

HOMEOWNERS & RENTERS INSURANCE

A COMPARISON GUIDE TO RATES



Maryland
INSURANCE ADMINISTRATION

As of February 2024

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How to Shop for Homeowners/Renters Insurance

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

Tips to follow when shopping:

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

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

Ask for price quotes. In order to make an "apples-to-apples" price comparison, you must provide the same information to each insurer or insurance producer. Typical questions relate to the construction and description of your house, the distance from fire department and hydrant, the use of security devices, and the coverages and limits desired. One insurance group often includes many insurers (not just the ones listed in our guide). The rates and/or underwriting requirements may be different for each. Ask the insurance producer about other insurers in the group.

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

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

Things to Consider:

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

Required Offers:

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

Protect yourself from insurance fraud:

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

Financing Insurance:

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

What Factors Impact Rates:

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

Territory – Typically, the county in which you live.

Type of Construction: - Frame, Masonry , etc.

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

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

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

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

How to Use this Guide

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

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

Remember . . .

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

RATES AND AVAILABILITY ARE SUBJECT TO CHANGE BY THE INSURERS.

Definitions

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

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

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

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

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

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

Home Value: Amount of dwelling coverage.

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

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

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

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

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

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

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

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

Homeowners Policy Scenario 1

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

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

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

Homeowners Policy Scenario 2

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

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

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

Homeowners Policy Scenario 3

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

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

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

Homeowners Policy Scenario 4

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

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

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

Condominium Policy Scenario 5

Rates provided by insurers in this scenario assume the following: frame construction, replacement cost including contents, \$500 deductible, water & sewer endorsement, and assume a Loss Assessment of \$5000. 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	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Anne Arundel	Annapolis	21401	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Anne Arundel	Pasadena	21122	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Baltimore	Dundalk	21222	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Baltimore	Owings Mills	21117	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Baltimore City	Hamilton	21214	\$100,000	Frame	1	\$500	15	\$20,000	Yes	\$300,000
Baltimore City	Waverly	21218	\$100,000	Frame	1	\$500	15	\$20,000	Yes	\$300,000
Calvert	Lusby	20657	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Caroline	Denton	21629	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Carroll	Sykesville	21784	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Cecil	Elkton	21921	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Charles	Waldorf	20603	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Dorchester	Cambridge	21613	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Frederick	Frederick	21701	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Garrett	Oakland	21550	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Harford	Bel Air	21014	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Howard	Columbia	21044	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Kent	Chestertown	21620	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Montgomery	Gaithersburg	20878	\$125,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Montgomery	Silver Spring	20906	\$125,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Prince George's	Fort Washington	20744	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Prince George's	Hyattsville	20783	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$300,000
Queen Anne's	Stevensville	21666	\$50,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Saint Mary's	Mechanicsville	20659	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Somerset	Princess Anne	21853	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Talbot	Easton	21601	\$50,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Washington	Hagerstown	21740	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Wicomico	Salisbury	21804	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Worcester	Berlin	21811	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000

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

Renters Policy Scenario 6

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

Note: ZIP codes are for sampling purposes only.

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

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

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

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

Insurer Name →			
Telephone number			
Financing rating			
Insurer licensed (Yes/No)			
Type of policy (HO-2, HO-3 amended, HO-4, HO-6, etc.)			
Replacement Cost (RC) or Actual Cash Value (ACV): Dwelling: If RC, any exceptions, if so list: Contents: If RC, any exceptions, if so list:			
Deductible(s) (Does the policy have different deductibles for damage caused by hurricane or other storm?) All perils: Flat \$ or % Hurricanes or other storms: Flat \$ or % Others?:			
Discounts offered			
Annual premium			

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

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

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

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

LIST OF OPTIONAL INSURANCE COVERAGES THAT ARE AVAILABLE BY ENDORSEMENT

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

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
AIG Property Casualty Company	977	1762	1595	1227	2037	2026
Allstate Vehicle and Property Insurance Co.	1127	2330	1834	1369	2349	2447
American Bankers Insurance Co. of FL	841	2403	1248	1033	1406	1336
American Economy Insurance Co.	1512	2638	2187	1613	2242	2351
American Family Connect P & C Ins. Co.	886	2804	1326	1142	2374	2363
American National Property & Casualty Co.	861	2430	2028	971	1969	1989
American Security Insurance Co.	999	2850	2660	1415	3875	3875
American Strategic Insurance Corp.	850	2743	2044	1182	2188	2561
Amica Mutual Insurance Co.	1226	3061	2570	1429	2893	2893
Berkley Insurance Co.	473	1782	1496	632	1457	1436
Branch Insurance Exchange	1243	2571	2018	1469	2607	2692
Brethren Mutual Insurance Co.	n/a	1568	1452	692	1232	1232
Chubb National Insurance Co.	747	2815	2352	1122	2869	3032
Cincinnati Casualty Co.	622	1863	1316	704	1522	1593
Cincinnati Insurance Co.	790	2286	1767	1130	2446	2446
CSAA General Insurance Co.	704	2968	2496	876	2437	2121
Cumberland Mutual Fire Insurance Co.	n/a	1887	1485	583	1658	1658
Encompass Home/Auto Insurance Co.	1190	n/a	2676	1511	3883	3883
Erie Insurance Co.	584	1641	1538	1009	1969	1634
Everett Cash Mutual Insurance Co.	581	1457	1236	765	1666	1666
Farmers Group Property & Casualty Ins. Co.	1223	3306	2800	1599	3723	3723
Farmers Insurance Exchange	1411	2676	1850	1596	2276	2345
Farmers Mutual Fire Ins. Co. of Salem Cnty.	788	1466	1250	1025	1625	1482
Farmers Property & Casualty Insurance Co.	1164	3453	2898	1518	3846	3846
Federal Insurance Co.	780	2962	2473	1174	3232	3424
Frederick Mutual Insurance Co.	543	1151	1174	621	1027	1071
Garrison Property & Casualty Ins. Co.	1655	3983	2891	2002	2936	3195
Hartford Fire Insurance Co.	815	1553	1520	1290	1650	1616
Homesite Insurance Co.	1157	1486	1457	1344	1148	1097

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 2/1/2024**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Insurance Co.	662	1652	1411	780	1739	1739
Lemonade Insurance Co.	831	2543	2017	1069	2064	2043
Liberty Mutual Insurance Co.	656	1963	1759	864	2358	2554
Liberty Mutual Personal Insurance Co.	1770	3103	2612	2054	3258	3269
Lititz Mutual Insurance Co.	670	2262	1915	860	1842	1842
LM Insurance Corporation	1862	3268	2750	2164	3429	3440
Mutual Benefit Insurance Co.	889	1957	1683	1124	3087	3087
Nationwide Insurance Co. of America	1246	3017	2548	1460	2635	2448
NGM Insurance Co.	717	2121	1880	983	2327	2327
NJM Insurance Co.	938	1577	1378	1164	1566	1641
Peerless Indemnity Insurance Co.	635	1878	1685	836	2254	2439
Penn National Insurance Co.	957	1610	1482	987	2038	2051
Praetorian Insurance Co.	850	2831	2487	1151	2488	2488
Privilege Underwriters Reciprocal Exch.	2580	3247	3105	3007	3783	3783
Selective Ins. Co. of South Carolina	895	2530	2245	1096	2460	2328
Southern Insurance Co. of VA	766	2013	1693	995	1851	1766
Standard Guaranty Insurance Co.	1164	3326	3237	1649	4736	4736
State Farm Fire & Casualty Co.	955	2438	2041	1253	2767	2369
Stillwater P & C Insurance Co.	851	2452	2348	1024	2090	2075
Teachers Insurance Co.	581	1391	1190	683	1583	1583
Travelers Personal Insurance Co.	847	1468	1328	1042	1576	1477
United Services Automobile Association	1418	3520	2511	1716	2551	2762
Unitrin Safeguard Insurance Co.	611	1914	1291	773	1414	1632
Universal Property & Casualty Ins. Co.	606	1497	1274	691	1803	1803
USAA Casualty Insurance Co.	1335	3403	2380	1617	2412	2617
USAA General Indemnity Co.	1682	3929	2919	2036	2967	3228
Vault Reciprocal Exchange	2320	3299	3156	2702	4024	4024
Vigilant Insurance Co.	764	2899	2421	1149	2883	3045
Windsor Mt. Joy Mutual Insurance Co.	419	1145	980	564	1356	1356

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 2/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
AIG Property Casualty Company	1285	1541	1583	1263
Allstate Vehicle and Property Insurance Co.	2102	1553	2052	1310
American Bankers Insurance Co. of FL	1655	1164	1859	1306
American Economy Insurance Co.	2230	2376	2255	1660
American Family Connect P & C Ins. Co.	1276	1297	1856	1209
American National Property & Casualty Co.	1711	1590	1657	1046
American Security Insurance Co.	2212	2212	2736	1748
American Strategic Insurance Corp.	1953	2210	1911	1491
Amica Mutual Insurance Co.	2347	2347	2637	1547
Berkley Insurance Co.	978	968	1537	741
Branch Insurance Exchange	2747	1737	2309	1520
Brethren Mutual Insurance Co.	1508	1369	1482	986
Chubb National Insurance Co.	1795	1795	2419	1183
Cincinnati Casualty Co.	1613	1291	1192	774
Cincinnati Insurance Co.	1716	1716	1601	1137
CSAA General Insurance Co.	2290	2070	2715	923
Cumberland Mutual Fire Insurance Co.	1608	1608	1529	651
Encompass Home/Auto Insurance Co.	2765	2754	n/a	1606
Erie Insurance Co.	1603	1238	1464	922
Everett Cash Mutual Insurance Co.	989	989	1267	891
Farmers Group Property & Casualty Ins. Co.	3150	3150	2861	1822
Farmers Insurance Exchange	2464	2595	2503	1403
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1449	1222	1110	642
Farmers Property & Casualty Insurance Co.	2775	2775	2976	1751
Federal Insurance Co.	2014	2014	2544	1240
Frederick Mutual Insurance Co.	1104	1060	1194	718
Garrison Property & Casualty Ins. Co.	3085	2634	2921	1936
Hartford Fire Insurance Co.	1604	1377	1452	1029
Homesite Insurance Co.	1361	1247	1389	1297

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 2/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Insurance Co.	1357	1357	1446	895
Lemonade Insurance Co.	2385	1862	2124	1233
Liberty Mutual Insurance Co.	1779	1435	1726	1023
Liberty Mutual Personal Insurance Co.	2415	2462	2863	2003
Lititz Mutual Insurance Co.	1956	1956	1977	956
LM Insurance Corporation	2541	2592	3016	2108
Mutual Benefit Insurance Co.	1948	1948	1719	1084
Nationwide Insurance Co. of America	2351	2009	2595	1610
NGM Insurance Co.	1949	1949	1824	1137
NJM Insurance Co.	1764	1398	1221	1029
Peerless Indemnity Insurance Co.	1701	1375	1653	984
Penn National Insurance Co.	1792	1873	1525	1243
Praetorian Insurance Co.	2623	2623	2537	n/a
Privilege Underwriters Reciprocal Exch.	2906	2906	3126	3256
Selective Ins. Co. of South Carolina	2464	2115	2362	1409
Southern Insurance Co. of VA	1754	1697	1827	955
Standard Guaranty Insurance Co.	2702	2702	3330	1932
State Farm Fire & Casualty Co.	2104	1784	2196	1368
Stillwater P & C Insurance Co.	2542	2232	2421	1383
Teachers Insurance Co.	1277	1277	1220	782
Travelers Personal Insurance Co.	1584	1359	1394	1061
United Services Automobile Association	2660	2273	2539	1649
Unitrin Safeguard Insurance Co.	1411	1118	1257	865
Universal Property & Casualty Ins. Co.	1723	1723	1301	852
USAA Casualty Insurance Co.	2503	2141	2416	1562
USAA General Indemnity Co.	3120	2665	2934	1962
Vault Reciprocal Exchange	3089	3089	3177	2925
Vigilant Insurance Co.	1802	1802	2490	1215
Windsor Mt. Joy Mutual Insurance Co.	903	903	1004	670

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 2/1/2024**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
AIG Property Casualty Company	974	1815	1645	1261	2023	2014
Allstate Vehicle and Property Insurance Co.	861	1915	1494	1006	1903	1992
American Bankers Insurance Co. of FL	792	2108	1136	946	1333	1265
American Economy Insurance Co.	1441	2491	2010	1472	2180	2287
American Family Connect P & C Ins. Co.	805	2592	1212	1046	2143	2135
American National Property & Casualty Co.	807	2423	2010	952	2112	2130
American Security Insurance Co.	999	2527	2359	1256	3875	3875
American Strategic Insurance Corp.	843	2672	1987	1164	2171	2540
Amica Mutual Insurance Co.	1012	2436	2053	1167	2365	2365
Berkley Insurance Co.	438	1615	1358	581	1323	1304
Branch Insurance Exchange	1010	1900	1535	1118	2108	2170
Brethren Mutual Insurance Co.	n/a	1247	1152	569	1004	1004
Chubb National Insurance Co.	715	2672	2234	1075	2731	2885
Cincinnati Casualty Co.	452	1460	1039	534	1252	1295
Cincinnati Insurance Co.	662	1856	1441	932	1985	1985
CSAA General Insurance Co.	666	2826	2365	838	2190	1909
Cumberland Mutual Fire Insurance Co.	n/a	1713	1351	568	1522	1522
Encompass Home/Auto Insurance Co.	999	n/a	2221	1256	3213	3213
Erie Insurance Co.	442	1330	1224	776	1499	1261
Everett Cash Mutual Insurance Co.	581	1457	1236	765	1666	1666
Farmers Group Property & Casualty Ins. Co.	1065	2836	2406	1385	3190	3190
Farmers Insurance Exchange	1077	1897	1310	1119	1727	1779
Farmers Mutual Fire Ins. Co. of Salem Cnty.	753	1317	1173	933	1513	1384
Farmers Property & Casualty Insurance Co.	979	2781	2338	1237	3178	3178
Federal Insurance Co.	747	2811	2347	1125	3075	3259
Frederick Mutual Insurance Co.	562	1171	1192	640	1053	1097
Garrison Property & Casualty Ins. Co.	1610	3874	2836	1953	2872	3118
Hartford Fire Insurance Co.	723	1093	1075	910	1461	1434
Homesite Insurance Co.	1062	1345	1329	1219	1057	1015

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 2/1/2024**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Insurance Co.	575	1416	1211	675	1490	1490
Lemonade Insurance Co.	783	2309	1840	994	1883	1865
Liberty Mutual Insurance Co.	582	1701	1529	759	2049	2131
Liberty Mutual Personal Insurance Co.	1533	2654	2238	1752	2809	2821
Lititz Mutual Insurance Co.	678	2237	1898	864	1827	1827
LM Insurance Corporation	1613	2793	2355	1844	2957	2969
Mutual Benefit Insurance Co.	731	1674	1441	965	2512	2512
Nationwide Insurance Co. of America	932	2223	1887	1071	1997	1896
NGM Insurance Co.	574	1697	1504	786	1861	1861
NJM Insurance Co.	796	1234	1104	941	1269	1317
Peerless Indemnity Insurance Co.	568	1629	1465	733	1959	2036
Penn National Insurance Co.	716	1195	1105	748	1475	1484
Praetorian Insurance Co.	801	2348	2067	977	2275	2275
Privilege Underwriters Reciprocal Exch.	2457	2987	2857	2767	3600	3600
Selective Ins. Co. of South Carolina	688	1979	1759	862	1846	1751
Southern Insurance Co. of VA	613	1490	1278	734	1483	1412
Standard Guaranty Insurance Co.	1164	3326	3237	1649	4736	4736
State Farm Fire & Casualty Co.	638	1617	1358	835	1858	1599
Stillwater P & C Insurance Co.	864	2381	2341	1032	2082	2067
Teachers Insurance Co.	506	1195	1024	592	1358	1358
Travelers Personal Insurance Co.	752	1241	1141	837	1461	1362
United Services Automobile Association	1383	3428	2465	1676	2500	2701
Unitrin Safeguard Insurance Co.	543	1622	1110	668	1239	1417
Universal Property & Casualty Ins. Co.	553	1497	1274	691	1641	1641
USAA Casualty Insurance Co.	1302	3319	2341	1584	2363	2557
USAA General Indemnity Co.	1636	3824	2866	1989	2904	3152
Vault Reciprocal Exchange	2210	3141	3004	2574	3829	3829
Vigilant Insurance Co.	732	2752	2298	1101	2745	2897
Windsor Mt. Joy Mutual Insurance Co.	466	1192	1027	611	1403	1403

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 2/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
AIG Property Casualty Company	1277	1534	1627	1272
Allstate Vehicle and Property Insurance Co.	1697	1252	1648	1013
American Bankers Insurance Co. of FL	1548	1100	1669	1250
American Economy Insurance Co.	2148	2291	2076	1692
American Family Connect P & C Ins. Co.	1161	1177	1692	1091
American National Property & Casualty Co.	1701	1592	1683	1046
American Security Insurance Co.	2212	2212	2426	1748
American Strategic Insurance Corp.	1936	2190	1886	1524
Amica Mutual Insurance Co.	1924	1924	2106	1261
Berkley Insurance Co.	892	883	1395	679
Branch Insurance Exchange	2190	1415	1715	1207
Brethren Mutual Insurance Co.	1205	1095	1176	791
Chubb National Insurance Co.	1711	1711	2297	1109
Cincinnati Casualty Co.	1280	1000	936	598
Cincinnati Insurance Co.	1400	1400	1308	926
CSAA General Insurance Co.	2059	1865	2584	857
Cumberland Mutual Fire Insurance Co.	1452	1452	1390	640
Encompass Home/Auto Insurance Co.	2291	2280	n/a	1335
Erie Insurance Co.	1202	921	1144	746
Everett Cash Mutual Insurance Co.	989	989	1267	891
Farmers Group Property & Casualty Ins. Co.	2703	2703	2457	1574
Farmers Insurance Exchange	1866	1965	1767	1045
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1353	1147	1146	765
Farmers Property & Casualty Insurance Co.	2300	2300	2399	1460
Federal Insurance Co.	1920	1920	2415	1161
Frederick Mutual Insurance Co.	1123	1080	1212	737
Garrison Property & Casualty Ins. Co.	3008	2568	2844	1939
Hartford Fire Insurance Co.	1368	1198	1027	841
Homesite Insurance Co.	1243	1143	1264	1158

