

RENTERS INSURANCE

A COMPARISON GUIDE TO RATES

AS OF FEBRUARY 2024



Maryland

INSURANCE ADMINISTRATION

Renters Policy Scenario

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

Note: ZIP codes are for sampling purposes only.

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

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

Shopping for Renters Insurance - Insurer/Policy Comparison Worksheet

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

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

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

COVERAGE LIMITS	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**			

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

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	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"
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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**

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

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

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

	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

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

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

	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

Renters Policy Scenario

**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.

February 2024

Renters Policy Scenario

**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.

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
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 Renters Insurance:

General Information

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

TTY 1-800-735-2258

E-mail: miaweb@maryland.gov

Website: *www.insurance.maryland.gov*

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

Rapid Response Program

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

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

This consumer guide should be used for educational purposes only. It is not intended to provide legal advice or opinions regarding coverage under a specific insurance policy or contract; nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this guide. Please note that policy terms vary based on the particular insurer and you should contact your insurer or insurance producer (agent or broker) for more information.

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Maryland

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