



Maryland
INSURANCE ADMINISTRATION

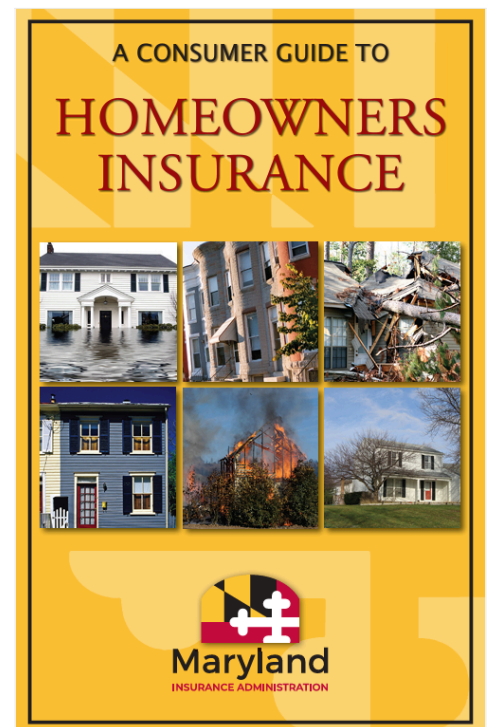
CONSUMER ADVISORY

**MY HOMEOWNERS INSURANCE
PREMIUMS ARE PAID BY MY
MORTGAGE COMPANY.
CAN I SHOP FOR A BETTER RATE
AND CHANGE INSURERS?**

YES!

Yes. You have all the rights and privileges of a consumer who pays a premium directly to the insurer. However, some mortgage companies require advance notice of a change in insurers. Check with your mortgage company's insurance monitoring department for their requirements.

To find out more about homeowners insurance, refer to our publication [A Consumer's Guide to Homeowners Insurance](#), which is available on our website at insurance.maryland.gov, or by calling us at 410-468-2000.



<https://insurance.maryland.gov/Consumer/Documents/publications/homeownersinsguide.pdf>