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 2/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Insurance Co.	1165	1165	1241	773
Lemonade Insurance Co.	2171	1703	1936	1124
Liberty Mutual Insurance Co.	1525	1220	1460	955
Liberty Mutual Personal Insurance Co.	2092	2134	2456	1746
Lititz Mutual Insurance Co.	1937	1937	1958	957
LM Insurance Corporation	2201	2247	2585	1839
Mutual Benefit Insurance Co.	1589	1589	1471	931
Nationwide Insurance Co. of America	1781	1500	1918	1198
NGM Insurance Co.	1560	1560	1459	909
NJM Insurance Co.	1406	1138	981	878
Peerless Indemnity Insurance Co.	1463	1173	1402	921
Penn National Insurance Co.	1299	1353	1134	914
Praetorian Insurance Co.	2397	2397	2108	n/a
Privilege Underwriters Reciprocal Exch.	2767	2767	2876	3100
Selective Ins. Co. of South Carolina	1878	1615	1849	1074
Southern Insurance Co. of VA	1401	1362	1360	729
Standard Guaranty Insurance Co.	2702	2702	3330	1932
State Farm Fire & Casualty Co.	1408	1198	1459	920
Stillwater P & C Insurance Co.	2512	2235	2397	1382
Teachers Insurance Co.	1097	1097	1049	677
Travelers Personal Insurance Co.	1442	1241	1173	912
United Services Automobile Association	2600	2222	2475	1655
Unitrin Safeguard Insurance Co.	1214	962	1062	742
Universal Property & Casualty Ins. Co.	1569	1569	1301	852
USAA Casualty Insurance Co.	2445	2091	2360	1565
USAA General Indemnity Co.	3044	2600	2859	1966
Vault Reciprocal Exchange	2941	2941	3024	2785
Vigilant Insurance Co.	1718	1718	2364	1138
Windsor Mt. Joy Mutual Insurance Co.	950	950	1051	717

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 2/1/2024**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
AIG Property Casualty Company	986	1662	1508	1158	2039	2023
Allstate Vehicle and Property Insurance Co.	765	1623	1288	825	1654	1734
American Bankers Insurance Co. of FL	718	1648	951	798	1225	1162
American Economy Insurance Co.	1038	1922	1419	1020	1677	1757
American Family Connect P & C Ins. Co.	730	1988	919	773	2082	2079
American National Property & Casualty Co.	725	2086	1670	782	1986	2005
American Security Insurance Co.	859	2406	2247	1206	3264	3264
American Strategic Insurance Corp.	867	2156	1550	937	2350	2637
Amica Mutual Insurance Co.	938	2171	1837	1055	2186	2186
Berkley Insurance Co.	405	1461	1224	518	1253	1235
Branch Insurance Exchange	816	1487	1219	887	1669	1714
Brethren Mutual Insurance Co.	n/a	1031	942	450	900	900
Chubb National Insurance Co.	814	2453	2075	1068	2677	2820
Cincinnati Casualty Co.	433	1328	953	469	1233	1254
Cincinnati Insurance Co.	640	1506	1157	758	1914	1914
CSAA General Insurance Co.	645	1887	1653	678	1782	1568
Cumberland Mutual Fire Insurance Co.	n/a	1533	1195	516	1470	1470
Encompass Home/Auto Insurance Co.	900	n/a	2019	1139	2854	2854
Erie Insurance Co.	440	1255	1150	710	1519	1286
Everett Cash Mutual Insurance Co.	526	1295	1097	685	1474	1474
Farmers Group Property & Casualty Ins. Co.	904	2431	2010	1166	2718	2718
Farmers Insurance Exchange	860	1583	1097	914	1496	1540
Farmers Mutual Fire Ins. Co. of Salem Cnty.	667	1189	1022	849	1310	1201
Farmers Property & Casualty Insurance Co.	836	2490	2059	1047	2827	2827
Federal Insurance Co.	842	2570	2173	1111	2996	3166
Frederick Mutual Insurance Co.	559	1082	1099	605	1070	1113
Garrison Property & Casualty Ins. Co.	1321	2886	2129	1452	2432	2653
Hartford Fire Insurance Co.	552	848	842	707	1082	1065
Homesite Insurance Co.	1014	1216	1238	1107	1012	978

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 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Insurance Co.	548	1170	1005	576	1394	1394
Lemonade Insurance Co.	753	2138	1697	932	1780	1763
Liberty Mutual Insurance Co.	535	1416	1214	650	1736	1810
Liberty Mutual Personal Insurance Co.	1380	2286	1916	1476	2655	2668
Lititz Mutual Insurance Co.	633	1843	1570	734	1662	1662
LM Insurance Corporation	1451	2406	2018	1552	2794	2810
Mutual Benefit Insurance Co.	650	1382	1194	810	2162	2162
Nationwide Insurance Co. of America	851	1801	1546	898	1809	1747
NGM Insurance Co.	449	1248	1108	586	1424	1424
NJM Insurance Co.	625	937	761	656	948	985
Peerless Indemnity Insurance Co.	520	1358	1164	627	1662	1731
Penn National Insurance Co.	712	1066	986	672	1474	1484
Praetorian Insurance Co.	656	2029	1788	849	1819	1819
Privilege Underwriters Reciprocal Exch.	1895	2331	2231	2162	2763	2763
Selective Ins. Co. of South Carolina	650	1739	1553	774	1718	1629
Southern Insurance Co. of VA	542	1185	1014	597	1298	1245
Standard Guaranty Insurance Co.	1066	3042	2961	1510	4331	4331
State Farm Fire & Casualty Co.	628	1379	1193	744	1805	1551
Stillwater P & C Insurance Co.	834	2013	1990	914	1894	1877
Teachers Insurance Co.	487	994	857	511	1274	1274
Travelers Personal Insurance Co.	703	1082	1005	713	1432	1328
United Services Automobile Association	1138	2553	1850	1248	2120	2300
Unitrin Safeguard Insurance Co.	534	1195	857	531	1189	1370
Universal Property & Casualty Ins. Co.	523	1314	1113	623	1520	1520
USAA Casualty Insurance Co.	1081	2481	1767	1188	2015	2191
USAA General Indemnity Co.	1344	2849	2151	1477	2462	2686
Vault Reciprocal Exchange	2072	2864	2741	2349	3585	3585
Vigilant Insurance Co.	829	2521	2131	1089	2689	2832
Windsor Mt. Joy Mutual Insurance Co.	450	1050	908	550	1319	1319

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 2/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
AIG Property Casualty Company	1281	1546	1492	1280
Allstate Vehicle and Property Insurance Co.	1494	1121	1399	907
American Bankers Insurance Co. of FL	1369	1009	1359	993
American Economy Insurance Co.	1606	1720	1486	1184
American Family Connect P & C Ins. Co.	1115	1118	1277	1048
American National Property & Casualty Co.	1527	1459	1386	964
American Security Insurance Co.	1872	1872	2312	1408
American Strategic Insurance Corp.	1887	2059	1506	1694
Amica Mutual Insurance Co.	1765	1765	1883	1169
Berkley Insurance Co.	832	823	1258	629
Branch Insurance Exchange	1675	1173	1358	1002
Brethren Mutual Insurance Co.	1065	967	797	646
Chubb National Insurance Co.	1731	1731	2131	1295
Cincinnati Casualty Co.	1247	962	866	587
Cincinnati Insurance Co.	1332	1332	1054	883
CSAA General Insurance Co.	1664	1542	1750	736
Cumberland Mutual Fire Insurance Co.	1388	1388	1229	609
Encompass Home/Auto Insurance Co.	2039	2028	n/a	1234
Erie Insurance Co.	1204	917	1066	716
Everett Cash Mutual Insurance Co.	881	881	1125	796
Farmers Group Property & Casualty Ins. Co.	2247	2247	2053	1321
Farmers Insurance Exchange	1530	1608	1465	863
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1175	1101	1037	678
Farmers Property & Casualty Insurance Co.	2005	2005	2119	1232
Federal Insurance Co.	1924	1924	2232	1351
Frederick Mutual Insurance Co.	1123	1082	1117	715
Garrison Property & Casualty Ins. Co.	2506	2149	2136	1633
Hartford Fire Insurance Co.	981	884	819	626
Homesite Insurance Co.	1183	1089	1166	1001

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 2/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Insurance Co.	1092	1092	1029	713
Lemonade Insurance Co.	2025	1599	1783	967
Liberty Mutual Insurance Co.	1311	1064	1194	779
Liberty Mutual Personal Insurance Co.	1950	1991	2111	1632
Lititz Mutual Insurance Co.	1761	1761	1619	883
LM Insurance Corporation	2052	2099	2221	1719
Mutual Benefit Insurance Co.	1379	1379	1220	772
Nationwide Insurance Co. of America	1615	1368	1565	1084
NGM Insurance Co.	1197	1197	1076	703
NJM Insurance Co.	1042	851	786	670
Peerless Indemnity Insurance Co.	1255	1023	1149	750
Penn National Insurance Co.	1291	1340	1012	869
Praetorian Insurance Co.	1912	1912	1823	999
Privilege Underwriters Reciprocal Exch.	2130	2130	2246	2383
Selective Ins. Co. of South Carolina	1773	1515	1629	963
Southern Insurance Co. of VA	1229	1200	1082	685
Standard Guaranty Insurance Co.	2471	2474	3046	1768
State Farm Fire & Casualty Co.	1369	1167	1264	898
Stillwater P & C Insurance Co.	2249	2077	2054	1199
Teachers Insurance Co.	1030	1030	877	629
Travelers Personal Insurance Co.	1374	1203	1022	809
United Services Automobile Association	2168	1861	1860	1405
Unitrin Safeguard Insurance Co.	1167	921	810	735
Universal Property & Casualty Ins. Co.	1411	1411	1136	713
USAA Casualty Insurance Co.	2054	1764	1782	1334
USAA General Indemnity Co.	2540	2179	2148	1660
Vault Reciprocal Exchange	2755	2755	2758	2609
Vigilant Insurance Co.	1739	1739	2188	1327
Windsor Mt. Joy Mutual Insurance Co.	898	898	929	682

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 2/1/2024**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
AIG Property Casualty Company	982	1728	1574	1214	2014	2002
Allstate Vehicle and Property Insurance Co.	811	1616	1355	890	1716	1798
American Bankers Insurance Co. of FL	762	1749	1044	883	1276	1206
American Economy Insurance Co.	1299	2311	1781	1271	2169	2272
American Family Connect P & C Ins. Co.	716	2544	1133	956	2023	2021
American National Property & Casualty Co.	749	2153	1751	831	2011	2030
American Security Insurance Co.	859	2406	2247	1206	3264	3264
American Strategic Insurance Corp.	794	2612	1967	1215	2069	2406
Amica Mutual Insurance Co.	974	2194	1864	1084	2193	2193
Berkley Insurance Co.	405	1500	1256	537	1253	1235
Branch Insurance Exchange	1026	1610	1368	1008	2049	2094
Brethren Mutual Insurance Co.	n/a	1099	1006	488	907	907
Chubb National Insurance Co.	772	2422	2051	1053	2491	2624
Cincinnati Casualty Co.	510	1616	1268	589	1475	1475
Cincinnati Insurance Co.	625	1629	1263	841	1738	1738
CSAA General Insurance Co.	680	2071	1900	747	2016	1767
Cumberland Mutual Fire Insurance Co.	n/a	1503	1182	542	1339	1339
Encompass Home/Auto Insurance Co.	845	n/a	1851	1049	2678	2678
Erie Insurance Co.	414	1216	1145	693	1440	1241
Everett Cash Mutual Insurance Co.	526	1295	1097	685	1474	1474
Farmers Group Property & Casualty Ins. Co.	898	2220	1896	1136	2484	2484
Farmers Insurance Exchange	996	1839	1269	1048	1724	1775
Farmers Mutual Fire Ins. Co. of Salem Cnty.	705	1180	1021	856	1346	1237
Farmers Property & Casualty Insurance Co.	862	2365	1966	1050	2705	2705
Federal Insurance Co.	799	2538	2147	1096	2785	2943
Frederick Mutual Insurance Co.	575	1108	1124	646	1019	1058
Garrison Property & Casualty Ins. Co.	1386	2966	2292	1594	2488	2709
Hartford Fire Insurance Co.	615	952	936	796	1228	1203
Homesite Insurance Co.	1019	1223	1222	1108	1011	976

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 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Insurance Co.	526	1173	1008	577	1329	1329
Lemonade Insurance Co.	801	2035	1641	957	1739	1723
Liberty Mutual Insurance Co.	656	1893	1716	857	2406	2431
Liberty Mutual Personal Insurance Co.	1435	2500	2114	1595	2770	2788
Lititz Mutual Insurance Co.	677	2007	1717	836	1657	1657
LM Insurance Corporation	1511	2632	2224	1678	2916	2936
Mutual Benefit Insurance Co.	623	1298	1130	789	1893	1893
Nationwide Insurance Co. of America	921	2087	1813	1024	1943	1858
NGM Insurance Co.	472	1304	1157	611	1502	1502
NJM Insurance Co.	738	1058	884	778	1080	1120
Peerless Indemnity Insurance Co.	637	1813	1639	825	2300	2321
Penn National Insurance Co.	677	1127	1044	706	1391	1400
Praetorian Insurance Co.	728	2155	1909	941	1891	1891
Privilege Underwriters Reciprocal Exch.	1778	2038	1951	1891	2589	2589
Selective Ins. Co. of South Carolina	638	1698	1517	760	1645	1558
Southern Insurance Co. of VA	678	1385	1217	768	1418	1371
Standard Guaranty Insurance Co.	1066	3042	2961	1510	4331	4331
State Farm Fire & Casualty Co.	580	1351	1186	743	1661	1430
Stillwater P & C Insurance Co.	815	2039	2030	950	1785	1771
Teachers Insurance Co.	468	997	859	512	1214	1214
Travelers Personal Insurance Co.	750	1317	1220	868	1513	1404
United Services Automobile Association	1193	2614	1986	1367	2165	2346
Unitrin Safeguard Insurance Co.	628	1929	1349	760	1559	1798
Universal Property & Casualty Ins. Co.	502	1313	1112	616	1448	1448
USAA Casualty Insurance Co.	1126	2528	1891	1298	2045	2220
USAA General Indemnity Co.	1409	2941	2323	1624	2520	2745
Vault Reciprocal Exchange	1827	2589	2477	2124	3151	3151
Vigilant Insurance Co.	786	2489	2107	1074	2503	2636
Windsor Mt. Joy Mutual Insurance Co.	420	1026	887	541	1205	1205

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 2/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
AIG Property Casualty Company	1255	1511	1554	1256
Allstate Vehicle and Property Insurance Co.	1551	1158	1454	970
American Bankers Insurance Co. of FL	1415	1055	1466	1155
American Economy Insurance Co.	2022	2181	1835	1717
American Family Connect P & C Ins. Co.	1090	1102	1609	967
American National Property & Casualty Co.	1596	1500	1469	986
American Security Insurance Co.	1872	1872	2312	1592
American Strategic Insurance Corp.	1821	2054	1948	1439
Amica Mutual Insurance Co.	1808	1808	1911	1180
Berkley Insurance Co.	832	823	1291	629
Branch Insurance Exchange	2093	1422	1477	1250
Brethren Mutual Insurance Co.	1069	975	1026	706
Chubb National Insurance Co.	1619	1619	2106	1087
Cincinnati Casualty Co.	1511	1074	1069	671
Cincinnati Insurance Co.	1231	1231	1155	836
CSAA General Insurance Co.	1887	1729	1949	813
Cumberland Mutual Fire Insurance Co.	1235	1235	1214	594
Encompass Home/Auto Insurance Co.	1906	1896	n/a	1113
Erie Insurance Co.	1121	868	1021	674
Everett Cash Mutual Insurance Co.	881	881	1125	796
Farmers Group Property & Casualty Ins. Co.	2108	2108	1934	1276
Farmers Insurance Exchange	1783	1875	1697	1064
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1211	1038	1035	738
Farmers Property & Casualty Insurance Co.	1937	1937	2020	1262
Federal Insurance Co.	1797	1797	2204	1130
Frederick Mutual Insurance Co.	1072	1035	1142	728
Garrison Property & Casualty Ins. Co.	2600	2220	2276	1748
Hartford Fire Insurance Co.	1127	998	906	796
Homesite Insurance Co.	1186	1094	1159	1032

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 2/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Insurance Co.	1042	1042	1032	699
Lemonade Insurance Co.	1962	1576	1717	1010
Liberty Mutual Insurance Co.	1784	1389	1567	1185
Liberty Mutual Personal Insurance Co.	2029	2069	2314	1699
Lititz Mutual Insurance Co.	1748	1748	1768	916
LM Insurance Corporation	2135	2176	2437	1788
Mutual Benefit Insurance Co.	1239	1239	1153	758
Nationwide Insurance Co. of America	1786	1507	1820	1226
NGM Insurance Co.	1261	1261	1123	740
NJM Insurance Co.	1189	972	910	817
Peerless Indemnity Insurance Co.	1708	1333	1501	1138
Penn National Insurance Co.	1220	1265	1065	845
Praetorian Insurance Co.	1984	1984	1945	n/a
Privilege Underwriters Reciprocal Exch.	1998	1998	1964	2310
Selective Ins. Co. of South Carolina	1638	1425	1590	963
Southern Insurance Co. of VA	1374	1350	1284	801
Standard Guaranty Insurance Co.	2471	2474	3046	1768
State Farm Fire & Casualty Co.	1259	1076	1246	833
Stillwater P & C Insurance Co.	2125	1923	2094	1236
Teachers Insurance Co.	983	983	879	617
Travelers Personal Insurance Co.	1469	1266	1242	978
United Services Automobile Association	2246	1920	1974	1491
Unitrin Safeguard Insurance Co.	1500	1149	1219	879
Universal Property & Casualty Ins. Co.	1379	1379	1135	747
USAA Casualty Insurance Co.	2114	1810	1886	1407
USAA General Indemnity Co.	2634	2251	2296	1772
Vault Reciprocal Exchange	2425	2425	2493	2297
Vigilant Insurance Co.	1625	1625	2161	1111
Windsor Mt. Joy Mutual Insurance Co.	823	823	908	626

