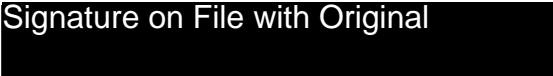
In order to expedite this process, email transmission is requested and preferable. No paper documents will be accepted. If unable to email, please send the information on a CD or diskette to:

Mr. Linas Glemza
Property & Casualty Unit
Maryland Insurance Administration
200 St Paul Street, Suite 2700
Baltimore, MD 21202

If you have any questions, please contact Linas Glemza at (410) 468-2044, or by email at lglemza@mdinsurance.state.md.us.

Please provide this information no later than January 15, 2010. In addition, please refer to the next page for a listing of revisions to this premium comparison request.

Ralph S. Tyler
Insurance Commissioner

By:  Signature on File with Original
P. Randi Johnson
Associate Commissioner
Property & Casualty

Enclosures: PPA Premium Scenarios
HO Premium Scenarios
PPA and HO Excel Format

SUMMARY OF REVISIONS – February 2010 edition

The following are new:

- 1) For all rate guides, all information must be submitted in one file. There should be ONLY one file. Clarifying language is made on Page 6, Item 4. Thus the premiums for each guide should be on their own spreadsheet tab (page), and the contact information must be on another spreadsheet tab (or page), within the same excel file.
- 2) Links and Macros – Some submissions include macros. Please remove all macros prior to submission. In addition, some submissions include links (to other external spreadsheets). Please break these links prior to submission.
- 3) If your company has had no rate or rating rule changes since the last rate guide that would impact your premiums, please do the following:
 - a) Verify the contact information from your prior submission;
 - b) Rename the prior file and submit your information.

PPA Excel Format

All data must start in cell A2 of the spreadsheet. PLEASE use headers. Below lists the columns in which the data must be placed. The placement of data must conform to this or the submission will be returned. The data must be placed in the following columns:

<u>Column</u>	<u>Description</u>
(A)	NAIC Group Code
(B)	NAIC Company Code
(C)	Effective Date of rates (mm/dd/yyyy) for New Business
(D)	NAIC Company Name (NOT NAIC GROUP NAME)
(E)	Insert an asterisk (*) if credit history is used in rating, otherwise, leave blank.
(F)	Category of Risk (can vary by scenario). See page 1 of the <i>PPA Rate Guide Scenarios</i> . 1 - if Preferred/Better than average risk 2 - if Standard/Average risk 3 - if Non-Standard/Below average risk
(G)	Scenario Code (1 through 12) As defined in the <i>PPA Rate Guide Scenarios</i> .

For each scenario code:

(H)	Annual Premium for zip code 21502
(I)	Annual Premium for zip code 21401
(J)	Annual Premium for zip code 21218
(K)	Annual Premium for zip code 21117
(L)	Annual Premium for zip code 20678
(M)	Annual Premium for zip code 21629
(N)	Annual Premium for zip code 21157
(O)	Annual Premium for zip code 21921
(P)	Annual Premium for zip code 20603
(Q)	Annual Premium for zip code 21613
(R)	Annual Premium for zip code 21701
(S)	Annual Premium for zip code 21550
(T)	Annual Premium for zip code 21014
(U)	Annual Premium for zip code 21044
(V)	Annual Premium for zip code 21620
(W)	Annual Premium for zip code 20855
(X)	Annual Premium for zip code 20769
(Y)	Annual Premium for zip code 21617
(Z)	Annual Premium for zip code 21853
(AA)	Annual Premium for zip code 20650
(AB)	Annual Premium for zip code 21601
(AC)	Annual Premium for zip code 21740
(AD)	Annual Premium for zip code 21804
(AE)	Annual Premium for zip code 21811

Homeowners Excel Format

All data must start in cell A2 of the spreadsheet. PLEASE use headers. Below lists the columns in which the data must be placed. The placement of data must conform to this or the submission will be returned. The data must be placed in the following columns:

<u>Column</u>	<u>Description</u>
(A)	NAIC Group Code
(B)	NAIC Company Code
(C)	Effective Date of rates (mm/dd/yyyy) for New Business
(D)	NAIC Company Name (NOT NAIC GROUP NAME)
(E)	LEAVE BLANK
(F)	Category of Risk (can vary by scenario). See page 1 of the <i>Homeowners Rate Guide Scenarios</i> . 1 - if Preferred/Better than average risk 2 - if Standard/Average risk 3 - if Non-Standard/Below average risk
(G)	Scenario Code 1 through 6 as defined in the <i>Homeowners Rate Guide Scenarios</i> .

For Each scenario code:

(H)	Annual Premium for zip code 21502
(I)	Annual Premium for zip code 21401
(J)	Annual Premium for zip code 21218
(K)	Annual Premium for zip code 21117
(L)	Annual Premium for zip code 20678
(M)	Annual Premium for zip code 21629
(N)	Annual Premium for zip code 21157
(O)	Annual Premium for zip code 21921
(P)	Annual Premium for zip code 20603
(Q)	Annual Premium for zip code 21613
(R)	Annual Premium for zip code 21701
(S)	Annual Premium for zip code 21550
(T)	Annual Premium for zip code 21014
(U)	Annual Premium for zip code 21044
(V)	Annual Premium for zip code 21620
(W)	Annual Premium for zip code 20855
(X)	Annual Premium for zip code 20769
(Y)	Annual Premium for zip code 21617
(Z)	Annual Premium for zip code 21853
(AA)	Annual Premium for zip code 20650
(AB)	Annual Premium for zip code 21601
(AC)	Annual Premium for zip code 21740
(AD)	Annual Premium for zip code 21804
(AE)	Annual Premium for zip code 21811

DATA and FILE Requirements

Requirements:

- 1) ALL ENTRIES MUST IN NUMERIC FORMAT, except for Columns D and E. Column C should be formatted in date format.
- 2) For columns where rates are not available, please fill in "n/a". These columns start with Column (H) through as far as (AH) depending on the number of scenarios requested.
- 3) For the Premiums, use numeric format (zero decimal places). Round off to whole numbers.
- 4) All information MUST be in **one file**. Refer to the layout file.
- 5) Filing naming convention
 - a) File name should contain NAIC group code (or NAIC Company code if group code is zero). Using company name is an acceptable alternative.
 - b) File name should contain Feb10 or 0210 in it;
 - b) There are no other specific requirements for naming convention.
- 6) Spreadsheet detail requirements:
 - a) Arial font with font size of 12. Use default color of black;
 - b) Do not use 1000 separator (i.e. comma);
 - c) Premiums must be rounded to ZERO decimal places;
 - d) Do not use currency format;
 - e) Except for Company name and the asterisk for credit use, all other cells must be in numeric format. Do not use all caps for company name;
 - f) Do not submit formulas;
 - g) Row height is 12.75 (Excel default). Company name column width MUST be set to 34.14. Company name must fit within this setting. There are no specific width requirements for the remaining columns;
 - h) Do not activate "Wrap Text";
 - i) Do not use borders or colored/highlighted cells;
 - j) The Effective Date of Rates is to be formatted in date format.

For any other formatting issue, use the Excel default parameters.

- 7) We allow companies to submit disclaimers to their submissions. Due to space limitations, please keep it brief. Place disclaimers on the same spreadsheet page as the premiums. Do not place any symbols next to premiums to explain a disclaimer.

8) For the following information, create a new spreadsheet tab or page (not a file), and provide the following information (we encourage to name this tab Contact):

Column A - Type of Guide (pre-filled)

For each type of Guide (as contact info may vary).

Column B - Contact Name (*Required*)

Column C - Company Name (*Required and must match the name on the spreadsheet page where the premiums are listed. Do not precede company name with the word The*).

Column D - Company Address 1 (can also be Department name)

Column E - Company Address 2

Column F - City, State Zip (*Note new format*)

Column G - Contact Phone number (*Required - Format must be xxx-xxx-xxxx*)

Column H - Fax number (*Optional*)

Column I - Email address of contact name. **DO NOT SUBMIT THIS**
In HTML format. Text only. (*Required*)

The following 2 items are required:

Column J - An 800/888/866 (toll free) that your company uses for customer/consumer inquiries (*Format must be xxx-xxx-xxxx*).

Column K - website address for customer/consumer inquiries. **DO NOT SUBMIT** in HTML format. Text only. (*Format – do not use http://. Precede website name with www*)

For column I, if your company does not have a phone number for this purpose, please use the phrase "See Yellow Pages".

PPA Rate Guide Scenarios February 2010

Provide premiums, with an **effective date of February 1, 2010 or after**, based on the below listed scenarios and instructions for each designated zip code (county, city/town) **by January 15, 2010**. Provide the requested information in the format listed below.

Provide annual premiums for the insurer's rating territory that most closely corresponds to the town or city limits or to the zip code designated for that county.