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 2/1/2024**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
AIG Property Casualty Company	534	504	581	493	614	604
Allstate Vehicle and Property Insurance Co.	506	673	777	483	614	533
American Bankers Insurance Co. of FL	628	649	645	576	894	715
American Economy Insurance Co.	813	759	952	896	976	976
American Family Connect P & C Ins. Co.	800	663	799	613	964	983
American National Property & Casualty Co.	418	380	401	320	405	401
American Property & Casualty Ins. Co.	429	421	537	458	547	547
American Strategic Insurance Corp.	761	636	649	668	760	1197
Amica Mutual Insurance Co.	808	706	823	710	812	812
Berkley Insurance Co.	643	540	668	521	745	636
Brethren Mutual Insurance Co.	316	357	442	291	541	514
Chubb National Insurance Co.	542	441	704	572	800	658
Cincinnati Casualty Co.	318	291	364	282	341	339
Cincinnati Insurance Co.	310	280	322	292	347	347
CSAA General Insurance Co.	346	427	574	364	420	389
Cumberland Mutual Fire Insurance Co.	951	1204	1430	817	1365	1365
Encompass Home/Auto Insurance Co.	1010	747	896	845	1040	1040
Erie Insurance Co.	430	406	917	710	778	764
Everett Cash Mutual Insurance Co.	532	432	546	446	493	493
Farmers Group Property & Casualty Ins. Co.	1279	1095	1234	1174	1415	1415
Farmers Insurance Exchange	760	787	1032	729	911	911
Farmers Mutual Fire Ins. Co. of Salem Cnty.	568	524	581	487	761	761
Farmers Property & Casualty Insurance Co.	713	699	861	609	882	882
Federal Insurance Co.	576	464	735	598	843	785
Frederick Mutual Insurance Co.	293	317	377	272	416	416
Garrison Property & Casualty Ins. Co.	591	524	576	522	532	571
Hartford Fire Insurance Co.	362	308	368	313	417	417

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

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

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Homesite Insurance Co. of the Midwest	1120	936	1141	938	1336	1336
Horace Mann Insurance Co.	266	245	272	240	315	315
Lemonade Insurance Co.	529	579	615	482	743	681
Liberty Insurance Corporation	846	688	801	704	945	945
Lititz Mutual Insurance Co.	504	631	746	446	789	789
LM Insurance Corporation	792	643	749	658	883	883
Mutual Benefit Insurance Co.	473	392	485	404	568	568
Nationwide Insurance Co. of America	627	590	634	564	582	574
NGM Insurance Co.	409	330	416	356	437	437
NJM Insurance Co.	427	468	457	386	670	537
Penn National Insurance Co.	318	279	330	291	373	373
Praetorian Insurance Co.	717	862	952	646	826	826
Privilege Underwriters Reciprocal Exch.	1272	929	1199	984	1324	1324
Selective Ins. Co. of South Carolina	204	217	261	187	216	217
Southern Insurance Co. of VA	354	1336	824	421	965	988
State Farm Fire & Casualty Co.	347	309	393	301	405	405
Stillwater P & C Insurance Co.	530	525	612	494	795	737
Teachers Insurance Co.	252	231	255	229	292	292
Travelers Personal Insurance Co.	486	607	539	442	1002	694
United Services Automobile Association	545	500	538	482	497	535
Unitrin Safeguard Insurance Co.	354	415	401	334	376	407
Universal Property & Casualty Ins. Co.	417	472	564	385	584	584
USAA Casualty Insurance Co.	614	546	598	540	552	594
USAA General Indemnity Co.	496	447	486	441	452	484
Vault Reciprocal Exchange	1273	927	1195	984	1266	1266
Vigilant Insurance Co.	576	464	735	598	843	785
Windsor Mt. Joy Mutual Insurance Co.	561	493	619	465	773	773

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

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

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
AIG Property Casualty Company	448	538	497	473
Allstate Vehicle and Property Insurance Co.	698	505	736	461
American Bankers Insurance Co. of FL	1095	1095	649	559
American Economy Insurance Co.	952	924	759	759
American Family Connect P & C Ins. Co.	802	830	645	607
American National Property & Casualty Co.	418	357	332	289
American Property & Casualty Ins. Co.	537	537	421	388
American Strategic Insurance Corp.	1060	986	614	485
Amica Mutual Insurance Co.	864	864	706	613
Berkley Insurance Co.	643	643	540	521
Brethren Mutual Insurance Co.	683	621	372	328
Chubb National Insurance Co.	686	686	441	428
Cincinnati Casualty Co.	483	357	246	242
Cincinnati Insurance Co.	337	337	280	280
CSAA General Insurance Co.	584	519	455	313
Cumberland Mutual Fire Insurance Co.	2229	2229	918	806
Encompass Home/Auto Insurance Co.	942	942	747	834
Erie Insurance Co.	669	762	553	407
Everett Cash Mutual Insurance Co.	420	420	432	432
Farmers Group Property & Casualty Ins. Co.	1391	1391	1095	1154
Farmers Insurance Exchange	1165	1065	887	681
Farmers Mutual Fire Ins. Co. of Salem Cnty.	748	748	632	522
Farmers Property & Casualty Insurance Co.	854	854	699	593
Federal Insurance Co.	720	720	464	454
Frederick Mutual Insurance Co.	551	551	317	259
Garrison Property & Casualty Ins. Co.	698	613	508	497
Hartford Fire Insurance Co.	368	368	308	308

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

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

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
Homesite Insurance Co. of the Midwest	1311	1311	929	926
Horace Mann Insurance Co.	292	292	245	240
Lemonade Insurance Co.	940	824	554	482
Liberty Insurance Corporation	940	940	688	706
Lititz Mutual Insurance Co.	925	925	631	437
LM Insurance Corporation	879	879	643	662
Mutual Benefit Insurance Co.	485	485	392	392
Nationwide Insurance Co. of America	827	554	535	623
NGM Insurance Co.	440	440	330	345
NJM Insurance Co.	608	496	385	407
Penn National Insurance Co.	330	330	279	279
Praetorian Insurance Co.	992	992	862	644
Privilege Underwriters Reciprocal Exch.	1215	1215	929	984
Selective Ins. Co. of South Carolina	316	286	230	193
Southern Insurance Co. of VA	907	849	991	550
State Farm Fire & Casualty Co.	573	573	309	294
Stillwater P & C Insurance Co.	1094	982	529	498
Teachers Insurance Co.	270	270	231	229
Travelers Personal Insurance Co.	887	622	498	465
United Services Automobile Association	655	574	476	462
Unitrin Safeguard Insurance Co.	451	355	329	305
Universal Property & Casualty Ins. Co.	740	740	472	367
USAA Casualty Insurance Co.	727	637	527	515
USAA General Indemnity Co.	590	521	432	421
Vault Reciprocal Exchange	1161	1161	927	984
Vigilant Insurance Co.	720	720	464	454
Windsor Mt. Joy Mutual Insurance Co.	619	619	493	518

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

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

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
AIG Property Casualty Company	742	818	908	878	891	888
Allstate Insurance Co.	302	300	432	444	441	441
American Bankers Insurance Co. of FL	345	356	480	489	479	479
American Family Connect P & C Ins. Co.	270	327	373	359	372	391
American Modern Home Insurance Co.	447	447	637	637	637	637
American National Property & Casualty Co.	234	250	267	253	222	217
Amica Mutual Insurance Co.	281	281	380	380	380	380
Berkley Insurance Co.	331	341	467	451	441	385
Brethren Mutual Insurance Co.	234	197	284	343	257	257
Century-National Insurance Co.	273	273	391	391	391	391
Chubb National Insurance Co.	291	299	546	534	534	459
Cincinnati Casualty Co.	221	258	312	318	259	274
Cincinnati Insurance Co.	123	123	169	166	164	164
CSAA General Insurance Co.	149	175	318	210	202	190
Cumberland Mutual Fire Insurance Co.	259	242	330	360	368	368
Encompass Home/Auto Insurance Co.	946	823	1073	1235	1068	1068
Erie Insurance Co.	138	194	304	288	268	320
Everett Cash Mutual Insurance Co.	323	323	446	446	334	334
Farmers Group Property & Casualty Ins. Co.	1044	985	1175	1244	1229	1229
Farmers Insurance Exchange	485	496	717	702	652	652
Farmers Mutual Fire Ins. Co. of Salem Cnty.	434	347	415	541	420	420
Farmers Property & Casualty Insurance Co.	465	561	746	623	648	648
Federal Insurance Co.	303	313	567	552	552	524
Frederick Mutual Insurance Co.	143	106	151	201	144	144
Garrison Property & Casualty Ins. Co.	337	428	485	446	372	381
Hartford Fire Insurance Co.	187	187	243	243	243	243
Homesite Insurance Co.	145	158	175	169	175	172
Horace Mann Insurance Co.	151	151	190	190	239	239

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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 2/1/2024**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Lemonade Insurance Co.	227	199	269	306	228	228
Liberty Mutual Insurance Co.	481	455	728	486	459	829
Lititz Mutual Insurance Co.	245	223	313	342	350	350
Markel American Insurance Co.	281	281	374	374	374	374
Mutual Benefit Insurance Co.	223	223	343	343	343	343
Nationwide Insurance Co. of America	476	511	638	610	603	569
NGM Insurance Co.	375	361	526	518	450	450
NJM Insurance Co.	212	223	303	274	278	258
Peerless Indemnity Insurance Co.	534	505	809	541	510	921
Penn National Insurance Co.	258	258	352	352	352	352
Praetorian Insurance Co.	552	363	491	756	382	655
Privilege Underwriters Reciprocal Exch.	726	688	972	1029	984	984
Progressive Specialty Insurance Co.	284	300	428	373	310	289
Safeco Insurance Co. of America	436	436	637	637	637	637
Selective Ins. Co. of South Carolina	182	237	336	247	227	235
Southern Insurance Co. of VA	530	2067	1704	748	2171	2133
State Farm Fire & Casualty Co.	133	136	198	172	157	157
Stillwater P & C Insurance Co.	276	447	613	401	332	340
Teachers Insurance Co.	141	141	177	177	224	224
Travelers Personal Insurance Co.	232	292	352	350	338	289
United Services Automobile Association	329	417	472	433	360	370
Unitrin Safeguard Insurance Co.	233	276	359	303	303	324
Universal Property & Casualty Ins. Co.	282	319	445	393	298	298
USAA Casualty Insurance Co.	348	430	498	459	382	392
USAA General Indemnity Co.	310	406	448	410	342	351
Vault Reciprocal Exchange	727	686	969	1030	942	942
Vigilant Insurance Co.	303	313	567	552	552	524
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"

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
AIG Property Casualty Company	707	839	814	758
Allstate Insurance Co.	453	451	296	302
American Bankers Insurance Co. of FL	489	479	355	345
American Family Connect P & C Ins. Co.	322	382	289	297
American Modern Home Insurance Co.	637	637	447	447
American National Property & Casualty Co.	283	231	217	183
Amica Mutual Insurance Co.	380	380	281	281
Berkley Insurance Co.	451	451	341	331
Brethren Mutual Insurance Co.	525	475	205	289
Century-National Insurance Co.	391	391	293	273
Chubb National Insurance Co.	534	534	299	291
Cincinnati Casualty Co.	495	402	205	224
Cincinnati Insurance Co.	175	175	123	116
CSAA General Insurance Co.	328	275	181	146
Cumberland Mutual Fire Insurance Co.	618	618	235	259
Encompass Home/Auto Insurance Co.	1137	1137	823	946
Erie Insurance Co.	297	329	168	159
Everett Cash Mutual Insurance Co.	334	334	323	323
Farmers Group Property & Casualty Ins. Co.	1338	1338	985	1044
Farmers Insurance Exchange	910	910	496	485
Farmers Mutual Fire Ins. Co. of Salem Cnty.	415	415	339	336
Farmers Property & Casualty Insurance Co.	738	738	561	465
Federal Insurance Co.	552	552	313	303
Frederick Mutual Insurance Co.	276	276	106	143
Garrison Property & Casualty Ins. Co.	484	471	369	333
Hartford Fire Insurance Co.	243	243	187	187
Homesite Insurance Co.	169	169	155	145
Horace Mann Insurance Co.	239	239	151	151

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
Lemonade Insurance Co.	483	483	199	227
Liberty Mutual Insurance Co.	759	1106	381	611
Lititz Mutual Insurance Co.	595	595	223	245
Markel American Insurance Co.	374	374	281	281
Mutual Benefit Insurance Co.	343	343	223	223
Nationwide Insurance Co. of America	735	603	499	470
NGM Insurance Co.	528	528	361	375
NJM Insurance Co.	303	262	231	220
Peerless Indemnity Insurance Co.	843	1229	424	679
Penn National Insurance Co.	352	352	258	258
Praetorian Insurance Co.	665	919	363	486
Privilege Underwriters Reciprocal Exch.	984	984	688	726
Progressive Specialty Insurance Co.	517	538	285	269
Safeco Insurance Co. of America	637	637	436	436
Selective Ins. Co. of South Carolina	532	441	240	201
Southern Insurance Co. of VA	1806	1755	1806	841
State Farm Fire & Casualty Co.	271	271	136	133
Stillwater P & C Insurance Co.	699	632	444	351
Teachers Insurance Co.	224	224	141	141
Travelers Personal Insurance Co.	355	307	318	245
United Services Automobile Association	472	462	361	325
Unitrin Safeguard Insurance Co.	422	317	231	214
Universal Property & Casualty Ins. Co.	529	529	319	282
USAA Casualty Insurance Co.	497	486	378	344
USAA General Indemnity Co.	447	435	344	307
Vault Reciprocal Exchange	942	942	686	727
Vigilant Insurance Co.	552	552	313	303
Windsor Mt. Joy Mutual Insurance Co.	393	393	273	290

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

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	1722	1733	1203	1203	1166	1350
Allstate Vehicle and Property Insurance Co.	2183	2013	1457	1472	1563	1858
American Bankers Insurance Co. of FL	1561	1326	1742	1582	1264	1181
American Economy Insurance Co.	2271	1922	1989	2031	1982	2147
American Family Connect P & C Ins. Co.	2415	1727	1066	1013	1588	1290
American National Property & Casualty Co.	1704	1714	1211	1211	1380	1443
American Security Insurance Co.	2588	2588	1350	1350	2051	2051
American Strategic Insurance Corp.	2188	1854	1343	1448	1790	1877
Amica Mutual Insurance Co.	2260	2260	1575	1575	1879	1879
Berkley Insurance Co.	1185	1216	676	676	820	915
Branch Insurance Exchange	2806	2644	1821	1821	1787	2612
Brethren Mutual Insurance Co.	1207	1088	996	942	1161	946
Chubb National Insurance Co.	2363	2363	897	897	1489	1597
Cincinnati Casualty Co.	1570	1286	1195	1210	1002	1546
Cincinnati Insurance Co.	1964	1964	1364	1364	1613	1613
CSAA General Insurance Co.	2004	2135	1235	1217	1873	1676
Cumberland Mutual Fire Insurance Co.	1361	1361	1062	1062	1255	1255
Encompass Home/Auto Insurance Co.	3084	3243	1863	1859	2029	2740
Erie Insurance Co.	1960	1461	1097	1027	963	1199
Everett Cash Mutual Insurance Co.	1436	1436	805	805	1181	1181
Farmers Group Property & Casualty Ins. Co.	3584	3584	1737	1737	3168	3325
Farmers Insurance Exchange	2290	2033	2495	2387	1788	2161
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1553	1366	1160	1145	1113	1240
Farmers Property & Casualty Insurance Co.	3412	3412	1541	1541	2505	3047
Federal Insurance Co.	2486	2486	1001	1001	1679	1792
Frederick Mutual Insurance Co.	899	899	939	869	822	779
Garrison Property & Casualty Ins. Co.	3234	2925	1876	1923	2292	2671
Hartford Fire Insurance Co.	1763	1558	955	1378	1226	1411
Homesite Insurance Co.	1218	1009	1432	1363	1426	1085

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 2/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	1371	1371	1160	825	1212	1179
Lemonade Insurance Co.	1865	1715	1452	1519	1602	1744
Liberty Mutual Insurance Co.	1557	1734	905	1005	1398	1148
Liberty Mutual Personal Insurance Co.	2795	2821	1919	1925	2330	2331
Lititz Mutual Insurance Co.	1888	1888	1877	1877	1488	1488
LM Insurance Corporation	2944	2970	2019	2026	2452	2455
Mutual Benefit Insurance Co.	1963	1963	1287	1287	1679	1587
Nationwide Insurance Co. of America	2768	2535	2121	2121	2190	2296
NGM Insurance Co.	2233	2233	1486	1486	1535	1535
NJM Insurance Co.	1731	1527	1262	1381	1234	1707
Peerless Indemnity Insurance Co.	1491	1659	874	966	1341	1101
Penn National Insurance Co.	1657	1816	1398	1452	1600	1610
Praetorian Insurance Co.	2080	2080	n/a	n/a	n/a	1938
Privilege Underwriters Reciprocal Exch.	2610	2610	3409	3409	2686	2686
Selective Ins. Co. of South Carolina	1913	1862	2014	1957	2034	1962
Southern Insurance Co. of VA	1494	1518	1095	1133	1212	1409
Standard Guaranty Insurance Co.	3019	3019	1492	1492	2392	2392
State Farm Fire & Casualty Co.	2238	2121	1348	1352	1917	1719
Stillwater P & C Insurance Co.	1772	1750	1733	1828	2042	1642
Teachers Insurance Co.	1229	1229	1119	771	1131	1100
Travelers Personal Insurance Co.	1427	1359	1258	1410	1158	1344
United Services Automobile Association	2819	2561	1633	1669	1983	2318
Unitrin Safeguard Insurance Co.	1363	1304	751	914	978	1101
Universal Property & Casualty Ins. Co.	1415	1415	1022	1022	1326	1207
USAA Casualty Insurance Co.	2674	2429	1532	1566	1864	2174
USAA General Indemnity Co.	3245	2937	1898	1945	2325	2697
Vault Reciprocal Exchange	3285	3285	2516	2516	3052	3052
Vigilant Insurance Co.	2426	2426	947	947	1498	1602
Windsor Mt. Joy Mutual Insurance Co.	1128	1128	769	769	800	1176