Counties for which forms are required; Designated cities or towns and Zip Codes:

County	City/Town	Zip Code
Allegany	Cumberland	21502
Anne Arundel	Annapolis	21401
Not Applicable	Baltimore City	21218
Baltimore	Owings Mills	21117
Calvert	Prince Frederick	20678
Caroline	Denton	21629
Carroll	Westminster	21157
Cecil	Elkton	21921
Charles	Waldorf	20603
Dorchester	Cambridge	21613
Frederick	Frederick (City)	21701
Garrett	Oakland	21550
Harford	Belair	21014
Howard	Columbia	21044
Kent	Chestertown	21620
Montgomery	Rockville	20855
Prince George's	Glenn Dale	20769
Queen Anne's	Centreville	21617
Somerset	Princess Anne	21853
St. Mary's	Leonardtown	20650
Talbot	Easton	21601
Washington	Hagerstown	21740
Wicomico	Salisbury	21804
Worcester	Berlin	21811

If your company has multiple tiers, determine tier placement by the information provided in the rating scenarios. If a scenario does not provide sufficient information for tier placement, place the subject of the scenario in the middle or standard tier. Reference date point for surcharges and other date related items is August 1, 2009.

The following abbreviations are used in this form:

- "COMP" means comprehensive or other than collision coverage;
- "PIP" means personal injury protection; and
- "UM" means uninsured motorist coverage.
- "COLL" means collision coverage

Scenarios: For each scenario listed, provide the **total annual policy premium** (rounded off to whole dollars) in the format shown on the enclosed "PPA Excel Format". The scenarios use ISO 10 digit VIN's. If you do not use ISO VIN's, use comparable VIN's as appropriate. **Otherwise, do not modify the scenarios.**

Scenario 1: Young Single Male	Age 23. Rents an apartment. Do not apply companion policy discount. Drives a 2003 Honda CR-V EX UTL4x4 VIN SHSRD78803 If credit is used to determine premium, then calculate as if there was no credit history. Drives 15 miles each day total for work. Drives 15,000 miles annually. No accidents or violations in past 3 years. Liability \$20,000/\$40,000/\$15,000 Full PIP \$2,500 UM \$20,000/\$40,000/\$15,000 COMP \$250 deductible
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	COLL \$500 deductible
Scenario 2: Young Single Female	<p>Age 23. Rents an apartment. Do not apply companion policy discount. Drives a 2003 Jeep Liberty Limited UTL4x4 4DR VIN 1J4DL58K03 If credit is used to determine premium, then calculate as if there was no credit history. Drives 35 miles each way to/from work. Drives 15,000 miles annually. Speeding ticket 19 months – 10 miles over the speed limit.</p> <p>Liability \$20,000/\$40,000/\$15,000 Full PIP \$2,500 UM \$20,000/\$40,000/\$15,000 COMP \$250 deductible COLL \$500 deductible</p>
Scenario 3: Single Male	<p>Age 30 Homeowner. Apply a companion homeowners policy discount. Drives a 2006 Subaru Forester 2.5x Premium AWD VIN JF1SG65606 If credit is used to determine premium, then calculate as if the driver has no credit history. Drives 50 miles each day total for work. Drives 25,000 miles annually. No accidents or violations in past 3 years.</p> <p>Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>
Scenario 4: Single Female	<p>Age 30 Homeowner. Apply a companion homeowners policy discount. Drives a 2007 Toyota Prius HCHBK VIN JTDKB20U07 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 20 miles each way to/from work and 15,000 miles annually. No accidents or violations in the past 3 years.</p> <p>Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>
Scenario 5: Single Male	<p>Age 50. Homeowner. Apply a companion homeowners policy discount. Drives a 2005 Ford F-250 4x4 4DR VIN 1FTDW21505 Drives 60 miles each day total for work – business use. Drives 25,000 miles annually. Second vehicle – 1990 Camaro RS Convertible VIN 1G1FP33E0L Pleasure use only – drives 3000 miles per year. Garage kept If credit is used to determine premium, then calculate as if the driver has the best credit history. No accidents or violations in past 3 years.</p> <p>Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>

<p>Scenario 6: Senior Citizen Single Male</p>	<p>Age 65. Homeowner. Apply a companion homeowners policy discount. Drives a 2001 Buick Regal GSW SED 4DR VIN 2G4WF55101 Drives 5000 miles a year If credit is used to determine premium, then calculate as if the driver has the best credit history. Retired – Pleasure use only. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>
<p>Scenario 7: Senior Citizen Single Female</p>	<p>Age 65. Does not own a home. Do not apply any companion policy discount. Drives a 2004 Honda Accord Coupe LX VIN 1HGCM71304 If credit is used to determine premium, then calculate as if the driver has the best credit history. Retired – Pleasure use only – drives 5000 miles annually. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>
<p>Scenario 8: Family Rate</p>	<p>Premiums given should include coverage for 2 vehicles and 3 drivers, with a multi-car discount and a companion homeowners discount, where available.</p> <p>Married Male Age 45 Drives a 2002 Jeep Grand Cherokee UTL4x2 4DR VIN 1J8GX48S02 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 30 miles each way to/from work. Drives 20,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 45 Drives a 2005 Dodge Caravan SE 4x2 VIN 1D4FP25R05 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 15 miles each day total for work. Drives 15,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Young Single Male Age 17 Does not have his own vehicle—he is an occasional driver of the 2005 Dodge. Has 1 year of driving experience. Took a driver training course. Has a B average in school. Speeding ticket 6 months ago – 10 miles over the speed limit.</p>

<p>Scenario 9: Family Rate</p>	<p>Premiums given should include coverage for 2 vehicles and 2 drivers, with a multi-car discount and a companion homeowners discount, where available.</p> <p>Married Male Age 35. Homeowner. Drives a 2004 Dodge Durango LTD UTL4x4 4DR VIN 1D8HB58D04 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 45 miles each day total for work. Drives 35,000 miles annually. Self-employed. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 32. Homeowner. Drives a 2005 Nissan Altima 4DR VIN 1N4AL11D05 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 10 miles each way to/from work. Drives 15,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Two children under age 12</p>
<p>Scenario 10: Family Rate</p>	<p>Premiums given should include coverage for 2 vehicles and 2 drivers, with a multi-car discount and a companion homeowners discount, where available.</p> <p>Married Male Age 26. Homeowner. Drives a 2004 Chevrolet S-10 PKP 4x4 4DR VIN 1GCHT13X04 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 10 miles each way to/from work. Drives 20,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 24. Homeowner. Drives a 2006 Toyota Sienna Wag 4x2 VIN 5TDZA23C06 If credit is used to determine premium, then calculate as if the driver has the best credit history. Does not work, but drives locally about 5,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>One child under age 2.</p>

<p>Scenario 11: Family Rate</p>	<p>Premiums given should include coverage for 2 vehicles and 2 drivers, with a multi-car discount. Do not apply a companion policy discount.</p> <p>Married Male Age 29. Rents a home. Drives a 2000 Chevrolet Silverado 1500 PKP 4x2 2DR VIN 1GCCC14V0Y If credit is used to determine premium, then calculate as if the driver has no credit history. Drives 20 miles each way to/from work. Drives 15,000 miles annually. No accidents or violations in past 3 years. Liability \$20,000/\$40,000/\$15,000 Limited PIP \$2,500 UM \$20,000/\$40,000/\$15,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 29. Rents a home. Drives a 2000 Ford Taurus SE WAG 4DR VIN 1FAFP58S0Y If credit is used to determine premium, then calculate as if the driver has no credit history. Works part time, but drives 5,000 miles annually. No accidents or violations in past 3 years. Liability \$20,000/\$40,000/\$15,000 Limited PIP \$2,500 UM \$20,000/\$40,000/\$15,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Two children under age 12</p>
<p>Scenario 12: Family Rate</p>	<p>Premiums given should include coverage for 2 vehicles and 2 drivers, with a multi-car discount and a companion homeowners discount, where available.</p> <p>Married Male Age 39. Homeowner. Drives a 2008 Chevy Tahoe Hybrid UTL 4x4 4DR VIN 1GN0K13508 If credit is used to determine premium, then calculate as if the driver has the worst credit history. Drives 30 miles each way to/from work. Drives 35,000 miles annually. Self-employed. One at fault accident 15 months ago – paid claim in excess of \$10,000. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 39. Homeowner. Drives a 2005 Toyota Camry VIN 4T1BE30K15 If credit is used to determine premium, then calculate as if the driver has the worst credit history. Does not work, but drives locally about 5000 miles annually. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Two children under age 14.</p>

Homeowners Rate Guide Scenarios – February 2010

Provide premiums, with an effective date of February 1, 2010 or after, based on the attached scenarios and instructions for each designated zipcode (county, city/town) by January 15, 2010. Provide the requested information in the Excel spreadsheet format as shown on the enclosed “Homeowners Excel Format” in the bulletin.

Provide annual premiums for the insurer’s rating territory that most closely corresponds to the county/city or to the zip code designated for that county/city. Provide the total policy premium for each rating scenario for the noted geographic locations.