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 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	1677	1346	1298	1426	1658
Allstate Vehicle and Property Insurance Co.	1817	1702	1614	1685	2344
American Bankers Insurance Co. of FL	1232	1076	1104	1109	1361
American Economy Insurance Co.	2277	1858	1710	1918	2308
American Family Connect P & C Ins. Co.	2096	1483	2479	1908	3318
American National Property & Casualty Co.	1568	1249	1465	1465	2018
American Security Insurance Co.	2687	1994	2342	2308	3591
American Strategic Insurance Corp.	1828	1604	2489	1621	1958
Amica Mutual Insurance Co.	2235	2117	2146	1996	3031
Berkley Insurance Co.	908	1070	884	1037	1344
Branch Insurance Exchange	2029	1740	1840	1946	2746
Brethren Mutual Insurance Co.	1198	1012	1124	994	1361
Chubb National Insurance Co.	1532	2106	1730	1992	2688
Cincinnati Casualty Co.	1241	1068	1150	1063	1497
Cincinnati Insurance Co.	1709	1631	1717	1619	2359
CSAA General Insurance Co.	1696	1511	1427	1553	2476
Cumberland Mutual Fire Insurance Co.	1260	1072	963	1073	1709
Encompass Home/Auto Insurance Co.	2309	2449	2241	3004	3875
Erie Insurance Co.	1433	1186	1239	1285	1598
Everett Cash Mutual Insurance Co.	1380	1049	1307	1046	1579
Farmers Group Property & Casualty Ins. Co.	2731	2166	2583	2467	3327
Farmers Insurance Exchange	1870	1992	1608	1830	2356
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1179	1092	1089	1161	1469
Farmers Property & Casualty Insurance Co.	2675	3053	2527	3482	3968
Federal Insurance Co.	1612	2215	1818	2089	2824
Frederick Mutual Insurance Co.	853	863	892	785	1002
Garrison Property & Casualty Ins. Co.	2534	2273	2491	2475	3050
Hartford Fire Insurance Co.	1445	1179	1345	1283	1646
Homesite Insurance Co.	1366	1309	1307	1206	1144

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 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	1302	1116	1194	1255	1523
Lemonade Insurance Co.	1605	1161	1338	1466	1925
Liberty Mutual Insurance Co.	2055	1153	1391	1323	2189
Liberty Mutual Personal Insurance Co.	2730	2391	2587	2524	3193
Lititz Mutual Insurance Co.	1481	1244	1344	1280	1801
LM Insurance Corporation	2874	2518	2723	2655	3361
Mutual Benefit Insurance Co.	1623	1539	1384	1376	2055
Nationwide Insurance Co. of America	2245	1747	2132	1860	2478
NGM Insurance Co.	1535	1669	1757	1436	2250
NJM Insurance Co.	1318	1216	1142	1268	1678
Peerless Indemnity Insurance Co.	1963	1110	1332	1271	2091
Penn National Insurance Co.	1522	1377	1405	1491	1926
Praetorian Insurance Co.	1866	2747	1783	1997	2334
Privilege Underwriters Reciprocal Exch.	3001	2986	3567	2727	3489
Selective Ins. Co. of South Carolina	1746	1888	1802	1447	2040
Southern Insurance Co. of VA	1397	1245	1496	1364	1701
Standard Guaranty Insurance Co.	3134	2325	2732	2692	4193
State Farm Fire & Casualty Co.	2079	1810	1820	1905	2467
Stillwater P & C Insurance Co.	1823	1580	1682	1655	2334
Teachers Insurance Co.	1180	1024	1040	1140	1475
Travelers Personal Insurance Co.	1266	1093	1096	1196	1551
United Services Automobile Association	2185	1966	2150	2136	2649
Unitrin Safeguard Insurance Co.	1103	1053	1012	977	1702
Universal Property & Casualty Ins. Co.	1404	995	1102	1136	1670
USAA Casualty Insurance Co.	2062	1853	2029	2013	2496
USAA General Indemnity Co.	2574	2300	2531	2511	3091
Vault Reciprocal Exchange	3249	3034	3203	3132	3778
Vigilant Insurance Co.	1573	2165	1778	2045	2760
Windsor Mt. Joy Mutual Insurance Co.	1009	780	960	884	1296

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 2/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	1772	1774	1215	1215	1151	1358
Allstate Vehicle and Property Insurance Co.	1755	1625	1129	1137	1225	1442
American Bankers Insurance Co. of FL	1421	1215	1663	1512	1131	1149
American Economy Insurance Co.	2113	1794	2026	2068	1979	2261
American Family Connect P & C Ins. Co.	2245	1571	966	918	1443	1172
American National Property & Casualty Co.	1764	1773	1153	1153	1390	1446
American Security Insurance Co.	2295	2295	1350	1350	2051	2051
American Strategic Insurance Corp.	2140	1824	1391	1502	1790	1895
Amica Mutual Insurance Co.	1822	1822	1280	1280	1526	1526
Berkley Insurance Co.	1079	1106	620	620	750	836
Branch Insurance Exchange	2093	1976	1432	1432	1421	1982
Brethren Mutual Insurance Co.	968	878	884	839	933	804
Chubb National Insurance Co.	2241	2241	843	843	1397	1379
Cincinnati Casualty Co.	1228	1019	918	932	842	1216
Cincinnati Insurance Co.	1598	1598	1104	1104	1318	1318
CSAA General Insurance Co.	1898	2036	1135	1118	1699	1538
Cumberland Mutual Fire Insurance Co.	1253	1253	982	982	1150	1150
Encompass Home/Auto Insurance Co.	2567	2697	1526	1522	1723	2224
Erie Insurance Co.	1543	1221	859	804	769	1007
Everett Cash Mutual Insurance Co.	1436	1436	805	805	1181	1181
Farmers Group Property & Casualty Ins. Co.	3072	3072	1502	1502	2718	2852
Farmers Insurance Exchange	1627	1453	1828	1749	1376	1633
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1392	1179	1091	1077	1049	1163
Farmers Property & Casualty Insurance Co.	2748	2748	1288	1288	2079	2523
Federal Insurance Co.	2359	2359	939	939	1575	1546
Frederick Mutual Insurance Co.	919	919	961	885	842	810
Garrison Property & Casualty Ins. Co.	3131	2848	1897	1942	2294	2639
Hartford Fire Insurance Co.	1236	1101	786	1116	1001	1109
Homesite Insurance Co.	1113	931	1285	1223	1300	1021

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 2/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	1177	1177	998	713	1014	1014
Lemonade Insurance Co.	1704	1570	1316	1375	1470	1620
Liberty Mutual Insurance Co.	1326	1494	853	950	1262	1099
Liberty Mutual Personal Insurance Co.	2400	2424	1674	1680	2035	2008
Lititz Mutual Insurance Co.	1870	1870	1860	1860	1478	1478
LM Insurance Corporation	2527	2548	1760	1767	2142	2112
Mutual Benefit Insurance Co.	1679	1679	1104	1104	1424	1424
Nationwide Insurance Co. of America	2037	1889	1602	1602	1648	1764
NGM Insurance Co.	1786	1786	1189	1189	1228	1228
NJM Insurance Co.	1357	1214	1060	1155	1024	1395
Peerless Indemnity Insurance Co.	1273	1432	824	914	1212	1058
Penn National Insurance Co.	1226	1340	1022	1060	1160	1209
Praetorian Insurance Co.	1670	1670	n/a	n/a	1780	1780
Privilege Underwriters Reciprocal Exch.	2403	2403	3245	3245	2557	2557
Selective Ins. Co. of South Carolina	1503	1460	1538	1494	1566	1583
Southern Insurance Co. of VA	1105	1119	833	861	970	1030
Standard Guaranty Insurance Co.	3019	3019	1492	1492	2392	2392
State Farm Fire & Casualty Co.	1490	1413	900	904	1281	1159
Stillwater P & C Insurance Co.	1740	1726	1724	1820	2010	1679
Teachers Insurance Co.	1057	1057	963	667	947	947
Travelers Personal Insurance Co.	1227	1193	1100	1203	1079	1221
United Services Automobile Association	2733	2497	1655	1690	1987	2285
Unitrin Safeguard Insurance Co.	1150	1092	655	791	842	932
Universal Property & Casualty Ins. Co.	1415	1415	1022	1022	1326	1326
USAA Casualty Insurance Co.	2599	2373	1549	1582	1865	2145
USAA General Indemnity Co.	3144	2863	1920	1965	2328	2663
Vault Reciprocal Exchange	3127	3127	2396	2396	2906	2906
Vigilant Insurance Co.	2302	2302	890	890	1408	1384
Windsor Mt. Joy Mutual Insurance Co.	1175	1175	816	816	847	1223

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 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	1665	1384	1333	1469	1698
Allstate Vehicle and Property Insurance Co.	1489	1320	1272	1355	1865
American Bankers Insurance Co. of FL	1162	991	1021	1022	1248
American Economy Insurance Co.	2194	1707	1585	1775	2185
American Family Connect P & C Ins. Co.	1911	1364	2323	1794	3123
American National Property & Casualty Co.	1629	1265	1520	1495	2133
American Security Insurance Co.	2687	1769	2077	2047	3184
American Strategic Insurance Corp.	1817	1560	2495	1580	1929
Amica Mutual Insurance Co.	1845	1714	1733	1618	2421
Berkley Insurance Co.	829	975	808	945	1222
Branch Insurance Exchange	1662	1333	1407	1498	2060
Brethren Mutual Insurance Co.	966	804	717	824	1136
Chubb National Insurance Co.	1462	1994	1654	1890	2569
Cincinnati Casualty Co.	988	828	887	824	1165
Cincinnati Insurance Co.	1394	1331	1401	1323	1916
CSAA General Insurance Co.	1547	1435	1357	1476	2332
Cumberland Mutual Fire Insurance Co.	1164	993	910	1000	1561
Encompass Home/Auto Insurance Co.	1927	2016	1855	2467	3183
Erie Insurance Co.	1073	936	1024	1064	1303
Everett Cash Mutual Insurance Co.	1380	1049	1307	1046	1579
Farmers Group Property & Casualty Ins. Co.	2347	1867	2221	2122	2853
Farmers Insurance Exchange	1423	1403	1145	1293	1685
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1109	992	989	1052	1320
Farmers Property & Casualty Insurance Co.	2218	2462	2042	2803	3191
Federal Insurance Co.	1537	2097	1739	1982	2698
Frederick Mutual Insurance Co.	878	876	913	810	1032
Garrison Property & Casualty Ins. Co.	2477	2211	2441	2413	2974
Hartford Fire Insurance Co.	1257	843	961	919	1170
Homesite Insurance Co.	1248	1190	1190	1108	1055

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 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	1119	961	1027	1079	1306
Lemonade Insurance Co.	1474	1076	1235	1349	1758
Liberty Mutual Insurance Co.	1782	1009	1211	1151	1859
Liberty Mutual Personal Insurance Co.	2357	2052	2216	2167	2734
Lititz Mutual Insurance Co.	1471	1240	1338	1275	1785
LM Insurance Corporation	2480	2161	2333	2281	2877
Mutual Benefit Insurance Co.	1327	1318	1186	1180	1757
Nationwide Insurance Co. of America	1750	1308	1584	1403	1862
NGM Insurance Co.	1228	1335	1405	1149	1800
NJM Insurance Co.	1078	984	932	1026	1326
Peerless Indemnity Insurance Co.	1706	973	1163	1109	1780
Penn National Insurance Co.	1115	1028	1049	1108	1425
Praetorian Insurance Co.	1715	2282	1494	1668	1946
Privilege Underwriters Reciprocal Exch.	2857	2748	3281	2510	3209
Selective Ins. Co. of South Carolina	1327	1481	1412	1138	1599
Southern Insurance Co. of VA	1114	944	1109	1020	1272
Standard Guaranty Insurance Co.	3134	2325	2732	2692	4193
State Farm Fire & Casualty Co.	1397	1204	1219	1270	1648
Stillwater P & C Insurance Co.	1831	1560	1679	1651	2290
Teachers Insurance Co.	1015	882	896	981	1265
Travelers Personal Insurance Co.	1151	936	939	1029	1340
United Services Automobile Association	2140	1914	2109	2085	2585
Unitrin Safeguard Insurance Co.	967	880	862	835	1421
Universal Property & Casualty Ins. Co.	1278	995	1102	1136	1670
USAA Casualty Insurance Co.	2019	1809	1995	1971	2442
USAA General Indemnity Co.	2517	2239	2484	2452	3017
Vault Reciprocal Exchange	3093	2889	3049	2981	3595
Vigilant Insurance Co.	1500	2049	1701	1940	2636
Windsor Mt. Joy Mutual Insurance Co.	1056	827	1007	931	1343

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 2/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	1629	1634	1227	1227	1152	1370
Allstate Vehicle and Property Insurance Co.	1455	1360	1009	1006	1141	1292
American Bankers Insurance Co. of FL	1182	1019	1395	1269	1023	1031
American Economy Insurance Co.	1521	1309	1399	1439	1429	1632
American Family Connect P & C Ins. Co.	1722	1200	901	840	1445	1099
American National Property & Casualty Co.	1488	1503	1017	1017	1269	1314
American Security Insurance Co.	2185	2185	1094	1094	1737	1737
American Strategic Insurance Corp.	1696	1468	1297	1387	1728	1770
Amica Mutual Insurance Co.	1642	1642	1180	1180	1431	1431
Berkley Insurance Co.	970	1003	573	573	699	777
Branch Insurance Exchange	1624	1524	1166	1166	1238	1571
Brethren Mutual Insurance Co.	803	731	703	665	803	693
Chubb National Insurance Co.	2060	2060	1018	1018	1507	1491
Cincinnati Casualty Co.	1118	953	852	863	852	1151
Cincinnati Insurance Co.	1302	1302	1046	1046	1255	1255
CSAA General Insurance Co.	1309	1394	929	917	1364	1233
Cumberland Mutual Fire Insurance Co.	1123	1123	926	926	1103	1103
Encompass Home/Auto Insurance Co.	2313	2431	1415	1411	1547	1989
Erie Insurance Co.	1440	1176	828	775	743	977
Everett Cash Mutual Insurance Co.	1275	1275	723	723	1052	1052
Farmers Group Property & Casualty Ins. Co.	2668	2668	1262	1262	2259	2380
Farmers Insurance Exchange	1367	1230	1510	1447	1130	1335
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1255	1112	953	941	917	1014
Farmers Property & Casualty Insurance Co.	2458	2458	1091	1091	1798	2214
Federal Insurance Co.	2159	2159	1119	1119	1681	1653
Frederick Mutual Insurance Co.	857	857	911	847	842	810
Garrison Property & Casualty Ins. Co.	2339	2132	1651	1672	1917	2144
Hartford Fire Insurance Co.	951	864	596	789	805	857
Homesite Insurance Co.	1021	878	1121	1065	1222	971

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 2/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	980	980	910	661	953	953
Lemonade Insurance Co.	1590	1469	1121	1169	1377	1513
Liberty Mutual Insurance Co.	1090	1210	714	793	1023	920
Liberty Mutual Personal Insurance Co.	2038	2058	1561	1570	1891	1875
Lititz Mutual Insurance Co.	1547	1547	1692	1692	1350	1350
LM Insurance Corporation	2144	2165	1645	1652	1988	1975
Mutual Benefit Insurance Co.	1387	1387	908	908	1183	1183
Nationwide Insurance Co. of America	1636	1541	1501	1501	1461	1562
NGM Insurance Co.	1313	1313	916	916	945	945
NJM Insurance Co.	922	831	788	840	770	1019
Peerless Indemnity Insurance Co.	1050	1163	691	765	984	885
Penn National Insurance Co.	1092	1193	970	1004	1140	1189
Praetorian Insurance Co.	1435	1435	1228	1228	1428	1428
Privilege Underwriters Reciprocal Exch.	1881	1881	2493	2493	1971	1971
Selective Ins. Co. of South Carolina	1336	1302	1396	1353	1425	1446
Southern Insurance Co. of VA	885	896	842	857	889	946
Standard Guaranty Insurance Co.	2761	2761	1366	1366	2189	2189
State Farm Fire & Casualty Co.	1302	1234	879	884	1251	1123
Stillwater P & C Insurance Co.	1490	1483	1466	1496	1733	1529
Teachers Insurance Co.	884	884	879	621	892	892
Travelers Personal Insurance Co.	1085	1059	1030	1106	1039	1148
United Services Automobile Association	2042	1870	1446	1462	1665	1865
Unitrin Safeguard Insurance Co.	879	848	675	820	833	910
Universal Property & Casualty Ins. Co.	1243	1243	856	856	1094	1094
USAA Casualty Insurance Co.	1951	1786	1360	1375	1574	1762
USAA General Indemnity Co.	2348	2142	1676	1697	1950	2167
Vault Reciprocal Exchange	2852	2852	2250	2250	2722	2722
Vigilant Insurance Co.	2112	2112	1066	1066	1518	1495
Windsor Mt. Joy Mutual Insurance Co.	1035	1035	773	773	803	1152

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 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	1679	1273	1224	1349	1553
Allstate Vehicle and Property Insurance Co.	1339	1100	1063	1134	1538
American Bankers Insurance Co. of FL	1063	844	868	870	1051
American Economy Insurance Co.	1644	1214	1128	1258	1559
American Family Connect P & C Ins. Co.	1955	1020	1786	1365	2399
American National Property & Casualty Co.	1508	1047	1276	1255	1811
American Security Insurance Co.	2269	1690	1982	1951	3026
American Strategic Insurance Corp.	2067	1222	2034	1252	1478
Amica Mutual Insurance Co.	1698	1547	1558	1463	2173
Berkley Insurance Co.	778	879	727	855	1108
Branch Insurance Exchange	1389	1053	1100	1178	1550
Brethren Mutual Insurance Co.	865	662	747	654	910
Chubb National Insurance Co.	1504	1849	1558	1762	2329
Cincinnati Casualty Co.	972	747	804	749	1111
Cincinnati Insurance Co.	1354	1073	1148	1066	1553
CSAA General Insurance Co.	1265	998	968	1038	1574
Cumberland Mutual Fire Insurance Co.	1128	887	826	894	1394
Encompass Home/Auto Insurance Co.	1721	1817	1676	2219	2862
Erie Insurance Co.	1077	875	992	1033	1250
Everett Cash Mutual Insurance Co.	1224	934	1159	931	1399
Farmers Group Property & Casualty Ins. Co.	1956	1561	1852	1771	2382
Farmers Insurance Exchange	1203	1157	970	1082	1428
Farmers Mutual Fire Ins. Co. of Salem Cnty.	968	901	898	954	1191
Farmers Property & Casualty Insurance Co.	1928	2157	1764	2476	2838
Federal Insurance Co.	1572	1935	1629	1840	2440
Frederick Mutual Insurance Co.	894	810	854	765	970
Garrison Property & Casualty Ins. Co.	2121	1653	1853	1816	2260
Hartford Fire Insurance Co.	922	663	760	734	883
Homesite Insurance Co.	1187	1081	1095	1044	995

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 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	1051	805	860	900	1086
Lemonade Insurance Co.	1402	1013	1164	1256	1639
Liberty Mutual Insurance Co.	1561	848	974	941	1471
Liberty Mutual Personal Insurance Co.	2188	1757	1882	1843	2318
Lititz Mutual Insurance Co.	1343	1037	1117	1066	1479
LM Insurance Corporation	2303	1852	1982	1939	2440
Mutual Benefit Insurance Co.	1156	1096	988	984	1450
Nationwide Insurance Co. of America	1612	1092	1301	1154	1560
NGM Insurance Co.	945	986	1036	850	1323
NJM Insurance Co.	811	687	664	717	865
Peerless Indemnity Insurance Co.	1497	820	939	905	1409
Penn National Insurance Co.	1116	919	937	990	1273
Praetorian Insurance Co.	1379	1954	1286	1434	1669
Privilege Underwriters Reciprocal Exch.	2199	2147	2558	1964	2503
Selective Ins. Co. of South Carolina	1247	1333	1268	1002	1410
Southern Insurance Co. of VA	968	762	886	819	1014
Standard Guaranty Insurance Co.	2867	2127	2499	2462	3834
State Farm Fire & Casualty Co.	1360	1064	1082	1124	1455
Stillwater P & C Insurance Co.	1697	1341	1439	1428	1926
Teachers Insurance Co.	957	742	756	823	1053
Travelers Personal Insurance Co.	1092	831	823	908	1185
United Services Automobile Association	1831	1433	1601	1570	1965
Unitrin Safeguard Insurance Co.	926	689	672	656	1098
Universal Property & Casualty Ins. Co.	1160	974	968	996	1486
USAA Casualty Insurance Co.	1741	1363	1524	1493	1866
USAA General Indemnity Co.	2159	1673	1884	1844	2292
Vault Reciprocal Exchange	2897	2636	2780	2719	3278
Vigilant Insurance Co.	1540	1896	1596	1804	2388
Windsor Mt. Joy Mutual Insurance Co.	997	736	891	825	1181

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 2/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	1679	1687	1195	1195	1117	1315
Allstate Vehicle and Property Insurance Co.	1510	1414	1076	1085	1179	1378
American Bankers Insurance Co. of FL	1294	1126	1572	1436	1101	1112
American Economy Insurance Co.	1897	1652	2067	2107	1973	2232
American Family Connect P & C Ins. Co.	2189	1497	871	821	1317	1069
American National Property & Casualty Co.	1556	1570	1068	1068	1302	1356
American Security Insurance Co.	2185	2185	1235	1235	1964	1964
American Strategic Insurance Corp.	2177	1898	1312	1412	1704	1802
Amica Mutual Insurance Co.	1647	1647	1202	1202	1460	1460
Berkley Insurance Co.	1010	1029	573	573	699	777
Branch Insurance Exchange	1763	1671	1462	1462	1529	2049
Brethren Mutual Insurance Co.	865	791	792	755	841	731
Chubb National Insurance Co.	2035	2035	866	866	1347	1334
Cincinnati Casualty Co.	1405	1206	1058	1069	1069	1406
Cincinnati Insurance Co.	1416	1416	980	980	1161	1161
CSAA General Insurance Co.	1474	1536	1035	1021	1501	1366
Cumberland Mutual Fire Insurance Co.	1116	1116	873	873	1026	1026
Encompass Home/Auto Insurance Co.	2103	2224	1295	1294	1461	1845
Erie Insurance Co.	1440	1223	803	745	675	914
Everett Cash Mutual Insurance Co.	1275	1275	723	723	1052	1052
Farmers Group Property & Casualty Ins. Co.	2434	2434	1221	1221	2119	2219
Farmers Insurance Exchange	1584	1423	1830	1753	1413	1672
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1295	1107	1025	1014	988	1089
Farmers Property & Casualty Insurance Co.	2334	2334	1127	1127	1788	2187
Federal Insurance Co.	2131	2131	945	945	1499	1475
Frederick Mutual Insurance Co.	889	889	920	860	826	798
Garrison Property & Casualty Ins. Co.	2477	2255	1677	1723	2001	2304
Hartford Fire Insurance Co.	1067	963	738	1026	1038	1121
Homesite Insurance Co.	1030	868	1161	1104	1237	993

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 2/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	983	983	960	695	910	910
Lemonade Insurance Co.	1558	1450	1162	1207	1382	1506
Liberty Mutual Insurance Co.	1493	1697	1082	1201	1543	1304
Liberty Mutual Personal Insurance Co.	2293	2314	1629	1637	1984	1975
Lititz Mutual Insurance Co.	1693	1693	1684	1684	1362	1362
LM Insurance Corporation	2412	2434	1715	1722	2089	2078
Mutual Benefit Insurance Co.	1304	1304	890	890	1073	1073
Nationwide Insurance Co. of America	1912	1797	1682	1682	1658	1795
NGM Insurance Co.	1372	1372	964	964	995	995
NJM Insurance Co.	1044	956	938	1001	903	1193
Peerless Indemnity Insurance Co.	1433	1627	1042	1151	1478	1251
Penn National Insurance Co.	1152	1262	907	939	1072	1118
Praetorian Insurance Co.	1543	1543	n/a	n/a	1639	1639
Privilege Underwriters Reciprocal Exch.	1647	1647	2417	2417	1912	1912
Selective Ins. Co. of South Carolina	1285	1257	1338	1304	1352	1364
Southern Insurance Co. of VA	1072	1082	907	931	1044	1102
Standard Guaranty Insurance Co.	2761	2761	1366	1366	2189	2189
State Farm Fire & Casualty Co.	1291	1226	814	817	1159	1040
Stillwater P & C Insurance Co.	1524	1520	1515	1585	1729	1483
Teachers Insurance Co.	887	887	927	652	852	852
Travelers Personal Insurance Co.	1323	1287	1205	1310	1178	1335
United Services Automobile Association	2156	1972	1465	1500	1736	1994
Unitrin Safeguard Insurance Co.	1345	1273	797	988	1066	1155
Universal Property & Casualty Ins. Co.	1241	1241	916	916	1061	1061
USAA Casualty Insurance Co.	2052	1876	1369	1402	1626	1869
USAA General Indemnity Co.	2494	2273	1697	1743	2032	2326
Vault Reciprocal Exchange	2577	2577	1984	1984	2397	2397
Vigilant Insurance Co.	2086	2086	904	904	1356	1338
Windsor Mt. Joy Mutual Insurance Co.	1013	1013	683	683	735	1011

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 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	1649	1332	1276	1404	1611
Allstate Vehicle and Property Insurance Co.	1370	1169	1128	1199	1623
American Bankers Insurance Co. of FL	1105	937	970	966	1155
American Economy Insurance Co.	2079	1528	1437	1607	2042
American Family Connect P & C Ins. Co.	1824	1279	2301	1740	3086
American National Property & Casualty Co.	1538	1108	1338	1314	1893
American Security Insurance Co.	2269	1690	1982	1951	3026
American Strategic Insurance Corp.	1732	1552	2792	1596	2053
Amica Mutual Insurance Co.	1720	1573	1569	1478	2174
Berkley Insurance Co.	778	899	756	877	1155
Branch Insurance Exchange	1679	1193	1242	1336	1733
Brethren Mutual Insurance Co.	874	717	801	709	978
Chubb National Insurance Co.	1408	1829	1536	1741	2293
Cincinnati Casualty Co.	1150	938	1029	957	1386
Cincinnati Insurance Co.	1248	1174	1254	1166	1680
CSAA General Insurance Co.	1435	1115	1095	1173	1795
Cumberland Mutual Fire Insurance Co.	1050	893	837	900	1370
Encompass Home/Auto Insurance Co.	1621	1665	1556	2023	2630
Erie Insurance Co.	1005	850	1004	1068	1275
Everett Cash Mutual Insurance Co.	1224	934	1159	931	1399
Farmers Group Property & Casualty Ins. Co.	1846	1492	1754	1680	2221
Farmers Insurance Exchange	1388	1336	1120	1252	1660
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1005	906	903	955	1181
Farmers Property & Casualty Insurance Co.	1866	2062	1699	2359	2693
Federal Insurance Co.	1473	1915	1605	1817	2401
Frederick Mutual Insurance Co.	863	838	892	805	1009
Garrison Property & Casualty Ins. Co.	2163	1788	2002	1967	2418
Hartford Fire Insurance Co.	1050	745	850	816	1005
Homesite Insurance Co.	1185	1091	1089	1038	990

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 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	1004	807	862	903	1089
Lemonade Insurance Co.	1397	1037	1165	1258	1604
Liberty Mutual Insurance Co.	2056	1126	1332	1289	2090
Liberty Mutual Personal Insurance Co.	2289	1935	2085	2047	2614
Lititz Mutual Insurance Co.	1353	1156	1239	1186	1619
LM Insurance Corporation	2411	2037	2195	2153	2751
Mutual Benefit Insurance Co.	1046	1041	944	943	1355
Nationwide Insurance Co. of America	1733	1266	1501	1332	1812
NGM Insurance Co.	995	1029	1082	887	1382
NJM Insurance Co.	934	806	782	836	1014
Peerless Indemnity Insurance Co.	1968	1083	1279	1238	1999
Penn National Insurance Co.	1057	966	992	1041	1344
Praetorian Insurance Co.	1451	2076	1390	1542	1783
Privilege Underwriters Reciprocal Exch.	2062	1878	2234	1719	2186
Selective Ins. Co. of South Carolina	1193	1285	1217	995	1373
Southern Insurance Co. of VA	1108	940	1080	1007	1216
Standard Guaranty Insurance Co.	2867	2127	2499	2462	3834
State Farm Fire & Casualty Co.	1254	1059	1077	1123	1451
Stillwater P & C Insurance Co.	1588	1369	1480	1458	1947
Teachers Insurance Co.	914	744	758	825	1056
Travelers Personal Insurance Co.	1177	1016	996	1106	1450
United Services Automobile Association	1868	1546	1726	1696	2096
Unitrin Safeguard Insurance Co.	1185	977	996	969	1706
Universal Property & Casualty Ins. Co.	1114	971	955	992	1478
USAA Casualty Insurance Co.	1764	1466	1638	1608	1984
USAA General Indemnity Co.	2201	1814	2040	2001	2458
Vault Reciprocal Exchange	2549	2383	2513	2458	2959
Vigilant Insurance Co.	1441	1876	1573	1782	2351
Windsor Mt. Joy Mutual Insurance Co.	912	720	870	807	1153

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 2/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	559	552	567	567	447	534
Allstate Vehicle and Property Insurance Co.	619	619	577	615	625	550
American Bankers Insurance Co. of FL	654	654	823	823	797	654
American Economy Insurance Co.	813	813	535	535	813	813
American Family Connect P & C Ins. Co.	876	800	1211	855	922	846
American National Property & Casualty Co.	363	357	415	415	455	430
American Property & Casualty Ins. Co.	467	467	518	518	429	448
American Strategic Insurance Corp.	853	873	740	861	704	702
Amica Mutual Insurance Co.	730	730	831	831	871	871
Berkley Insurance Co.	586	591	705	705	601	648
Brethren Mutual Insurance Co.	593	541	567	541	429	370
Chubb National Insurance Co.	486	486	740	740	524	542
Cincinnati Casualty Co.	350	299	492	515	361	445
Cincinnati Insurance Co.	310	310	306	306	310	310
CSAA General Insurance Co.	407	385	510	523	504	452
Cumberland Mutual Fire Insurance Co.	1461	1461	1686	1686	1488	1488
Encompass Home/Auto Insurance Co.	821	853	965	965	854	1012
Erie Insurance Co.	673	477	997	704	658	710
Everett Cash Mutual Insurance Co.	532	532	595	595	581	581
Farmers Group Property & Casualty Ins. Co.	1259	1259	1024	1024	1390	1308
Farmers Insurance Exchange	939	939	950	950	857	910
Farmers Mutual Fire Ins. Co. of Salem Cnty.	521	518	1143	1143	748	1040
Farmers Property & Casualty Insurance Co.	810	810	725	725	772	915
Federal Insurance Co.	517	517	776	776	552	576
Frederick Mutual Insurance Co.	439	439	434	434	383	383
Garrison Property & Casualty Ins. Co.	602	548	714	741	565	663
Hartford Fire Insurance Co.	362	362	447	447	440	440

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

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

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Homesite Insurance Co. of the Midwest	1126	1126	1270	1270	1124	1124
Horace Mann Insurance Co.	292	292	320	305	305	305
Lemonade Insurance Co.	806	795	774	817	612	626
Liberty Insurance Corporation	824	824	853	853	876	879
Lititz Mutual Insurance Co.	737	737	575	575	613	613
LM Insurance Corporation	770	770	798	798	819	821
Mutual Benefit Insurance Co.	473	473	512	512	500	500
Nationwide Insurance Co. of America	647	597	792	792	592	493
NGM Insurance Co.	409	409	486	486	435	435
NJM Insurance Co.	504	605	563	646	455	544
Penn National Insurance Co.	318	318	359	359	347	347
Praetorian Insurance Co.	742	742	948	948	830	830
Privilege Underwriters Reciprocal Exch.	1053	1053	1294	1294	1165	1165
Selective Ins. Co. of South Carolina	219	210	349	342	250	274
Southern Insurance Co. of VA	831	864	597	624	688	675
State Farm Fire & Casualty Co.	393	393	400	400	382	382
Stillwater P & C Insurance Co.	601	521	680	626	581	601
Teachers Insurance Co.	270	270	298	283	283	283
Travelers Personal Insurance Co.	821	811	723	854	537	680
United Services Automobile Association	565	516	663	688	524	617
Unitrin Safeguard Insurance Co.	379	404	403	500	390	379
Universal Property & Casualty Ins. Co.	503	503	646	646	479	479
USAA Casualty Insurance Co.	626	569	741	770	585	688
USAA General Indemnity Co.	510	466	602	623	478	559
Vault Reciprocal Exchange	1048	1048	1276	1276	1164	1164
Vigilant Insurance Co.	517	517	776	776	552	576
Windsor Mt. Joy Mutual Insurance Co.	610	610	777	777	642	768

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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**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	470	474	454	466	406
Allstate Vehicle and Property Insurance Co.	541	448	545	432	563
American Bankers Insurance Co. of FL	559	559	645	576	725
American Economy Insurance Co.	759	759	952	896	896
American Family Connect P & C Ins. Co.	610	614	825	644	658
American National Property & Casualty Co.	299	294	384	323	312
American Property & Casualty Ins. Co.	388	388	499	458	458
American Strategic Insurance Corp.	589	956	716	752	575
Amica Mutual Insurance Co.	613	734	709	649	647
Berkley Insurance Co.	457	525	637	473	469
Brethren Mutual Insurance Co.	322	446	376	313	313
Chubb National Insurance Co.	361	428	686	532	532
Cincinnati Casualty Co.	255	272	304	251	249
Cincinnati Insurance Co.	280	280	322	292	306
CSAA General Insurance Co.	336	390	347	358	382
Cumberland Mutual Fire Insurance Co.	1089	918	962	1100	1100
Encompass Home/Auto Insurance Co.	826	702	1012	851	704
Erie Insurance Co.	476	563	657	496	417
Everett Cash Mutual Insurance Co.	432	432	446	346	346
Farmers Group Property & Casualty Ins. Co.	1154	1215	1299	1235	1181
Farmers Insurance Exchange	722	761	808	770	823
Farmers Mutual Fire Ins. Co. of Salem Cnty.	477	498	610	477	477
Farmers Property & Casualty Insurance Co.	593	693	730	709	649
Federal Insurance Co.	379	454	720	553	553
Frederick Mutual Insurance Co.	317	336	306	330	330
Garrison Property & Casualty Ins. Co.	459	500	521	488	469
Hartford Fire Insurance Co.	308	308	368	313	313

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

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

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Homesite Insurance Co. of the Midwest	926	926	1137	938	938
Horace Mann Insurance Co.	240	245	266	245	261
Lemonade Insurance Co.	500	638	543	482	502
Liberty Insurance Corporation	706	661	849	672	704
Lititz Mutual Insurance Co.	587	521	513	596	596
LM Insurance Corporation	662	618	794	627	658
Mutual Benefit Insurance Co.	392	392	485	404	404
Nationwide Insurance Co. of America	658	590	520	556	468
NGM Insurance Co.	313	345	440	348	356
NJM Insurance Co.	393	403	507	413	418
Penn National Insurance Co.	279	279	330	291	291
Praetorian Insurance Co.	647	974	735	734	657
Privilege Underwriters Reciprocal Exch.	867	929	1272	820	867
Selective Ins. Co. of South Carolina	177	232	225	180	180
Southern Insurance Co. of VA	777	662	694	657	877
State Farm Fire & Casualty Co.	294	270	354	277	301
Stillwater P & C Insurance Co.	472	533	635	516	556
Teachers Insurance Co.	229	231	252	229	243
Travelers Personal Insurance Co.	445	451	639	480	501
United Services Automobile Association	426	464	484	454	438
Unitrin Safeguard Insurance Co.	333	323	343	333	385
Universal Property & Casualty Ins. Co.	405	364	435	423	423
USAA Casualty Insurance Co.	474	516	540	505	485
USAA General Indemnity Co.	392	425	442	415	400
Vault Reciprocal Exchange	866	927	1273	816	866
Vigilant Insurance Co.	379	454	720	553	553
Windsor Mt. Joy Mutual Insurance Co.	518	518	651	527	527

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

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

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	813	772	691	691	632	742
Allstate Insurance Co.	319	310	302	302	317	317
American Bankers Insurance Co. of FL	356	351	356	351	345	349
American Family Connect P & C Ins. Co.	282	270	404	308	290	308
American Modern Home Insurance Co.	447	447	447	447	447	447
American National Property & Casualty Co.	192	188	221	221	258	241
Amica Mutual Insurance Co.	281	281	281	281	281	281
Berkley Insurance Co.	308	310	356	356	314	333
Brethren Mutual Insurance Co.	240	217	408	387	271	231
Century-National Insurance Co.	273	273	273	273	273	273
Chubb National Insurance Co.	267	267	312	312	282	291
Cincinnati Casualty Co.	265	199	377	388	221	340
Cincinnati Insurance Co.	123	123	109	109	123	123
CSAA General Insurance Co.	158	154	185	193	189	169
Cumberland Mutual Fire Insurance Co.	261	251	376	376	309	309
Encompass Home/Auto Insurance Co.	756	785	893	893	796	949
Erie Insurance Co.	193	153	223	200	174	192
Everett Cash Mutual Insurance Co.	323	323	355	355	355	355
Farmers Group Property & Casualty Ins. Co.	1024	1024	803	803	1139	1068
Farmers Insurance Exchange	519	519	565	565	535	535
Farmers Mutual Fire Ins. Co. of Salem Cnty.	346	345	476	476	339	369
Farmers Property & Casualty Insurance Co.	535	535	461	461	506	613
Federal Insurance Co.	279	279	326	326	295	303
Frederick Mutual Insurance Co.	134	134	220	220	131	131
Garrison Property & Casualty Ins. Co.	362	357	372	368	394	376
Hartford Fire Insurance Co.	187	187	227	227	227	227
Homesite Insurance Co.	146	147	145	145	146	145
Horace Mann Insurance Co.	191	191	191	191	191	191

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"
n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Lemonade Insurance Co.	210	210	334	334	250	250
Liberty Mutual Insurance Co.	404	470	780	972	452	746
Lititz Mutual Insurance Co.	247	247	357	357	295	295
Markel American Insurance Co.	281	281	281	281	281	281
Mutual Benefit Insurance Co.	223	223	251	251	251	251
Nationwide Insurance Co. of America	558	534	656	656	548	558
NGM Insurance Co.	361	361	492	492	423	423
NJM Insurance Co.	235	232	250	254	208	235
Peerless Indemnity Insurance Co.	449	522	867	1080	502	829
Penn National Insurance Co.	258	258	289	289	289	289
Praetorian Insurance Co.	357	276	672	672	357	672
Privilege Underwriters Reciprocal Exch.	611	611	738	738	670	670
Progressive Specialty Insurance Co.	285	234	312	353	269	282
Safeco Insurance Co. of America	436	436	436	436	436	436
Selective Ins. Co. of South Carolina	218	215	448	438	269	305
Southern Insurance Co. of VA	1467	1469	969	987	1247	1291
State Farm Fire & Casualty Co.	163	163	215	215	175	175
Stillwater P & C Insurance Co.	324	328	380	398	411	324
Teachers Insurance Co.	179	179	179	179	179	179
Travelers Personal Insurance Co.	255	248	274	285	227	248
United Services Automobile Association	354	350	365	362	385	368
Unitrin Safeguard Insurance Co.	252	266	206	266	290	255
Universal Property & Casualty Ins. Co.	261	261	315	315	221	221
USAA Casualty Insurance Co.	372	367	384	380	406	387
USAA General Indemnity Co.	335	331	343	340	363	348
Vault Reciprocal Exchange	609	609	728	728	670	670
Vigilant Insurance Co.	279	279	326	326	295	303
Windsor Mt. Joy Mutual Insurance Co.	273	273	360	360	290	360

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

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	760	758	700	833	715
Allstate Insurance Co.	300	306	444	464	441
American Bankers Insurance Co. of FL	355	345	479	479	479
American Family Connect P & C Ins. Co.	263	283	326	310	329
American Modern Home Insurance Co.	447	447	637	637	637
American National Property & Casualty Co.	191	187	255	255	245
Amica Mutual Insurance Co.	281	281	380	380	380
Berkley Insurance Co.	297	333	448	412	408
Brethren Mutual Insurance Co.	205	220	378	269	269
Century-National Insurance Co.	273	273	391	391	391
Chubb National Insurance Co.	252	291	534	497	497
Cincinnati Casualty Co.	202	253	280	277	262
Cincinnati Insurance Co.	123	123	169	169	175
CSAA General Insurance Co.	147	161	181	199	210
Cumberland Mutual Fire Insurance Co.	259	500	360	360	360
Encompass Home/Auto Insurance Co.	939	786	1224	1244	1018
Erie Insurance Co.	161	171	225	247	206
Everett Cash Mutual Insurance Co.	323	323	446	334	334
Farmers Group Property & Casualty Ins. Co.	1044	1105	1244	1315	1251
Farmers Insurance Exchange	478	531	702	691	691
Farmers Mutual Fire Ins. Co. of Salem Cnty.	348	339	408	426	426
Farmers Property & Casualty Insurance Co.	465	555	623	738	669
Federal Insurance Co.	262	303	552	515	515
Frederick Mutual Insurance Co.	124	147	201	174	174
Garrison Property & Casualty Ins. Co.	379	364	431	477	493
Hartford Fire Insurance Co.	187	187	243	243	243
Homesite Insurance Co.	150	148	170	169	169
Horace Mann Insurance Co.	151	151	190	190	239

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"
n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Lemonade Insurance Co.	190	190	306	257	257
Liberty Mutual Insurance Co.	357	493	598	554	623
Lititz Mutual Insurance Co.	243	272	342	340	340
Markel American Insurance Co.	281	281	374	374	374
Mutual Benefit Insurance Co.	223	223	343	343	343
Nationwide Insurance Co. of America	467	530	606	710	601
NGM Insurance Co.	338	352	544	505	518
NJM Insurance Co.	212	212	249	266	253
Peerless Indemnity Insurance Co.	397	547	664	616	691
Penn National Insurance Co.	258	258	352	352	352
Praetorian Insurance Co.	281	281	389	382	382
Privilege Underwriters Reciprocal Exch.	644	688	1029	857	906
Progressive Specialty Insurance Co.	312	306	418	362	292
Safeco Insurance Co. of America	436	436	637	637	637
Selective Ins. Co. of South Carolina	180	252	284	235	244
Southern Insurance Co. of VA	1468	1167	1451	1307	1903
State Farm Fire & Casualty Co.	121	142	157	184	157
Stillwater P & C Insurance Co.	324	389	616	377	396
Teachers Insurance Co.	141	141	177	177	224
Travelers Personal Insurance Co.	226	245	286	311	286
United Services Automobile Association	372	355	417	462	478
Unitrin Safeguard Insurance Co.	249	233	279	296	377
Universal Property & Casualty Ins. Co.	233	255	393	327	327
USAA Casualty Insurance Co.	392	375	443	491	508
USAA General Indemnity Co.	350	335	396	438	453
Vault Reciprocal Exchange	644	686	1030	853	906
Vigilant Insurance Co.	262	303	552	515	515
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"

February 2024

Homeowners Policy Scenario 1

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	1258	1347	1319	1691	1093	1609	1246	1459
Allstate Vehicle and Property Insurance Co.	1585	1698	1573	2023	1620	1961	1475	1981
American Bankers Insurance Co. of FL	1063	1257	1484	1828	1230	1834	1271	1834
American Economy Insurance Co.	2058	2039	1693	2320	1868	1978	1824	2365
American Family Connect P & C Ins. Co.	1247	1055	1521	2042	1414	1995	1325	1823
American National Property & Casualty Co.	1239	1224	1349	1739	1239	1715	1229	1636
American Security Insurance Co.	1791	1653	1985	3175	1663	2801	2065	2895
American Strategic Insurance Corp.	1304	1294	1501	2274	1090	1824	1253	2412
Amica Mutual Insurance Co.	1834	1820	2112	2888	1541	2734	1732	2222
Berkley Insurance Co.	807	1405	1004	1429	973	1333	1287	2206
Branch Insurance Exchange	1616	1858	1737	2450	1687	2394	1785	2643
Brethren Mutual Insurance Co.	916	944	1061	1338	n/a	1228	812	1231
Chubb National Insurance Co.	1566	1753	1949	2696	1210	2324	1813	2534
Cincinnati Casualty Co.	850	974	945	1426	900	1250	1080	1476
Cincinnati Insurance Co.	1067	1042	1265	1734	1179	1682	1449	1942
CSAA General Insurance Co.	1395	1796	1779	3112	1416	2914	1643	2492
Cumberland Mutual Fire Insurance Co.	939	924	1069	1634	824	1516	872	1319
Encompass Home/Auto Insurance Co.	2200	n/a	2547	3365	n/a	3094	n/a	n/a
Erie Insurance Co.	927	957	1223	1707	991	1812	1169	1782
Everett Cash Mutual Insurance Co.	865	847	913	1453	671	1362	781	1141
Farmers Group Property & Casualty Ins. Co.	2454	2408	2883	4038	1822	3760	2246	2930
Farmers Insurance Exchange	1663	1969	1909	2410	1703	2067	1823	2178
Farmers Mutual Fire Ins. Co. of Salem Cnty.	945	1057	1051	1211	734	1400	889	1413
Farmers Property & Casualty Insurance Co.	2390	2340	2846	4009	1744	3730	2173	2894
Federal Insurance Co.	1647	1845	2051	2840	1271	2446	1906	2534
Frederick Mutual Insurance Co.	799	737	827	1016	675	963	730	986
Garrison Property & Casualty Ins. Co.	2261	2469	2407	3532	2137	2975	2581	3889
Hartford Fire Insurance Co.	1503	1618	1497	2211	1537	1762	1526	1753
Homesite Insurance Co.	1066	1836	1395	1249	1405	1710	1325	1329

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

February 2024

Homeowners Policy Scenario 1

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Insurance Co.	1019	1105	1156	1579	895	1527	1006	1402
Lemonade Insurance Co.	1124	1335	1213	1561	1270	1690	1216	1469
Liberty Mutual Insurance Co.	949	1047	1190	1812	796	1640	896	1520
Liberty Mutual Personal Insurance Co.	2400	2247	2427	2899	2159	2866	2569	3703
Lititz Mutual Insurance Co.	1197	1182	1360	1903	881	1796	1110	2200
LM Insurance Corporation	2527	2366	2556	3052	2274	3015	2704	3896
Mutual Benefit Insurance Co.	1314	1374	1533	2142	1028	2038	1203	2242
Nationwide Insurance Co. of America	1752	1706	2020	2833	1714	2472	1921	2588
NGM Insurance Co.	1399	1367	1507	2500	973	2207	1272	1704
NJM Insurance Co.	1058	1203	1114	n/a	1131	1325	1188	1771
Peerless Indemnity Insurance Co.	914	1007	1143	1731	768	1568	863	1457
Penn National Insurance Co.	1304	1415	1446	1822	1173	1874	1213	1826
Praetorian Insurance Co.	1984	n/a	2277	3344	n/a	n/a	1837	2105
Privilege Underwriters Reciprocal Exch.	2507	2798	2983	3246	2380	3187	2686	3227
Selective Ins. Co. of South Carolina	1742	1750	1907	2591	1601	2510	1550	2336
Southern Insurance Co. of VA	1193	1315	1327	1768	1132	1628	1151	1577
Standard Guaranty Insurance Co.	2176	1829	2315	3866	1839	3098	2408	3378
State Farm Fire & Casualty Co.	1576	1581	1910	2378	1255	2160	1530	2279
Stillwater P & C Insurance Co.	1473	1518	1605	2085	1422	2045	1419	1629
Teachers Insurance Co.	922	1013	1045	1424	822	1377	923	1384
Travelers Personal Insurance Co.	1159	1233	1168	1445	1409	1368	1326	1833
United Services Automobile Association	1978	2156	2098	3106	1873	2589	2272	3475
Unitrin Safeguard Insurance Co.	848	987	1026	1521	893	1312	1026	1459
Universal Property & Casualty Ins. Co.	834	902	993	1527	714	1402	778	1053
USAA Casualty Insurance Co.	1875	2064	1978	2982	1803	2475	2174	3404
USAA General Indemnity Co.	2266	2461	2428	3507	2118	2972	2566	3788
Vault Reciprocal Exchange	2878	2843	3032	3299	2418	3239	2730	3044
Vigilant Insurance Co.	1611	1804	2007	2776	1243	2392	1864	2534
Windsor Mt. Joy Mutual Insurance Co.	698	684	758	1144	666	1075	752	926

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

February 2024

Homeowners Policy Scenario 2

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	1293	1356	1351	1681	1097	1618	1283	1447
Allstate Vehicle and Property Insurance Co.	1211	1334	1230	1670	1240	1593	1162	1662
American Bankers Insurance Co. of FL	970	1202	1347	1730	1178	1751	1143	1730
American Economy Insurance Co.	1868	2074	1562	2265	1897	2028	1687	2303
American Family Connect P & C Ins. Co.	1141	956	1385	1839	1274	1795	1218	1639
American National Property & Casualty Co.	1214	1197	1355	1800	1159	1758	1188	1617
American Security Insurance Co.	1588	1653	1761	3175	1663	2801	1831	2895
American Strategic Insurance Corp.	1271	1328	1468	2259	1118	1874	1216	2400
Amica Mutual Insurance Co.	1487	1479	1710	2361	1255	2209	1407	1801
Berkley Insurance Co.	738	1277	916	1298	888	1212	1170	1998
Branch Insurance Exchange	1232	1451	1330	1960	1318	1863	1330	2066
Brethren Mutual Insurance Co.	724	761	873	1078	n/a	998	642	983
Chubb National Insurance Co.	1485	1631	1846	2542	1128	2157	1719	2391
Cincinnati Casualty Co.	666	784	743	1157	723	990	871	1244
Cincinnati Insurance Co.	881	851	1039	1415	958	1355	1187	1581
CSAA General Insurance Co.	1346	1666	1692	2837	1335	2685	1573	2316
Cumberland Mutual Fire Insurance Co.	881	878	991	1498	794	1404	820	1231
Encompass Home/Auto Insurance Co.	1822	n/a	2117	2801	n/a	2560	n/a	n/a
Erie Insurance Co.	731	773	950	1267	786	1407	953	1473
Everett Cash Mutual Insurance Co.	865	847	913	1453	671	1362	781	1141
Farmers Group Property & Casualty Ins. Co.	2111	2072	2476	3458	1574	3222	1935	2516
Farmers Insurance Exchange	1165	1456	1343	1827	1259	1531	1272	1650
Farmers Mutual Fire Ins. Co. of Salem Cnty.	864	998	956	1283	849	1455	954	1702
Farmers Property & Casualty Insurance Co.	1933	1943	2297	3312	1455	3083	1759	2398
Federal Insurance Co.	1561	1714	1942	2677	1183	2269	1807	2391
Frederick Mutual Insurance Co.	812	756	841	1037	693	981	744	1009
Garrison Property & Casualty Ins. Co.	2195	2473	2341	3452	2139	2980	2512	3813
Hartford Fire Insurance Co.	1054	1289	1054	1810	1226	1405	1068	1457
Homesite Insurance Co.	980	1585	1262	1138	1237	1476	1202	1203

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

February 2024

Homeowners Policy Scenario 2

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Insurance Co.	878	952	994	1354	773	1310	867	1203
Lemonade Insurance Co.	1043	1213	1123	1434	1156	1524	1126	1352
Liberty Mutual Insurance Co.	826	984	1028	1579	742	1538	795	1365
Liberty Mutual Personal Insurance Co.	2060	1950	2082	2505	1867	2477	2206	3176
Lititz Mutual Insurance Co.	1194	1179	1354	1885	884	1781	1109	2177
LM Insurance Corporation	2168	2051	2191	2635	1964	2609	2322	3340
Mutual Benefit Insurance Co.	1127	1178	1313	1747	884	1742	1033	1829
Nationwide Insurance Co. of America	1322	1313	1516	2241	1331	1939	1437	2047
NGM Insurance Co.	1119	1094	1205	2000	778	1765	1017	1363
NJM Insurance Co.	864	1005	905	n/a	954	1104	960	1411
Peerless Indemnity Insurance Co.	798	949	992	1514	717	1477	770	1309
Penn National Insurance Co.	974	1035	1078	1326	865	1357	909	1119
Praetorian Insurance Co.	1658	n/a	1896	3046	n/a	n/a	1540	1930
Privilege Underwriters Reciprocal Exch.	2308	2664	2745	3089	2267	3034	2473	3072
Selective Ins. Co. of South Carolina	1366	1312	1494	1940	1196	1887	1217	1696
Southern Insurance Co. of VA	883	996	989	1389	861	1228	855	1241
Standard Guaranty Insurance Co.	2176	1829	2315	3866	1839	3098	2408	3378
State Farm Fire & Casualty Co.	1046	1074	1267	1620	851	1474	1012	1566
Stillwater P & C Insurance Co.	1437	1517	1563	2078	1415	2038	1354	1640
Teachers Insurance Co.	796	873	900	1223	710	1183	796	1189
Travelers Personal Insurance Co.	962	1076	981	1317	1169	1201	1113	1703
United Services Automobile Association	1923	2163	2042	3041	1878	2597	2213	3412
Unitrin Safeguard Insurance Co.	727	853	868	1312	767	1118	875	1285
Universal Property & Casualty Ins. Co.	834	902	993	1390	714	1402	778	960
USAA Casualty Insurance Co.	1827	2067	1930	2918	1804	2477	2123	3340
USAA General Indemnity Co.	2202	2467	2364	3429	2121	2978	2499	3716
Vault Reciprocal Exchange	2740	2707	2886	3140	2303	3083	2599	2898
Vigilant Insurance Co.	1526	1677	1901	2616	1158	2220	1768	2391
Windsor Mt. Joy Mutual Insurance Co.	745	731	805	1191	713	1122	799	973

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

February 2024

Homeowners Policy Scenario 3

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	1187	1329	1243	1689	1100	1615	1178	1427
Allstate Vehicle and Property Insurance Co.	994	1154	1023	1490	1038	1439	978	1496
American Bankers Insurance Co. of FL	817	916	1116	1501	913	1373	935	1455
American Economy Insurance Co.	1326	1499	1131	1789	1382	1477	1263	1852
American Family Connect P & C Ins. Co.	846	893	1038	1807	1212	1749	901	1604
American National Property & Casualty Co.	1007	1095	1122	1649	1046	1615	982	1516
American Security Insurance Co.	1519	1334	1682	2678	1341	2242	1748	2443
American Strategic Insurance Corp.	1000	1301	1165	2367	1084	1969	954	2290
Amica Mutual Insurance Co.	1345	1362	1543	2177	1157	2030	1272	1692
Berkley Insurance Co.	659	1154	827	1204	791	1123	1028	1833
Branch Insurance Exchange	977	1173	1051	1578	1055	1504	1052	1633
Brethren Mutual Insurance Co.	589	620	690	964	n/a	828	524	882
Chubb National Insurance Co.	1418	1832	1724	2501	1312	2341	1640	2396
Cincinnati Casualty Co.	602	807	671	1155	723	1010	804	1288
Cincinnati Insurance Co.	720	813	846	1373	912	1316	952	1501
CSAA General Insurance Co.	996	1295	1156	2165	1025	2006	1103	1677
Cumberland Mutual Fire Insurance Co.	789	833	884	1450	758	1350	737	1198
Encompass Home/Auto Insurance Co.	1654	n/a	1910	2512	n/a	2368	n/a	n/a
Erie Insurance Co.	677	717	880	1254	708	1285	889	1452
Everett Cash Mutual Insurance Co.	773	757	814	1288	603	1207	699	1158
Farmers Group Property & Casualty Ins. Co.	1769	1736	2068	3054	1326	2818	1623	2101
Farmers Insurance Exchange	1035	1182	1195	1636	1105	1401	1126	1447
Farmers Mutual Fire Ins. Co. of Salem Cnty.	788	876	869	1116	749	1261	868	1470
Farmers Property & Casualty Insurance Co.	1664	1672	2019	2996	1221	2781	1496	2113
Federal Insurance Co.	1482	1920	1805	2628	1369	2458	1716	2396
Frederick Mutual Insurance Co.	752	716	779	1015	651	940	692	941
Garrison Property & Casualty Ins. Co.	1620	2110	1740	2893	1792	2569	1844	3188
Hartford Fire Insurance Co.	804	848	797	1241	815	955	813	1024
Homesite Insurance Co.	925	1264	1137	1072	1037	1175	1088	1117

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

February 2024

Homeowners Policy Scenario 3

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Insurance Co.	736	869	831	1267	710	1192	727	1124
Lemonade Insurance Co.	974	1039	1055	1366	994	1312	1048	1290
Liberty Mutual Insurance Co.	699	822	866	1391	637	1201	702	1249
Liberty Mutual Personal Insurance Co.	1785	1840	1782	2346	1727	2368	1945	3010
Lititz Mutual Insurance Co.	1000	1082	1130	1714	818	1621	932	1976
LM Insurance Corporation	1878	1937	1877	2471	1820	2496	2048	3170
Mutual Benefit Insurance Co.	942	968	1091	1512	734	1416	864	1583
Nationwide Insurance Co. of America	1095	1184	1249	2010	1134	1773	1139	1610
NGM Insurance Co.	829	843	891	1531	604	1353	755	950
NJM Insurance Co.	704	863	731	n/a	805	928	775	1188
Peerless Indemnity Insurance Co.	676	793	833	1332	618	1154	679	1197
Penn National Insurance Co.	871	983	965	1331	822	1297	813	1103
Praetorian Insurance Co.	1443	1450	1648	2454	1243	2030	1341	1568
Privilege Underwriters Reciprocal Exch.	1808	2052	2145	2375	1751	2333	1935	2464
Selective Ins. Co. of South Carolina	1226	1149	1347	1835	1044	1672	1085	1591
Southern Insurance Co. of VA	716	887	797	1176	771	1099	698	1049
Standard Guaranty Insurance Co.	1991	1673	2118	3536	1683	2834	2203	3089
State Farm Fire & Casualty Co.	907	1007	1101	1508	800	1380	872	1413
Stillwater P & C Insurance Co.	1233	1280	1335	1848	1143	1735	1160	1368
Teachers Insurance Co.	671	800	756	1147	655	1080	671	1111
Travelers Personal Insurance Co.	823	978	843	1247	988	1111	942	1486
United Services Automobile Association	1421	1853	1519	2551	1582	2248	1626	2857
Unitrin Safeguard Insurance Co.	563	843	670	1257	752	1093	676	1258
Universal Property & Casualty Ins. Co.	820	839	971	1405	668	1291	766	975
USAA Casualty Insurance Co.	1358	1776	1444	2460	1525	2150	1568	2807
USAA General Indemnity Co.	1624	2110	1756	2876	1782	2576	1833	3106
Vault Reciprocal Exchange	2500	2537	2633	2941	2159	2888	2373	2715
Vigilant Insurance Co.	1453	1882	1769	2572	1343	2406	1681	2396
Windsor Mt. Joy Mutual Insurance Co.	664	695	716	1122	695	1059	712	942

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

February 2024

Homeowners Policy Scenario 4

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	1244	1329	1293	1673	1084	1575	1234	1419
Allstate Vehicle and Property Insurance Co.	1052	1232	1077	1488	1148	1464	1016	1496
American Bankers Insurance Co. of FL	900	1090	1218	1549	1080	1589	1022	1506
American Economy Insurance Co.	1605	2097	1413	2214	1902	2105	1492	2208
American Family Connect P & C Ins. Co.	1053	858	1297	1725	1108	1654	1125	1493
American National Property & Casualty Co.	1062	1125	1185	1700	1083	1659	1038	1527
American Security Insurance Co.	1519	1507	1682	2678	1517	2534	1748	2443
American Strategic Insurance Corp.	1252	1266	1483	2099	1056	1826	1156	2109
Amica Mutual Insurance Co.	1376	1381	1569	2207	1184	2028	1304	1721
Berkley Insurance Co.	674	1154	845	1204	791	1123	1054	1833
Branch Insurance Exchange	1110	1437	1192	1848	1321	1802	1162	1824
Brethren Mutual Insurance Co.	643	685	751	969	n/a	911	572	878
Chubb National Insurance Co.	1403	1558	1707	2341	1127	1978	1622	2242
Cincinnati Casualty Co.	744	870	858	1300	828	1130	1056	1484
Cincinnati Insurance Co.	800	776	935	1265	862	1215	1047	1377
CSAA General Insurance Co.	1057	1474	1267	2533	1198	2313	1169	2039
Cumberland Mutual Fire Insurance Co.	803	793	888	1331	734	1244	753	1126
Encompass Home/Auto Insurance Co.	1513	n/a	1739	2340	n/a	2124	n/a	n/a
Erie Insurance Co.	645	681	837	1128	666	1212	865	1301
Everett Cash Mutual Insurance Co.	773	757	814	1288	603	1207	699	1158
Farmers Group Property & Casualty Ins. Co.	1678	1648	1948	2781	1278	2568	1546	1977
Farmers Insurance Exchange	1193	1466	1380	1891	1361	1671	1298	1682
Farmers Mutual Fire Ins. Co. of Salem Cnty.	798	942	876	1153	813	1346	875	1505
Farmers Property & Casualty Insurance Co.	1598	1658	1926	2856	1251	2724	1442	2031
Federal Insurance Co.	1466	1630	1785	2457	1176	2073	1698	2242
Frederick Mutual Insurance Co.	781	741	808	985	686	937	723	939
Garrison Property & Casualty Ins. Co.	1731	2154	1871	2908	1839	2636	1940	3123
Hartford Fire Insurance Co.	905	1201	906	1484	1143	1328	918	1199
Homesite Insurance Co.	915	1375	1145	1085	1086	1280	1096	1139

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

February 2024

Homeowners Policy Scenario 4

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Insurance Co.	738	852	833	1208	697	1168	729	1073
Lemonade Insurance Co.	1003	1085	1075	1363	1043	1340	1071	1282
Liberty Mutual Insurance Co.	924	1216	1151	1833	890	2033	876	1604
Liberty Mutual Personal Insurance Co.	1932	1903	1972	2453	1779	2456	2027	2901
Lititz Mutual Insurance Co.	1117	1104	1253	1705	852	1616	1044	1954
LM Insurance Corporation	2033	2003	2076	2581	1873	2586	2135	3053
Mutual Benefit Insurance Co.	905	933	1039	1347	726	1333	836	1406
Nationwide Insurance Co. of America	1260	1347	1442	2161	1369	1991	1300	1966
NGM Insurance Co.	865	888	930	1613	635	1425	788	989
NJM Insurance Co.	822	1013	852	n/a	973	1089	896	1295
Peerless Indemnity Insurance Co.	889	1169	1108	1754	857	1946	846	1535
Penn National Insurance Co.	919	956	1017	1260	802	1253	857	1037
Praetorian Insurance Co.	1552	n/a	1763	2526	n/a	n/a	1448	1640
Privilege Underwriters Reciprocal Exch.	1584	1990	1876	2227	1698	2262	1694	2352
Selective Ins. Co. of South Carolina	1172	1162	1293	1708	1059	1664	1052	1512
Southern Insurance Co. of VA	880	1029	972	1322	914	1239	862	1188
Standard Guaranty Insurance Co.	1991	1673	2118	3536	1683	2834	2203	3089
State Farm Fire & Casualty Co.	897	939	1087	1371	747	1287	857	1268
Stillwater P & C Insurance Co.	1267	1356	1367	1748	1272	1782	1192	1333
Teachers Insurance Co.	673	785	758	1094	643	1059	673	1060
Travelers Personal Insurance Co.	992	1149	1015	1356	1240	1282	1127	1626
United Services Automobile Association	1513	1881	1629	2559	1611	2292	1705	2794
Unitrin Safeguard Insurance Co.	807	1036	977	1623	921	1375	1004	1638
Universal Property & Casualty Ins. Co.	818	887	969	1351	707	1364	764	931
USAA Casualty Insurance Co.	1441	1791	1543	2452	1542	2177	1637	2726
USAA General Indemnity Co.	1741	2153	1893	2897	1828	2640	1937	3052
Vault Reciprocal Exchange	2260	2234	2381	2587	1904	2541	2146	2390
Vigilant Insurance Co.	1438	1599	1749	2406	1154	2032	1664	2242
Windsor Mt. Joy Mutual Insurance Co.	650	638	702	1025	638	968	697	864

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

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	539	502	458	405	492	389	498	480
Allstate Vehicle and Property Insurance Co.	454	416	432	338	394	344	394	544
American Bankers Insurance Co. of FL	723	666	666	568	649	568	649	654
American Economy Insurance Co.	813	896	896	704	759	704	759	759
American Family Connect P & C Ins. Co.	843	577	654	463	712	464	651	701
American National Property & Casualty Co.	403	347	318	260	399	320	399	586
American Property & Casualty Ins. Co.	467	491	491	381	455	381	421	455
American Strategic Insurance Corp.	691	632	588	462	627	502	581	608
Amica Mutual Insurance Co.	847	744	744	624	734	624	734	758
Berkley Insurance Co.	674	564	544	414	564	414	564	556
Brethren Mutual Insurance Co.	550	452	473	n/a	488	n/a	446	452
Chubb National Insurance Co.	561	605	587	326	461	326	461	452
Cincinnati Casualty Co.	298	302	259	189	335	183	374	333
Cincinnati Insurance Co.	310	292	292	251	280	251	280	337
CSAA General Insurance Co.	386	449	415	431	409	431	416	423
Cumberland Mutual Fire Insurance Co.	1101	943	929	751	958	751	932	1321
Encompass Home/Auto Insurance Co.	853	758	724	553	748	553	748	916
Erie Insurance Co.	702	758	426	349	797	248	440	420
Everett Cash Mutual Insurance Co.	532	446	346	334	432	334	432	780
Farmers Group Property & Casualty Ins. Co.	1173	1079	1079	908	1059	908	1059	1059
Farmers Insurance Exchange	791	756	756	624	708	624	708	741
Farmers Mutual Fire Ins. Co. of Salem Cnty.	595	509	512	506	509	423	503	683
Farmers Property & Casualty Insurance Co.	679	581	581	449	564	449	564	564
Federal Insurance Co.	596	632	612	342	488	342	488	480
Frederick Mutual Insurance Co.	389	349	349	281	336	281	336	349
Garrison Property & Casualty Ins. Co.	592	567	518	437	580	449	576	557
Hartford Fire Insurance Co.	362	313	313	254	308	254	308	308

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

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

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Homesite Insurance Co. of the Midwest	1261	1047	1047	808	1035	808	1035	999
Horace Mann Insurance Co.	272	245	245	219	245	219	245	245
Lemonade Insurance Co.	774	705	668	608	799	576	724	587
Liberty Insurance Corporation	846	704	704	562	704	562	704	723
Lititz Mutual Insurance Co.	605	530	530	432	521	432	521	528
LM Insurance Corporation	792	658	658	524	658	524	658	674
Mutual Benefit Insurance Co.	473	404	404	310	392	310	392	392
Nationwide Insurance Co. of America	623	630	591	559	573	545	589	553
NGM Insurance Co.	409	356	323	293	345	278	345	358
NJM Insurance Co.	421	431	368	402	586	348	446	569
Penn National Insurance Co.	318	291	291	240	279	240	279	279
Praetorian Insurance Co.	958	887	887	892	974	796	877	822
Privilege Underwriters Reciprocal Exch.	1199	929	929	659	929	659	929	801
Selective Ins. Co. of South Carolina	260	219	233	185	228	179	225	219
Southern Insurance Co. of VA	713	934	753	1343	765	1322	681	1326
State Farm Fire & Casualty Co.	384	333	333	259	326	259	326	355
Stillwater P & C Insurance Co.	651	567	573	559	571	486	553	507
Teachers Insurance Co.	255	231	231	207	231	207	231	231
Travelers Personal Insurance Co.	563	578	470	607	946	447	612	823
United Services Automobile Association	556	534	484	414	549	422	544	543
Unitrin Safeguard Insurance Co.	333	375	335	321	407	300	406	406
Universal Property & Casualty Ins. Co.	414	382	382	312	364	312	364	425
USAA Casualty Insurance Co.	614	588	536	453	602	464	597	582
USAA General Indemnity Co.	501	482	441	377	492	385	489	477
Vault Reciprocal Exchange	1195	927	927	658	927	658	927	790
Vigilant Insurance Co.	596	632	612	342	488	342	488	480
Windsor Mt. Joy Mutual Insurance Co.	610	502	465	376	622	376	570	534

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

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

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	759	905	815	782	797	734	801	761
Allstate Insurance Co.	294	441	435	294	298	298	298	309
American Bankers Insurance Co. of FL	355	483	491	356	356	349	345	356
American Family Connect P & C Ins. Co.	290	347	374	282	280	283	286	286
American Modern Home Insurance Co.	447	637	637	447	447	447	447	447
American National Property & Casualty Co.	219	279	250	211	271	273	271	416
Amica Mutual Insurance Co.	281	380	380	281	281	281	281	281
Berkley Insurance Co.	343	487	471	343	354	343	354	349
Brethren Mutual Insurance Co.	231	304	319	220	243	197	220	246
Century-National Insurance Co.	273	391	391	273	273	273	273	273
Chubb National Insurance Co.	299	563	546	299	311	299	311	304
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.	153	243	230	176	163	176	166	167
Cumberland Mutual Fire Insurance Co.	293	408	398	293	305	293	293	347
Encompass Home/Auto Insurance Co.	793	1080	1039	793	824	793	824	872
Erie Insurance Co.	191	338	262	185	202	113	170	130
Everett Cash Mutual Insurance Co.	323	446	334	323	323	323	323	571
Farmers Group Property & Casualty Ins. Co.	949	1131	1131	949	949	949	949	949
Farmers Insurance Exchange	531	770	770	531	531	531	531	542
Farmers Mutual Fire Ins. Co. of Salem Cnty.	330	402	404	332	330	330	326	359
Farmers Property & Casualty Insurance Co.	440	589	589	440	440	440	440	440
Federal Insurance Co.	313	586	567	313	325	313	325	320
Frederick Mutual Insurance Co.	147	205	205	147	147	147	147	134
Garrison Property & Casualty Ins. Co.	360	501	462	374	390	346	360	588
Hartford Fire Insurance Co.	187	243	243	187	187	187	187	187
Homesite Insurance Co.	147	178	169	147	155	147	155	161
Horace Mann Insurance Co.	151	190	190	151	151	151	151	191

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"
n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Lemonade Insurance Co.	190	257	257	190	190	190	190	190
Liberty Mutual Insurance Co.	491	824	712	407	551	410	656	400
Lititz Mutual Insurance Co.	272	378	378	272	272	272	272	316
Markel American Insurance Co.	281	374	374	281	281	281	281	281
Mutual Benefit Insurance Co.	223	343	343	223	223	223	223	223
Nationwide Insurance Co. of America	556	667	732	583	516	581	506	521
NGM Insurance Co.	352	487	440	369	352	352	352	361
NJM Insurance Co.	206	257	247	200	245	203	231	239
Peerless Indemnity Insurance Co.	545	916	790	452	612	456	729	444
Penn National Insurance Co.	258	352	352	258	258	258	258	258
Praetorian Insurance Co.	486	935	499	281	430	281	430	430
Privilege Underwriters Reciprocal Exch.	688	972	972	688	688	688	688	598
Progressive Specialty Insurance Co.	276	365	328	309	280	252	255	265
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
Southern Insurance Co. of VA	960	992	1180	1606	689	1542	849	1178
State Farm Fire & Casualty Co.	149	192	192	149	149	149	149	172
Stillwater P & C Insurance Co.	362	505	527	366	392	347	347	328
Teachers Insurance Co.	141	177	177	141	141	141	141	179
Travelers Personal Insurance Co.	266	351	363	288	343	246	298	315
United Services Automobile Association	351	484	446	366	381	337	350	571
Unitrin Safeguard Insurance Co.	198	300	279	228	282	223	287	233
Universal Property & Casualty Ins. Co.	255	357	357	255	255	255	255	288
USAA Casualty Insurance Co.	369	506	473	384	397	354	366	576
USAA General Indemnity Co.	334	470	426	348	366	321	337	574
Vault Reciprocal Exchange	686	969	969	686	686	686	686	590
Vigilant Insurance Co.	313	586	567	313	325	313	325	320
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"

Insurer Phone Numbers and Websites

Note: If there is no phone number shown for an insurer, look in the Yellow Pages for an insurance producer (also known as an agent or broker) in your area. You may also find information on the insurer's website. Insurance producers sell coverage on the insurer's behalf and can locate coverage on your behalf.

AIG Property Casualty Co.	See Yellow Pages	www.aig.com
Allstate Insurance Co.	800-255-7828	www.allstate.com
Allstate Vehicle & Property Insurance Co.	800-255-7828	www.allstate.com
American Bankers Insurance Co. of FL	800-852-2244	www.assurant.com
American Economy Insurance Co.	800-332-3226	www.safeco.com
American Family Connect P & C Ins. Co.	800-842-3344	www.connectbyamfam.com
American Modern Home Insurance Co.	800-543-2644	www.amig.com
American National Property & Casualty Co.	800-843-3276	www.americannational.com
American Property & Casualty Ins. Co.	800-543-2644	www.amig.com
American Security Insurance Co.	877-893-5739	www.assurant.com
American Strategic Insurance Corp.	866-274-8765	www.americanstrategic.com
Amica Mutual Insurance Co.	800-242-6422	www.Amica.com
Berkley Insurance Co.	855-663-8551	www.berkleyone.com/offerings/dwell/home
Branch Insurance Exchange	855-441-7033	www.ourbranch.com
Brethren Mutual Insurance Co.	800-621-4264	www.bmic.com
Century-National Insurance Co.	800-462-2123	www.nationalgeneral.com
Chubb National Insurance Co.	866-324-8222	www.chubb.com
Cincinnati Casualty Co.	888-242-8811	www.cinfin.com
Cincinnati Insurance Co.	888-242-8811	www.cinfin.com
CSAA General Insurance Co.	888-222-0094	http://midatlantic.aaa.com/Insurance/InsurewithAAA
Cumberland Mutual Fire Insurance Co.	800-232-6992	www.cumberlandmutual.com
Encompass Home/Auto Insurance Co.	800-588-7400	www.encompassinsurance.com
Erie Insurance Co.	800-458-0811	www.erieinsurance.com
Everett Cash Mutual Insurance Co.	800-326-4968	www.everettcash.com
Farmers Group Property & Casualty Ins. Co.	800-422-4272	www.farmers.com
Farmers Insurance Exchange	888-327-6335	www.farmers.com
Farmers Mutual Fire Ins. Co. of Salem Cnty.	800-498-0954	www.farmersofsalem.com
Farmers Property & Casualty Insurance Co.	800-422-4272	www.farmers.com
Federal Insurance Co.	866-324-8222	www.chubb.com
Frederick Mutual Insurance Co.	800-544-8737	www.frederickmutual.com
Garrison Property & Casualty Ins. Co.	800-531-8722	www.usaa.com
Hartford Fire Insurance Co.	888-413-8970	www.thehartford.com
Homesite Insurance Co.	800-947-0713	https://go.homesite.com
Homesite Insurance Co. of the Midwest	800-947-0713	https://go.homesite.com

Insurer Phone Numbers and Websites

Note: If there is no phone number shown for an insurer, look in the Yellow Pages for an insurance producer (also known as an agent or broker) in your area. You may also find information on the insurer's website. Insurance producers sell coverage on the insurer's behalf and can locate coverage on your behalf.

Horace Mann Insurance Co.	800-999-1030	www.horacemann.com
Lemonade Insurance Co.	844-733-8666	www.lemonade.com
Liberty Insurance Corp.	800-837-5254	www.libertymutual.com
Liberty Mutual Insurance Co.	800-837-5254	www.libertymutual.com
Liberty Mutual Personal Insurance Co.	800-837-5254	www.libertymutual.com
Lititz Mutual Insurance Co.	800-626-4751	www.lititzmutual.com
LM Insurance Corp.	800-837-5254	www.libertymutual.com
Markel American Insurance Co.	800-236-2862	n/a
Mutual Benefit Insurance Co.	800-283-3531	www.mutualbenefitgroup.com
Nationwide Insurance Co. of America	888-890-4630	www.nationwide.com
NGM Insurance Co.	800-226-0875	www.msainsurance.com
NJM Insurance Co.	800-232-6600	www.njm.com
Peerless Indemnity Insurance Co.	800-837-5254	www.libertymutual.com
Penn National Insurance Co.	800-388-4764	www.PennNationalInsurance.com
Praetorian Insurance Co.	800-660-4539	www.qbe.com/us
Privilege Underwriters Reciprocal Exch.	888-813-7873	www.pureinsurance.com
Progressive Specialty Insurance Co.	866-274-8765	www.americanstrategic.com
Safeco Insurance Co. of America	800-332-3226	www.safeco.com
Selective Ins. Co. of South Carolina	866-513-4395	www.selective.com
Southern Insurance Co. of VA	800-877-0600	www.donegalgroup.com
Standard Guaranty Insurance Co.	877-893-5739	www.assurant.com
State Farm Fire & Casualty Co.	800-782-8332	www.statefarm.com
Stillwater P & C Insurance Co.	855-712-4092	www.stillwaterinsurance.com
Teachers Insurance Co.	800-999-1030	www.horacemann.com
Travelers Personal Insurance Co.	888-695-4625	www.travelers.com
United Services Automobile Association	800-531-8722	www.usaa.com
Unitrin Safeguard Insurance Co.	866-860-9348	www.kemper.com
Universal Property & Casualty Ins. Co.	800-425-9113	www.universalproperty.com
USAA Casualty Insurance Co.	800-531-8722	www.usaa.com
USAA General Indemnity Co.	800-531-8722	www.usaa.com
Vault Reciprocal Exchange	844-368-2858	https://vault.insurance
Vigilant Insurance Co.	866-324-8222	www.chubb.com
Windsor Mt. Joy Mutual Insurance Co.	800-233-0228	www.windsormountjoy.com

Coverages Offered by Insurer (or group of insurers)

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

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

A = Coverage may be available through an affiliated program

Group Name	Insurance Company(ies)	Home	Boats	Personal Watercraft	Manufactured homes	Farmowners	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*			Y		*Renters Only
	Allstate Indemnity Co.						
	Integon Indemnity Corp.						
	National General Insurance Co.						
	Century-National Insurance Co.	Y*					*Renters Only
	Integon Preferred Insurance Co.						
	Allstate Vehicle & Property Insurance Co.	Y*					*Home/Condo Only
American Family	National General Assurance Co.						
	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	Y*				*Requires Home policy
AMICA	Old Dominion Insurance Co.						*Requires Auto Policy
	Amica Property and Casualty Co.						
AMIG	Amica Mutual Insurance Co.	Y	Y	A			*Snowmobiles Only
	American Modern Home Insurance Co.	Y*					*Renters only.
Assurant	American Property & Casualty Ins. Co.	Y*	Y	Y	Y		*Condos only
	American Bankers Insurance Co. of FL	Y			Y		
	American Security Ins. Co.	Y					
AXA	Standard Guaranty Ins. Co.	Y					
	XL Specialty Insurance Co.						
Berkley	Berkley Insurance Co.	Y	Y	Y			
	Riverport Insurance Co.						
Branch	Branch Insurance Exchange	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 North America					Y	

Coverages Offered by Insurer (or group of insurers)

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

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A = Coverage may be available through an affiliated program

Group Name	Insurance Company(ies)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	GAP	Antique/Collector	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.							*Renters Only
	Allstate Indemnity Co.	Y		Y				
	Integon Indemnity Corp.	Y						
	National General Insurance Co.		Y					
	Century-National Insurance Co.							*Renters Only
	Integon Preferred Insurance Co.	Y						
	Allstate Vehicle & Property Insurance Co.						Y	*Home/Condo Only
National General Assurance Co.	Y		Y	Y				
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						*Requires Home policy
	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	
	American Security Ins. Co.							
	Standard Guaranty Ins. Co.							
AXA	XL Specialty Insurance Co.						Y	
Berkley	Berkley Insurance Co.	Y	Y	Y	Y			
	Riverport Insurance Co.						Y	
Branch	Branch Insurance Exchange	Y						
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 North America							

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	Insurance Company(ies)	Home	Boats	Personal Watercraft	Manufactured homes	Farmowners	Notes / Limitations
Cincinnati	Cincinnati Insurance Co.	Y	Y	Y			*Requires Auto Policy
	Cincinnati Casualty Co.	Y	Y	Y			*Requires Auto Policy
Clearcover	Clearcover Insurance Co.						
CSAA	CSAA General Insurance Co.	Y					
Cumberland	Cumberland Insurance Co. Inc.						
	Cumberland Mutual Fire Insurance Co.	Y				Y*	*Requires Home policy
Donegal	Donegal Mutual Insurance Co.		Y		Y	Y	
	Southern Insurance Co. of VA	Y					
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 Direct P & C Insurance Co.						
	Farmers Property & Casualty Insurance Co.	Y	Y	Y			
	Farmers Group Property & Casualty Ins. Co.	Y					
	Farmers Casualty Insurance Co.						
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					
Frederick Mutual	Frederick Mutual Insurance Co.	Y					
GEICO	GEICO Secure Co.						
	GEICO Indemnity 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					

Coverages Offered by Insurer (or group of insurers)

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

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A = Coverage may be available through an affiliated program

Group Name	Insurance Company(ies)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	GAP	Antique/Collector	Notes / Limitations
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
Clearcover	Clearcover Insurance Co.	Y						
CSAA	CSAA General Insurance Co.	Y		Y				
Cumberland	Cumberland Insurance Co. Inc.	Y						
	Cumberland Mutual Fire Insurance Co.							*Requires Home policy
Donegal	Donegal Mutual Insurance Co.			Y	Y		Y	
	Southern Insurance Co. of VA	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	A	Y	
	Farmers Insurance Exchange	Y	A	A	A		A	
	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		
Farmers Mut of Salem	Farmers Mutual Fire Ins. Co. of Salem Cnty.							*Requires Home Policy
Fidelity National	Stillwater P & C Insurance Co.							
Frederick Mutual	Frederick Mutual Insurance Co.							
GEICO	GEICO Secure Co.	Y		Y				
	GEICO Indemnity 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.							

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	Insurance Company(ies)	Home	Boats	Personal Watercraft	Manufactured homes	Farmowners	Notes / Limitations
Liberty Mutual	Liberty Mutual Personal Insurance Co.	Y	Y	Y			
	Peerless Indemnity Insurance Co.	Y*					*Renters only
	American Economy Insurance Co.	Y	Y	Y	Y	Y*	*Requires Home Policy
	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 Corporation	Y	Y	Y			
	LM General Insurance Co.						
	American States Preferred Insurance Co.						
	Safeco Insurance Co. of Illinois						
Liberty Insurance Corporation	Y	Y	Y				
Lititz Mutual	Lititz Mutual Insurance Co.	Y					
MAIF	Maryland Auto Insurance Fund						
Markel	Markel American Insurance Co.	Y*	Y	Y	Y		*Renters Only
	Essentia Insurance Co.						
Mutual Benefit	Mutual Benefit Insurance Co.	Y					
Nationwide	Nationwide Mutual Insurance Co.		Y	Y			
	Nationwide Insurance Co. of America	Y					
	Nationwide Property & Casualty Co.						
NJM Group	NJM Insurance Co.	Y					
Penn National	Penn National Insurance Co.	Y	Y*				*Requires Auto Policy
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					
Root Insurance	Root Insurance Co.						
Selective	Selective Ins. Co. of South Carolina	Y	Y*	Y*			*Requires Home Policy
Sentry	Dairyland Insurance Co.						
State Farm	State Farm Fire & Casualty Company	Y	Y	Y	Y	Y	
	State Farm Mutual Automobile Ins. Co.						
	MGA Insurance Co.						*Minimum Limits Only

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	Insurance Company(ies)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	GAP	Antique/Collector	Notes / Limitations
Liberty Mutual	Liberty Mutual Personal Insurance Co.	Y	Y		Y	Y	Y	
	Peerless Indemnity Insurance Co.							*Renters only
	American Economy Insurance Co.							*Requires Home Policy
	Liberty Mutual Insurance Co.	Y						*Renters only
	Ironshore Indemnity Inc.						Y	
	Safeco Insurance Co. of America							*Requires Home Policy
	LM Insurance Corporation		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 Liberty Insurance Corporation		Y		Y			
Lititz Mutual	Lititz Mutual Insurance Co.							
MAIF	Maryland Auto Insurance Fund	Y	Y	Y	Y			
Markel	Markel American Insurance Co.		Y		Y			*Renters Only
	Essentia Insurance Co.						Y	
Mutual Benefit	Mutual Benefit Insurance Co.	Y						
Nationwide	Nationwide Mutual Insurance Co.		Y	Y	Y			
	Nationwide Insurance Co. of America							
	Nationwide Property & Casualty Co.	Y						
NJM Group	NJM Insurance Co.	Y		Y				
Penn National	Penn National Insurance Co.	Y		Y		Y		*Requires Auto Policy
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.							
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		Y			
State Farm	State Farm Fire & Casualty Company	Y	Y	Y			Y	
	State Farm Mutual Automobile Ins. Co.	Y	Y	Y	Y		Y	
	MGA Insurance Co.	Y*						*Minimum Limits Only

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	Insurance Company(ies)	Home	Boats	Personal Watercraft	Manufactured homes	Farmowners	Notes / Limitations
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*	Y	*Required Auto Policy
Unitrin	Unitrin Safeguard Insurance Co.	Y	Y	Y			
Universal Holdings	Universal Property & Casualty Ins. Co.	Y					
USAA	Noblr Insurance Exch	A	A	A	A	A	
	USAA General Indemnity Co.	Y	A	A	A	A	
	Garrison Property & Casualty Insurance Co.	Y	A	A	A	A	
	United Services Automobile Association	Y	A	A	A	A	
	USAA Casualty Insurance Co.	Y	A	A	A	A	
Vault	Vault Reciprocal Exchange	Y	Y	Y			
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	Insurance Company(ies)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	GAP	Antique/Collector	Notes / Limitations
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	*Required Auto Policy
Unitrin	Unitrin Safeguard Insurance Co.	Y		Y		Y	Y	
Universal Holdings	Universal Property & Casualty Ins. Co.							
USAA	Noblr Insurance Exch	Y	A	A	A	A	A	
	USAA General Indemnity Co.	Y	A	A/Y	A		Y	
	Garrison Property & Casualty Insurance Co.	Y	A	A/Y	A		Y	
	United Services Automobile Association	Y	A	A/Y	A		Y	
	USAA Casualty Insurance Co.	Y	A	A/Y	A		Y	
Vault	Vault Reciprocal Exchange	Y	Y	Y	Y		Y	
Windsor Mt. Joy	Windsor Mt. Joy Mutual Insurance Co.							

How to File a Complaint

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

Complaints must be received in writing or filed on-line using the agency's website, *www.insurance.maryland.gov*. Under *Consumers*, you will find a link entitled *File A Complaint*. This page describes the process and provides instructions for filing a complaint. Please provide as much detail as possible, including copies of pertinent documents.

A trained, professional investigator will handle your complaint. The investigator will contact the insurer and/or insurance producer and try to resolve the issue. In the meantime, you will be advised of the steps being taken on your behalf. Complaint files are not closed until the Maryland Insurance Administration has made a determination regarding the complaint.

Important Contact Information for Homeowners & Renters Insurance:

General Information

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

TTY 1-800-735-2258

E-mail: miaweb@maryland.gov

Website: *www.insurance.maryland.gov*

Complaints Fax: 410-468-2307 (or 2334)

Rapid Response Program

The Maryland Insurance Administration has a Rapid Response Program to help consumers resolve property and casualty claims (including claims made under automobile, homeowners and commercial lines policies) quickly and without having to file a formal written complaint.

The Rapid Response Program puts individuals having difficulty resolving certain claims in touch with special representatives at participating insurers in an effort to help address problems directly and quickly. For more information about this program, contact us at 410-468-2340 or 800-492-6116 ext. 2340. Participation in the Rapid Response Program is voluntary and does not affect your right to file a formal complaint.

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Requests should be submitted in writing to the Chief, Communications and Public Engagement at the address listed below.



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INSURANCE ADMINISTRATION

200 St. Paul Place, Suite 2700
Baltimore, MD 21202
410-468-2000 • 800-492-6116
800-735-2258 TTY
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