Provide coverage under Special Form HO-3. Dollar values indicated in the scenarios are “insured for” values. If Special Form HO-3 is not offered by the company, than report rates for the company’s most comparable coverage. Explain the details of the substitution. Attach an addendum if necessary.

If your company has multiple tiers, determine tier placement by the information provided in the rating scenarios. If a scenario does not provide sufficient information for tier placement, place the subject of the scenario in the middle or standard tier.

Calculate the homeowners, condominium, and renters premiums without applying any discounts or surcharges.

Water & Sewer Endorsement: Provide the maximum limit of coverage offered and the premium associated with that limit pursuant to §19-201.

Please round off to whole dollars.

Scenarios 1 – 4: Homeowners Policy Scenarios

Rate all Scenarios using 1 to 2 Family Units

Zip Code / County	Scenario 1	Scenario 2	Scenario 3	Scenario 4
21502 – Allegany	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 – Deductible Water & Sewer Endorsement \$300,000 Liability

21401 - Anne Arundel	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 350,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21218 - Baltimore City	Home Value - 100,000 Frame Protection Class 1 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 150,000 Frame Protection Class 1 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Masonry Protection Class 1 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 200,000 Frame Protection Class 1 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21117- Baltimore County	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
20678 - Calvert	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability

21629 - Caroline	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21157 - Carroll	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 350,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21921 Cecil	Home Value - 125,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 350,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
20603 Charles	Home Value - 100,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21613 - Dorchester	Home Value - 225,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 375,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 375,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 450,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability

21701 - Frederick	Home Value - 150,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 300,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21550 - Garrett	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21014 - Harford	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 225,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 325,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21044 - Howard	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21620 - Kent	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability

20855 - Montgomery	Home Value - 225,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 375,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 375,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 450,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
20769 - Prince George's	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21617 - Queen Anne's	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21853 - Somerset	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
20650 St. Mary's	Home Value - 125,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 350,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability

21601 - Talbot	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21740 - Washington	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21804 - Wicomico	Home Value - 100,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21811 - Worcester	Home Value - 100,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability

Scenario 5: Condominium Policy

Rate all Scenarios using Frame Construction

Zip Code / County	Scenario Detail by zip code	Zip Code / County	Scenario Detail by zip code	Zip Code / County	Scenario Detail by zip code
21502 - Alleghany	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000	20603 - Charles	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	20769 - Prince George's	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000
21401 - Anne Arundel	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000	21613 - Dorchester	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	21617 - Queen Annes's	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000
21218 - Baltimore City	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 1 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	21701 - Frederick	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	21853 - Somerset	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000
21117 - Baltimore County	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000	21550 - Garrett	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	20650 St Mary's	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000

Zip Code / County	Scenario Detail by zip code	Zip Code / County	Scenario Detail by zip code	Zip Code / County	Scenario Detail by zip code
20678 - Calvert	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000	21014 - Harford	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	21601 Talbot	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000
21629- Caroline	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000	21044 - Howard	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	21740 Washington	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000
21157 - Carroll	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000	21620 - Kent	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	21804 Wicomico	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000
21921 - Cecil	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000	20855 - Montgomery	Replacement Cost for Coverage C Coverage C Amount = \$125,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	21811 Worcester	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000

Scenario 6: Renters Policy

Rate all Scenarios using Frame Construction

Zip Code / County	Scenario Detail by zip code	Zip Code / County	Scenario Detail by zip code	Zip Code / County	Scenario Detail by zip code
21502 - Allegany	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	20603 - Charles	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	20769 - Prince George's	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability
21401 - Anne Arundel	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	21613 - Dorchester	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21617 - Queen Anne's	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability
21218 - Baltimore City	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 1 \$500 - Deductible \$100,000 Liability	21701 - Frederick	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21853 - Somerset	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability
21117 - Baltimore County	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	21550 - Garrett	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	20650 St. Mary's	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability

Zip Code / County	Scenario Detail by zip code	Zip Code / County	Scenario Detail by zip code	Zip Code / County	Scenario Detail by zip code
20678 - Calvert	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	21014 - Harford	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21601 - Talbot	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability
21629 - Caroline	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 1 \$500 - Deductible \$100,000 Liability	21044 - Howard	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21740 - Washington	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability
21157 - Carroll	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	21620 - Kent	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21804 - Wicomico	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability
21921 - Cecil	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	20855 - Montgomery	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21811 - Worcester	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability