# AUTO INSURANCE

## A COMPARISON GUIDE TO RATES

Maryland
INSURANCE ADMINISTRATION

As of August 2020

# A Comparison Guide to Automobile Insurance Rates in Maryland

## Table of Contents


How to Shop for Auto Insurance 2

What Factors Impact Rates 2

How to Use This Guide 3

About Financing Insurance 3

Notes to Rate Tables 3

Scenario Descriptions 4

Comparison Worksheet 9

Rate Tables

- Western Maryland, Washington D.C. Suburbs, and Southern Maryland 13
- Greater Baltimore Suburban 101
- Eastern Shore (w/o Cecil) 189

Insurer Phone Numbers and Websites 233

Coverages Offered by Insurers 235

How to File a Complaint 241

Rapid Response Program 241

# How to Shop for Auto Insurance

Comparison shopping is the key to getting the most for your insurance dollar. The best time to shop for insurance is before you purchase a car, trade in a vehicle, add drivers or when your policy is up for renewal. Here are some basic tips to follow when shopping for insurance:

**Before buying a new car, determine your insurance costs.** High-performance vehicles usually come with higher insurance costs.

**Know what insurance coverage you are buying.** Before you begin calling to request price quotes, familiarize yourself with the insurance coverage you are buying. It is important to know which coverages Maryland law requires you to purchase and what optional coverages you may purchase.

**Seek unbiased information.** In addition to referring to this auto insurance rate guide, you also may seek information from consumer groups, consumer publications (i.e. *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. The following information is normally requested: make/model/year of vehicle, number of average annual miles, region in which you live, coverages and limits desired and driving record (accidents or violations).

**Ask about deductibles.** A deductible is the amount you agree to be responsible for in the event of damage to your vehicle (i.e. accident, fire or vandalism). If you select a high deductible, you pay more out of your own pocket for any damage or loss; however, your premium should be lower.

**Ask for discounts.** Again, to help keep rates down, ask what discounts the insurer offers (i.e. security devices, safety devices, good-driving record, defensive-driving courses, good student, etc.).

**Protect yourself from insurance fraud.** Once you have selected the insurer, contact the Maryland Insurance Administration at, *www.insurance.maryland.gov*, or via phone to verify that the insurer/insurance producer is licensed to sell insurance in Maryland. It is illegal for unlicensed insurers and insurance producers to sell insurance in Maryland.

# What Factors Impact Rates?

When applying for auto 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 who have similar risk characteristics. Then, the insurer will assign a rate based on the claims history for your risk group. The most common factors that impact rates are:

**Driving record.** If your driving record is less than perfect, you will be considered a higher risk and will pay a higher premium.

**Geographic area.** The number of claims filed by policyholders in your area will also affect the rates charged by insurers.

**Gender and age.** Statistics show that males and young adults have a higher incidence of accidents and claims. Therefore, your gender and age will determine your rate.

**Marital status.** Married individuals have a lower incidence of accidents and claims so they generally pay lower premiums than single people.

**Prior insurance coverage.** Any time period(s) that you did not carry auto insurance will affect your premium.

**Annual mileage.** Insurers will calculate your premium based on the average distance you drive on an annual basis.

**Make and model of car.** Premiums are also based on your car's make/model and value.

**Credit history.** Some, but not all, insurers use your credit history (good or bad) as a factor in determining your premium.

For more detailed information about shopping for auto insurance, please refer to the Maryland Insurance Administration's *A Consumer Guide to Auto Insurance*. It is available on our website, *www.insurance.maryland.gov* or it may be requested by calling 410-468-2000 or 800-492-6116.

# How to Use This Guide

This guide lists those companies writing the greatest number of insurance policies in Maryland. Individuals may not qualify for coverage in all insurers. Affiliated insurers have different underwriting standards. Within a group of insurers (i.e. State Farm or Allstate), consumers are placed in the affiliated insurer based on their risk level.

To obtain a sample premium in your area, use the included charts as follows:

- **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)**
- **Choose a scenario that most closely reflects your household makeup.**
- **Determine which zip code is closest to where you live.**
- **Compare the insurers and rates provided for that scenario in that zip code**

Rates shown in this guide are total annual premiums for 22 scenarios and do not account for other variables such as discounts you may qualify for or other vehicles and age brackets. This data is provided by the insurers and is subject to change.

# About Financing Insurance

Not everyone can afford to pay their insurance premiums upfront. 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.

## The minimum coverages and coverage limits required by Maryland law are:

- Liability coverages of $30,000 for bodily injury per person or $60,000 per accident, and $15,000 for property damage (a.k.a. 30/60/15);
- Personal Injury Protection (PIP*) coverage of $2,500; and
- Uninsured Motorist (UM) coverages of $30,000 bodily injury per person or $60,000 per accident, and $15,000 for property damage (a.k.a. 30/60/15).

Comprehensive and Collision coverages are optional.

*PIP may be limited (See Definitions), which will result in a lower premium. If you meet certain conditions, the Maryland Auto Insurance Fund and some insurers will allow you to fully reject PIP. Ask your insurer or insurance producer to learn more.

# *Notes to Rate Tables:*

**RATES AND AVAILABILITY ARE SUBJECT TO CHANGE BY THE INSURERS.**

*** Indicates those insurers which consider credit scores in determining premiums.**

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

**Maryland Automobile Insurance Fund:**
MAIF generally offers the state mandatory minimum liability limits of $30,000/$60,000/$15,000. MAIF does offer limits of $100,000/$300,000/ $100,000, for which rates are provided. However, MAIF does not provide the limits in Scenarios 16, 18 and 22.

## Definitions

**Full PIP** covers you and members of your family residing with you who may be injured in a motor vehicle accident, anyone else injured while in your vehicle, and pedestrians injured by your vehicle.

**Limited PIP** eliminates coverage for you, your family members 16 years of age or older that reside with you, and any listed drivers on the policy. Anyone else injured while in your vehicle and pedestrians injured by your vehicle will continue to be covered. Limited PIP premiums are typically 40% of Full PIP premiums. You must sign a waiver form to obtain Limited PIP.

**Rejection of PIP** - If you meet certain conditions, the Maryland Automobile Insurance Fund and some insurance companies will allow you to reject PIP.

**Uninsured Motorist (UM)** protects you if a hit-and-run driver or someone without insurance causes damage to your property or injures you or your passenger(s).

**Comprehensive** coverage pays for damage to your car resulting from causes other than an accident, such as vandalism or theft.

**Collision** coverage pays to repair your vehicle or what your vehicle was worth right before an accident occurred (if your insurer determines the car is totaled), regardless of who caused the accident.

# SCENARIO DESCRIPTIONS

## Scenario 1:

**Young Single Male**, Age 19. Rents an apartment.
Drives a 2014 Honda Accord EX-L 6 CYL 4DR
Drives 20 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past three years. No credit history (where applicable). No companion policy discount.

| | |
|---|---|
| Liability | $30,000/$60,000/$15,000 |
| Full PIP | $2,500 |
| UM | $30,000/$60,000/$15,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 2:

**Young Single Female**, Age 19. Rents an apartment.
Drives a 2008 Toyota Camry SE Sedan 4DR
Drives 20 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past three years. No credit history (where applicable).No companion policy discount.

| | |
|---|---|
| Liability | $30,000/$60,000/$15,000 |
| Full PIP | $2,500 |
| UM | $30,000/$60,000/$15,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 3:

**Young Single Male**, Age 23. Rents an apartment.
Drives a 2012 Honda CR-V EX AWD
Drives 15 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past three years. No credit history (where applicable). No companion policy discount.

| | |
|---|---|
| Liability | $30,000/$60,000/$15,000 |
| Full PIP | $2,500 |
| UM | $30,000/$60,000/$15,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 4:

**Young Single Female**, Age 23. Rents an apartment.
Drives a 2012 Jeep Liberty
Drives 15 miles each day total for work. Drives 15,000 miles annually.
Speeding ticket 19 months ago for driving 10 miles over the speed limit.
No credit history (where applicable). No companion policy discount.

| | |
|---|---|
| Liability | $30,000/$60,000/$15,000 |
| Full PIP | $2,500 |
| UM | $30,000/$60,000/$15,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 5:

**Single Male**, Age 30. Homeowner.
Drives a 2015 Toyota RAV4 Limited AWD
Drives 25 miles each day total for work. Drives 25,000 miles annually.
No accidents or violations in past 3 years. No credit history (where applicable). Receives companion policy discount.

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 6:

**Single Female**, Age 30. Homeowner.
Drives a 2016 Nissan Altima 6 CYL 3.5L
Drives 15 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 7:

**Single Male**, Age 40. Homeowner.
Drives a 2015 Nissan Sentra SL
Drives 50 miles each day total for work. Drives 25,000 miles annually.
No accidents or violations in past 3 years. No credit history (where applicable). Receives companion policy discount.

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 8:

**Single Female**, Age 40. Homeowner.
Drives a 2016 Toyota Prius C Hatchback 4DR
Drives 40 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 9:

**Single Male**, Age 50. Homeowner.
Drives 2017 Ford F-250 XLT 4x4 4DR Crew Cab Gas 164 WB
Drives 60 miles each day total for work. Drives 25,000 miles annually.
Second vehicle – 2012 Honda CR-V EX AWD
For pleasure use only – Drives 3,000 miles annually. Garage kept.
No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 10:

**Single Male**, Age 50. Renter.
Drives 2016 Ford F-150 XLT 4x4 4DR Crew Cab Gas 145 WB
Drives 60 miles each day total for work. Drives 25,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 11:

**Single Female**, Age 50. Renter.
Drives 2014 Hyundai Elantra 4DR SE WB
Drives 60 miles each day total for work. Drives 20,000 miles annually.
No accidents or violations in past 3 years. No credit history (where applicable). No companion policy discount.

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 12:

**Single Male**, Age 65. Homeowner (retired).
Drives a 2012 Ford Escape XLS UTL 4x2 4DR
Drives 5,000 miles annually – pleasure use.
No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 13:

**Single Male**, Age 65. Renter (retired).
Drives a 2014 Honda Accord EX-L 6CYL 4DR
Drives 5,000 miles annually – pleasure use.
No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 14:

**Single Female**, Age 65. Homeowner (retired).
Drives a 2017 Toyota Camry Hybrid LE
Drives 5,000 miles annually – pleasure use.
No accidents or violations in past 3 years. Best credit history (where applicable). No companion policy discount.

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 15:

**Single Female**, Age 65. Renter (retired).
Drives a 2015 Honda Accord Coupe LX 2.4L/4CYL
Drives 5,000 miles annually – pleasure use.
No accidents or violations in past 3 years. Best credit history (where applicable). No companion policy discount.

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 16:

**Family Rate** -- Premiums include coverage for two vehicles and two drivers, with a multi-car discount and a companion homeowners discount (where available).

- **Married Male**, Age 26.
  Drives a 2008 Toyota Tundra Double Cab 4X2
  Drives 20 miles each day total for work. Drives 20,000 miles annually.
  No accidents or violations in past 3 years. Best credit history (where applicable).

| | |
|---|---|
| Liability | $250,000/$500,000 /$100,000 |
| Full PIP | $2,500 |
| UM | $250,000/$500,000 /$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

- **Married Female**, Age 24.
  Drives a 2014 Dodge Grand Caravan SE
  Does not work. Drives 5,000 miles annually.
  No accidents or violations in past 3 years. Best credit history (where applicable).

| | |
|---|---|
| Liability | $250,000/$500,000 /$100,000 |
| Full PIP | $2,500 |
| UM | $250,000/$500,000 /$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 17:

**Family Rate** -- Premiums include coverage for two vehicles and two drivers, with a multi-car discount and a companion renters discount (where available).

- **Married Male**, Age 29.
  Drives a 2011 Chevrolet Silverado 1500 PKP 4x2 2DR Regular Cab
  Drives 40 miles each day total for work. Drives 15,000 miles annually.
  No accidents or violations in past 3 years. No credit history (where applicable).

| | |
|---|---|
| Liability | $30,000/$60,000 /$15,000 |
| Full PIP | $2,500 |
| UM | $30,000/$60,000 /$15,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 17 (Cont.):

- **Married Female**, Age 29.
  Drives a 2014 Dodge Grand Caravan SRT
  Works part-time. Drives 5,000 miles annually.
  No accidents or violations in past 3 years. No credit history (where applicable).

| | |
|---|---|
| Liability | $ $30,000/$60,000 /$15,000 |
| Full PIP | $2,500 |
| UM | $30,000/$60,000 /$15,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 18:

**Family Rate** -- Premiums include coverage for two vehicles and two drivers, with a multi-car discount and a companion homeowners discount (where available).

- **Married Male**, Age 35.
  Drives a 2010 Dodge Dakota Crew Cab PKP 4x4 4DR
  Drives 45 miles each day total for work. Drives 35,000 miles annually.
  No accidents or violations in past 3 years. Best credit history (where applicable).

| | |
|---|---|
| Liability | $250,000/$500,000 /$100,000 |
| Full PIP | $2,500 |
| UM | $250,000/$500,000 /$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

- **Married Female**, Age 32.
  Drives a 2017 Nissan Rogue SL 4DR SUV AWD 2.5L 4CYL
  Drives 20 miles each day total for work. Drives 15,000 miles annually.
  No accidents or violations in past 3 years. Best credit history (where applicable).

| | |
|---|---|
| Liability | $ 250,000/$500,000 /$100,000 |
| Full PIP | $2,500 |
| UM | $250,000/$500,000 /$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 19:

**Family Rate** -- Premiums include coverage for two vehicles and three drivers, with a multi-car discount and a companion homeowners discount (where available).

- **Married Male**, Age 44.
  Drives a 2016 Mercedes E350
  Drives 60 miles each day total for work. Drives 35,000 miles annually.
  No accidents or violations in past 3 years. Best credit history (where applicable).

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

- **Married Female**, Age 44.
  Drives a 2016 Honda Accord EX-L 6 CYL 4DR Honda Sensing
  Drives 15,000 miles annually.
  No accidents or violations in past 3 years. Best credit history (where applicable).

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

- **Young Single Male**, Age 17.
  Does not have his own vehicle – he is an occasional driver of the vehicles. Speeding ticket 6 months ago – 10 miles over the speed limit.

## Scenario 20:

**Family Rate** -- Premiums include coverage for two vehicles and three drivers, with a multi-car discount and a companion homeowners discount (where available).

- **Married Male**, Age 44.
  Drives a 2012 Jeep Grand Cherokee 4WD

## Scenario 20 (Cont.):

Drives 60 miles each day total for work. Drives 35,000 miles annually.
No accidents or violations in past 3 years. Worst credit history (where applicable).

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

- **Married Female**, Age 44.
  Drives a 2015 Toyotoa Camry
  Does not work. Drives 5,000 miles annually.
  No accidents or violations in past 3 years. Best credit history (where applicable).

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

- **Young Single Male**, Age 17.
  Does not have his own vehicle – he is an occasional driver of the vehicles. Speeding ticket 6 months ago – 10 miles over the speed limit.

## Scenario 21:

**Family Rate** -- Premiums include coverage for two vehicles and two drivers, with a multi-car discount and a companion renters discount (where available).

- **Married Male**, Age 50.
  Drives a 2017 Toyota Avalon Hybrid XLE
  Drives 60 miles each day total for work. Drives 35,000 miles annually.
  One at fault accident 15 months ago with claim paid in excess of $10,000. Best credit history (where applicable).

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

- **Married Female**, Age 50.
  Drives a 2008 Toyota Camry SE Sedan 4DR
  Does not work. Drives 5,000 miles annually.
  No accidents or violations in past 3 years. Best credit history (where applicable).

| | |
|---|---|
| Liability | $100,000/$300,000/$100,000 |
| Full PIP | $2,500 |
| UM | $100,000/$300,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

## Scenario 22:

Family Rate -- Premiums include coverage for two vehicles and two drivers, with a multi-car discount and a companion homeowners discount (where available).

- **Married Male**, Age 65.
  Drives a 2015 Jeep Grand Cherokee Altitude 4x4
  Drives 20 miles each day total for work. Drives 20,000 miles annually.
  No accidents or violations in past 3 years. Best credit history (where applicable).

| | |
|---|---|
| Liability | $250,000/$500,000/$100,000 |
| Full PIP | $2,500 |
| UM | $250,000/$500,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

- **Married Female**, Age 65.
  Drives a 2016 Lexus
  Does not work. Drives 5,000 miles annually.
  No accidents or violations in past 3 years. Best credit history (where applicable).

| | |
|---|---|
| Liability | $250,000/$500,000/$100,000 |
| Full PIP | $2,500 |
| UM | $250,000/$500,000/$100,000 |
| Comprehensive | $250 deductible |
| Collision | $500 deductible |

# Shopping for Automobile Insurance - Insurer/Policy Comparison Worksheet

If you are shopping for automobile insurance, you may use this worksheet to help gather information about insurers and the automobile 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) | | | |
| Discounts offered | | | |
| Annual premium | | | |
| List all vehicles and drivers | | | |

# COVERAGE LIMITS

| COVERAGE LIMITS COMPARISON (Coverages vary by policy. Make sure you get the coverage you need!) | | | | |
|---|---|---|---|---|
| LIABILITY | Limits (30/60/15 is the minimum required by law): | | | |
| | Premium: | | | |
| PERSONAL INJURY PROTECTION (PIP) | Limits ($2,500 is the minimum required by law, unless waived): | | | |
| | Premium — Full Coverage: | | | |
| | Premium — Waived Coverage: | | | |
| | Premium - Rejected PIP, if available: | | | |
| UNINSURED/ UNDERINSURED MOTORIST COVERAGE | Limits: | | | |
| | Premium: | | | |
| COLLISION | Limits: | | | |
| | Premium: | | | |
| | Deductible: | | | |

| | | | | |
|---|---|---|---|---|
| COMPREHENSIVE (OTHER THAN COLLISION) | Limits: | | | |
| | Premium: | | | |
| | Deductible: | | | |
| MEDICAL PAYMENTS | Limits: | | | |
| | Premium: | | | |
| TOWING AND LABOR | Limit per disablement: | | | |
| | Maximum number of day: | | | |
| | Premium: | | | |
| RENTAL REIMBURSEMENT | Limits: | | | |
| | Maximum number of days: | | | |
| | Premium: | | | |

# COVERAGE COMPARISON

| COVERAGE COMPARISON (Coverages vary by policy. Make sure you get the coverage you need!) | | | | |
|---|---|---|---|---|
| LIABILITY | Does the policy cover: | | | |
| | • Family and other household residents? | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| | • People who drive my car with my permission? | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| | Does this policy provide liability coverage if: | | | |
| | • I drive someone else's car? | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| | • I am driving a rental car? | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| | • I drive out the United States? | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| PHYSICAL DAMAGE | Does the policy cover: | | | |
| | • Family and other household residents who drive my car: | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| | • People who drive my car with my permission? | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| | Does this policy provide physical damage coverage if: | | | |
| | • I drive someone else's car? | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| | • I am driving a rental car? | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| | Does the policy cover damage to: | | | |
| | • A rental car? | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| | Does the policy cover physical damage for: | | | |
| | • Replacement vehicles? | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| | • Temporary substitute vehicles? | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |

*Scenario 1: Young Single Male, Age19*

| | Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|---|
| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | * Agency Insurance Co. | 4349 | 5081 | 6560 | 4782 | 4729 | 5691 |
| | * AIG Property Casualty Co. | 4038 | 4164 | 4164 | 4038 | 2810 | 2976 |
| | * Allstate Indemnity Co. | 6597 | 7891 | 8989 | 6318 | 7758 | 9045 |
| | American National Property & Casualty Co. | 3258 | 3960 | 4664 | 3290 | 3846 | 4568 |
| | * American States Preferred Insurance Co. | 10314 | 11680 | 12115 | 9724 | 12940 | 13675 |
| | * Amica Mutual Insurance Co. | 6455 | 7669 | 7669 | 6455 | 6775 | 7411 |
| | * Brethren Mutual Insurance Co. | 3341 | 3659 | 4438 | 3412 | 3480 | 4016 |
| | * Chubb National Insurance Co. | 4355 | 5485 | 6646 | 4355 | 5817 | 7276 |
| | Cincinnati Insurance Co. | 3917 | 4255 | 4197 | 3645 | 4234 | 4380 |
| | * CSAA General Insurance Co. | 5543 | 6905 | 8287 | 6730 | 7241 | 8125 |
| | * Cumberland Insurance Co. Inc. | 3906 | 4531 | 4676 | 3906 | 4585 | 4736 |
| | * Dairyland Insurance Co. | 8068 | 9604 | 11332 | 7230 | 11086 | 14202 |
| | Donegal Mutual Insurance Co. | 7309 | 7257 | 8872 | 7309 | 9745 | 10386 |
| | Elephant Insurance Co. | 6921 | 8091 | 10307 | 6921 | 8770 | 9948 |
| | * Encompass Home/Auto Insurance Co. | 3377 | 4901 | 5514 | 3377 | 5975 | 5705 |
| | Erie Insurance Exchange | 3701 | 3889 | 4924 | 3701 | 4454 | 4948 |
| | Esurance Property & Casualty Ins. Co. | 8882 | 9480 | 12512 | 8882 | 10712 | 11340 |
| | Farmers Insurance Exchange | 4084 | 4503 | 5081 | 4084 | 4641 | 5350 |
| | * Foremost Insurance Co. | 10366 | 11176 | 12645 | 10366 | 11539 | 13106 |
| | * Garrison Property & Casualty Ins. Co. | 4453 | 5032 | 5706 | 4421 | 5017 | 6218 |
| | * GEICO Casualty Co. | 2574 | 2760 | 3266 | 2574 | 2349 | 2882 |
| | * Hartford Casualty Insurance Co. | 6502 | 8436 | 8177 | 4859 | 7781 | 8543 |
| | Horace Mann Insurance Co. | 2732 | 2984 | 3669 | 2732 | 2926 | 3131 |
| | Horace Mann Property & Casualty Ins. Co. | 2764 | 3159 | 4564 | 2764 | 3825 | 3825 |
| | IDS Property Casualty Inc. Co. | 3900 | 4048 | 4860 | 4004 | 4238 | 5256 |
| | * Integon Indemnity Co. | 4893 | 5091 | 6616 | 5193 | 4978 | 5858 |
| | * LM General Insurance Co. | 8639 | 11317 | 11603 | 8573 | 10931 | 12943 |
| | * LM Insurance Corp. | 9599 | 12575 | 12892 | 9526 | 12146 | 14381 |
| | Maryland Auto Insurance Fund | 5756 | 5693 | 5708 | 5756 | 5297 | 4832 |
| | * Meridian Security Insurance Co. | 4195 | 5317 | 7053 | 4947 | 5809 | 7449 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 1: Young Single Male, Age19*

| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 4939 | 7165 | 7592 | 6374 | 7044 | 8170 |
| | * Metropolitan Direct Property and Casualty | 5080 | 6224 | 6922 | 5080 | 6524 | 5780 |
| | * Metropolitan Group Property and Casualty | 4440 | 5642 | 7824 | 4854 | 5518 | 6006 |
| | * Mutual Benefit Insurance Co. | 6487 | 7925 | 9715 | 6963 | 7899 | 9148 |
| | * National General Assurance Co. | 16627 | 16837 | 19473 | 16627 | 16912 | 20911 |
| | * Nationwide Property & Casualty Co. | 5074 | 5501 | 7624 | 5333 | 6483 | 7935 |
| | Old Dominion Insurance Co. | 6932 | 7472 | 8966 | 6954 | 8368 | 9478 |
| | Penn National Insurance Co. | 5278 | 6590 | 7249 | 5267 | 6895 | 7329 |
| | * Pharmacists Mutual Insurance Co. | 4070 | 4909 | 4909 | 4070 | 4301 | 5160 |
| | Privilege Underwriters Reciprocal Exch. | 6806 | 7006 | 7006 | 6806 | 4769 | 6571 |
| | * Progressive Select Insurance Co. | 2251 | 2466 | 3042 | 2480 | 2616 | 2868 |
| | * Progressive Specialty Insurance Co. | 3064 | 3778 | 4705 | 3323 | 3497 | 4254 |
| | * Root Insurance Co. | 3407 | 3418 | 4015 | 3827 | 3779 | 4779 |
| | * Selective Ins. Co. of South Carolina | 6129 | 8170 | 8723 | 5896 | 6723 | 8796 |
| | * State Farm Fire & Casualty Co. | 6303 | 7124 | 9084 | 6340 | 7880 | 9974 |
| | * State Farm Mutual Ins. Co. | 3699 | 4169 | 5306 | 3735 | 4585 | 5787 |
| | Teachers Insurance Co. | 2948 | 3341 | 4815 | 2948 | 3946 | 3946 |
| | * Travelers Property Casualty Insurance Co. | 4242 | 5282 | 6978 | 5014 | 5758 | 7344 |
| | * United Services Automobile Association | 2112 | 2501 | 2850 | 2182 | 2493 | 2887 |
| | * Unitrin Safeguard Insurance Co. | 5273 | 5886 | 6174 | 5275 | 5810 | 5976 |
| | * USAA Casualty Insurance Co. | 2460 | 2614 | 3205 | 2648 | 2950 | 3427 |
| | * USAA General Indemnity Co. | 5371 | 6239 | 7112 | 5835 | 6194 | 7247 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 1: Young Single Male, Age19*

| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| | * Agency Insurance Co. | 7113 | 6745 | 5464 | 4429 |
| | * AIG Property Casualty Co. | 5344 | 3514 | 4164 | 1913 |
| | * Allstate Indemnity Co. | 9241 | 9543 | 7886 | 6617 |
| | American National Property & Casualty Co. | 5144 | 5236 | 3788 | 3262 |
| | * American States Preferred Insurance Co. | 15806 | 17001 | 12223 | 10268 |
| | * Amica Mutual Insurance Co. | 8524 | 10942 | 7669 | 6455 |
| | * Brethren Mutual Insurance Co. | 4761 | 4741 | 3538 | 3457 |
| | * Chubb National Insurance Co. | 7039 | 8019 | 5199 | 4861 |
| | Cincinnati Insurance Co. | 5488 | 7494 | 4169 | 3452 |
| | * CSAA General Insurance Co. | 10435 | 10035 | 6328 | 5443 |
| | * Cumberland Insurance Co. Inc. | 6498 | 9960 | 4533 | 3906 |
| | * Dairyland Insurance Co. | 13206 | 18386 | 8895 | 9144 |
| | Donegal Mutual Insurance Co. | 14940 | 14940 | 8872 | 5699 |
| | Elephant Insurance Co. | 10451 | 11358 | 7695 | 7100 |
| | * Encompass Home/Auto Insurance Co. | 7404 | 7997 | 5514 | 2879 |
| | Erie Insurance Exchange | 5998 | 5998 | 3889 | 3482 |
| | Esurance Property & Casualty Ins. Co. | 13468 | 13374 | 9576 | 8002 |
| | Farmers Insurance Exchange | 5895 | 6585 | 4184 | 3771 |
| | * Foremost Insurance Co. | 14550 | 15603 | 10403 | 9414 |
| | * Garrison Property & Casualty Ins. Co. | 6957 | 7912 | 5461 | 4545 |
| | * GEICO Casualty Co. | 3670 | 3595 | 2486 | 2312 |
| | * Hartford Casualty Insurance Co. | 9618 | 10484 | 6837 | 6294 |
| | Horace Mann Insurance Co. | 4045 | 4045 | 2984 | 2588 |
| | Horace Mann Property & Casualty Ins. Co. | 5634 | 5634 | 3159 | 3042 |
| | IDS Property Casualty Inc. Co. | 6050 | 6210 | 3828 | 4020 |
| | * Integon Indemnity Co. | 6202 | 7032 | 5598 | 4661 |
| | * LM General Insurance Co. | 12472 | 13314 | 11462 | 9603 |
| | * LM Insurance Corp. | 13858 | 14793 | 12736 | 10670 |
| | Maryland Auto Insurance Fund | 5957 | 5870 | 5643 | 5756 |
| | * Meridian Security Insurance Co. | 8701 | 8650 | 5714 | 4640 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 1: Young Single Male, Age19*

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 9238 | 8116 | 7165 | 4939 |
| * Metropolitan Direct Property and Casualty | 8400 | 9152 | 6362 | 5080 |
| * Metropolitan Group Property and Casualty | 6548 | 7206 | 5642 | 4440 |
| * Mutual Benefit Insurance Co. | 11231 | 10930 | 7925 | 7052 |
| * National General Assurance Co. | 21123 | 24914 | 17565 | 16409 |
| * Nationwide Property & Casualty Co. | 8025 | 8693 | 5734 | 5152 |
| Old Dominion Insurance Co. | 11288 | 12276 | 7700 | 6400 |
| Penn National Insurance Co. | 8606 | 9003 | 6557 | 5497 |
| * Pharmacists Mutual Insurance Co. | 5923 | 6219 | 4909 | 4070 |
| Privilege Underwriters Reciprocal Exch. | 7444 | 7444 | 7006 | 3040 |
| * Progressive Select Insurance Co. | 3580 | 3736 | 3033 | 2424 |
| * Progressive Specialty Insurance Co. | 4995 | 4905 | 4167 | 3164 |
| * Root Insurance Co. | 4870 | 5256 | 3545 | 3517 |
| * Selective Ins. Co. of South Carolina | 11216 | 12084 | 7483 | 6017 |
| * State Farm Fire & Casualty Co. | 9499 | 11563 | 7223 | 6993 |
| * State Farm Mutual Ins. Co. | 5542 | 6721 | 4234 | 4090 |
| Teachers Insurance Co. | 6002 | 6002 | 3341 | 3363 |
| * Travelers Property Casualty Insurance Co. | 8590 | 8556 | 5672 | 4664 |
| * United Services Automobile Association | 3383 | 3851 | 2526 | 2346 |
| * Unitrin Safeguard Insurance Co. | 6156 | 6065 | 5896 | 5540 |
| * USAA Casualty Insurance Co. | 3934 | 4264 | 2814 | 2436 |
| * USAA General Indemnity Co. | 8145 | 8923 | 6306 | 5751 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 2: Young Single Female, Age 19*

| | Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|---|
| **Western Maryland, Washington D.C. Suburbs, and Southern Maryland** | * Agency Insurance Co. | 3506 | 4165 | 5477 | 3769 | 4143 | 5018 |
| | * AIG Property Casualty Co. | 3121 | 3200 | 3200 | 3121 | 2172 | 2337 |
| | * Allstate Indemnity Co. | 4107 | 5193 | 5755 | 3946 | 5206 | 6064 |
| | American National Property & Casualty Co. | 2966 | 3638 | 4266 | 2978 | 3620 | 4342 |
| | * American States Preferred Insurance Co. | 6834 | 8126 | 8461 | 6252 | 9132 | 9789 |
| | * Amica Mutual Insurance Co. | 4806 | 5701 | 5701 | 4806 | 5151 | 5664 |
| | * Brethren Mutual Insurance Co. | 2391 | 2784 | 3370 | 2369 | 2676 | 3268 |
| **Rates Effective as of 8/1/2020** | * Chubb National Insurance Co. | 3531 | 4524 | 5484 | 3531 | 4954 | 6187 |
| | Cincinnati Insurance Co. | 3441 | 3876 | 3813 | 3109 | 3885 | 4045 |
| | * CSAA General Insurance Co. | 5390 | 6746 | 8187 | 6434 | 7012 | 7865 |
| | * Cumberland Insurance Co. Inc. | 3006 | 3610 | 3712 | 3006 | 3743 | 3858 |
| | * Dairyland Insurance Co. | 6544 | 7921 | 9395 | 5781 | 9226 | 12086 |
| *** Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"** | Donegal Mutual Insurance Co. | 4700 | 4750 | 5754 | 4700 | 6459 | 6914 |
| | Elephant Insurance Co. | 4825 | 5752 | 7356 | 4825 | 6380 | 7155 |
| | * Encompass Home/Auto Insurance Co. | 3132 | 4527 | 5137 | 3132 | 5667 | 5385 |
| | Erie Insurance Exchange | 2372 | 2544 | 3237 | 2372 | 2951 | 3284 |
| | Esurance Property & Casualty Ins. Co. | 6302 | 6942 | 9290 | 6302 | 7942 | 8414 |
| | Farmers Insurance Exchange | 3771 | 4262 | 4754 | 3771 | 4524 | 5229 |
| | * Foremost Insurance Co. | 7590 | 8096 | 9158 | 7590 | 8403 | 9552 |
| | * Garrison Property & Casualty Ins. Co. | 3520 | 4012 | 4571 | 3553 | 4107 | 5071 |
| | * GEICO Casualty Co. | 1793 | 2058 | 2419 | 1793 | 1785 | 2216 |
| | * Hartford Casualty Insurance Co. | 5139 | 6529 | 6387 | 3886 | 6208 | 6960 |
| **n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.** | Horace Mann Insurance Co. | 1987 | 2253 | 2754 | 1987 | 2220 | 2414 |
| | Horace Mann Property & Casualty Ins. Co. | 2080 | 2523 | 3566 | 2080 | 2973 | 2973 |
| | IDS Property Casualty Inc. Co. | 2978 | 3104 | 3762 | 3028 | 3308 | 4152 |
| | * Integon Indemnity Co. | 4116 | 4388 | 5809 | 4350 | 4530 | 5369 |
| | * LM General Insurance Co. | 8551 | 11360 | 11865 | 8363 | 11086 | 13224 |
| | * LM Insurance Corp. | 9501 | 12622 | 13183 | 9293 | 12317 | 14693 |
| | Maryland Auto Insurance Fund | 4501 | 4453 | 4451 | 4501 | 4133 | 3790 |
| | * Meridian Security Insurance Co. | 3246 | 4226 | 5733 | 3754 | 4732 | 6215 |

*Scenario 2: Young Single Female, Age 19*

| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 3448 | 5045 | 5322 | 4359 | 4894 | 5832 |
| | * Metropolitan Direct Property and Casualty | 3302 | 4212 | 4674 | 3302 | 4482 | 3988 |
| | * Metropolitan Group Property and Casualty | 3062 | 3886 | 5722 | 3264 | 3852 | 4506 |
| | * Mutual Benefit Insurance Co. | 5114 | 6276 | 7752 | 5311 | 6493 | 7547 |
| | * National General Assurance Co. | 12251 | 12637 | 14548 | 12251 | 12739 | 15854 |
| | * Nationwide Property & Casualty Co. | 3934 | 4376 | 6075 | 4109 | 5201 | 6502 |
| | Old Dominion Insurance Co. | 4714 | 5328 | 6384 | 4736 | 6082 | 7016 |
| | Penn National Insurance Co. | 4801 | 6135 | 6779 | 4798 | 6447 | 6857 |
| | * Pharmacists Mutual Insurance Co. | 3222 | 3983 | 3983 | 3222 | 3570 | 4400 |
| | Privilege Underwriters Reciprocal Exch. | 4349 | 4510 | 4510 | 4349 | 3049 | 4324 |
| | * Progressive Select Insurance Co. | 1842 | 2050 | 2501 | 1951 | 2263 | 2485 |
| | * Progressive Specialty Insurance Co. | 2334 | 2923 | 3703 | 2472 | 2906 | 3546 |
| | * Root Insurance Co. | 3190 | 3201 | 3766 | 3544 | 3587 | 4540 |
| | * Selective Ins. Co. of South Carolina | 5339 | 7422 | 8029 | 5261 | 6242 | 8273 |
| | * State Farm Fire & Casualty Co. | 3780 | 4368 | 5604 | 3777 | 4910 | 6398 |
| | * State Farm Mutual Ins. Co. | 2198 | 2534 | 3242 | 2205 | 2829 | 3681 |
| | Teachers Insurance Co. | 2195 | 2647 | 3737 | 2195 | 3052 | 3052 |
| | * Travelers Property Casualty Insurance Co. | 3760 | 4696 | 6246 | 4388 | 5218 | 6682 |
| | * United Services Automobile Association | 1688 | 1999 | 2274 | 1756 | 2041 | 2364 |
| | * Unitrin Safeguard Insurance Co. | 4449 | 5317 | 5840 | 4448 | 5217 | 5940 |
| | * USAA Casualty Insurance Co. | 1952 | 2082 | 2570 | 2108 | 2423 | 2800 |
| | * USAA General Indemnity Co. | 4308 | 5033 | 5808 | 4706 | 5119 | 6035 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 2: Young Single Female, Age 19*

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 6073 | 5985 | 4442 | 3677 |
| * AIG Property Casualty Co. | 4218 | 2736 | 3200 | 1512 |
| * Allstate Indemnity Co. | 5968 | 6524 | 5188 | 4126 |
| American National Property & Casualty Co. | 4732 | 4928 | 3476 | 2984 |
| * American States Preferred Insurance Co. | 10681 | 11895 | 8591 | 6902 |
| * Amica Mutual Insurance Co. | 6375 | 8514 | 5701 | 4806 |
| * Brethren Mutual Insurance Co. | 3789 | 3820 | 2668 | 2502 |
| * Chubb National Insurance Co. | 5826 | 6689 | 4282 | 3994 |
| Cincinnati Insurance Co. | 4935 | 6611 | 3675 | 3025 |
| * CSAA General Insurance Co. | 9983 | 9602 | 6187 | 5254 |
| * Cumberland Insurance Co. Inc. | 5325 | 8336 | 3607 | 3006 |
| * Dairyland Insurance Co. | 11106 | 16003 | 7316 | 7560 |
| Donegal Mutual Insurance Co. | 9838 | 9838 | 5754 | 3612 |
| Elephant Insurance Co. | 7498 | 8167 | 5462 | 5017 |
| * Encompass Home/Auto Insurance Co. | 6904 | 7608 | 5137 | 2728 |
| Erie Insurance Exchange | 3982 | 3982 | 2544 | 2261 |
| Esurance Property & Casualty Ins. Co. | 9982 | 10256 | 6958 | 5838 |
| Farmers Insurance Exchange | 5543 | 6430 | 3919 | 3554 |
| * Foremost Insurance Co. | 10532 | 11380 | 7525 | 6840 |
| * Garrison Property & Casualty Ins. Co. | 5594 | 6379 | 4312 | 3648 |
| * GEICO Casualty Co. | 2742 | 2723 | 1816 | 1697 |
| * Hartford Casualty Insurance Co. | 7487 | 8320 | 5338 | 4983 |
| Horace Mann Insurance Co. | 3072 | 3072 | 2253 | 1904 |
| Horace Mann Property & Casualty Ins. Co. | 4362 | 4362 | 2523 | 2277 |
| IDS Property Casualty Inc. Co. | 4716 | 4868 | 2940 | 3078 |
| * Integon Indemnity Co. | 5483 | 6508 | 4882 | 4060 |
| * LM General Insurance Co. | 12892 | 13722 | 11444 | 9510 |
| * LM Insurance Corp. | 14324 | 15246 | 12716 | 10566 |
| Maryland Auto Insurance Fund | 4673 | 4621 | 4401 | 4501 |
| * Meridian Security Insurance Co. | 7091 | 7268 | 4499 | 3711 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 2: Young Single Female, Age 19*

| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 6922 | 5841 | 5045 | 3448 |
| | * Metropolitan Direct Property and Casualty | 5926 | 6232 | 4194 | 3302 |
| | * Metropolitan Group Property and Casualty | 4678 | 5250 | 3886 | 3062 |
| | * Mutual Benefit Insurance Co. | 9047 | 8950 | 6276 | 5667 |
| | * National General Assurance Co. | 15880 | 18896 | 13305 | 12104 |
| | * Nationwide Property & Casualty Co. | 6433 | 7158 | 4524 | 4083 |
| | Old Dominion Insurance Co. | 8144 | 9036 | 5522 | 4402 |
| | Penn National Insurance Co. | 8055 | 8477 | 6119 | 5045 |
| | * Pharmacists Mutual Insurance Co. | 4981 | 5336 | 3983 | 3222 |
| | Privilege Underwriters Reciprocal Exch. | 4810 | 4810 | 4510 | 2057 |
| | * Progressive Select Insurance Co. | 3022 | 3260 | 2472 | 2052 |
| | * Progressive Specialty Insurance Co. | 4031 | 4111 | 3188 | 2489 |
| | * Root Insurance Co. | 4608 | 5017 | 3312 | 3316 |
| | * Selective Ins. Co. of South Carolina | 10341 | 11284 | 6739 | 5514 |
| | * State Farm Fire & Casualty Co. | 5975 | 7421 | 4405 | 4252 |
| | * State Farm Mutual Ins. Co. | 3455 | 4278 | 2559 | 2465 |
| | Teachers Insurance Co. | 4650 | 4650 | 2647 | 2501 |
| | * Travelers Property Casualty Insurance Co. | 7754 | 7912 | 5038 | 4162 |
| | * United Services Automobile Association | 2716 | 3104 | 1992 | 1885 |
| | * Unitrin Safeguard Insurance Co. | 6045 | 6028 | 5412 | 4957 |
| | * USAA Casualty Insurance Co. | 3162 | 3442 | 2232 | 1966 |
| | * USAA General Indemnity Co. | 6659 | 7252 | 5072 | 4659 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 3: Single Male, Age 23*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1918 | 2249 | 2929 | 2120 | 2157 | 2576 |
| * AIG Property Casualty Co. | 2544 | 2642 | 2642 | 2544 | 1770 | 1920 |
| * Allstate Indemnity Co. | 2641 | 3231 | 3571 | 2542 | 3170 | 3637 |
| American National Property & Casualty Co. | 1702 | 2078 | 2442 | 1720 | 2018 | 2396 |
| * American States Preferred Insurance Co. | 3396 | 3780 | 3884 | 3277 | 3989 | 4204 |
| * Amica Mutual Insurance Co. | 2692 | 3189 | 3189 | 2692 | 2916 | 3215 |
| * Brethren Mutual Insurance Co. | 1704 | 1925 | 2276 | 1693 | 1774 | 2112 |
| * Chubb National Insurance Co. | 2371 | 2970 | 3582 | 2371 | 3133 | 3902 |
| Cincinnati Insurance Co. | 1887 | 2081 | 2051 | 1738 | 2069 | 2151 |
| * CSAA General Insurance Co. | 3386 | 4236 | 5010 | 4057 | 4372 | 4893 |
| * Cumberland Insurance Co. Inc. | 1818 | 2132 | 2199 | 1818 | 2147 | 2222 |
| * Dairyland Insurance Co. | 5345 | 6274 | 7379 | 4821 | 7170 | 9165 |
| Donegal Mutual Insurance Co. | 3243 | 3254 | 3951 | 3243 | 4384 | 4680 |
| Elephant Insurance Co. | 4522 | 5292 | 6732 | 4522 | 5707 | 6432 |
| * Encompass Home/Auto Insurance Co. | 2004 | 2849 | 3217 | 2004 | 3485 | 3319 |
| Erie Insurance Exchange | 2077 | 2249 | 2862 | 2077 | 2632 | 2931 |
| Esurance Property & Casualty Ins. Co. | 3808 | 3900 | 5026 | 3808 | 4350 | 4622 |
| Farmers Insurance Exchange | 2625 | 2885 | 3308 | 2625 | 2993 | 3414 |
| * Foremost Insurance Co. | 5766 | 6292 | 7189 | 5766 | 6583 | 7569 |
| * Garrison Property & Casualty Ins. Co. | 2758 | 3150 | 3567 | 2750 | 3130 | 3847 |
| * GEICO Casualty Co. | 1029 | 1127 | 1331 | 1029 | 981 | 1193 |
| * Hartford Casualty Insurance Co. | 4634 | 5956 | 5833 | 3473 | 5569 | 6074 |
| Horace Mann Insurance Co. | 1532 | 1702 | 2083 | 1532 | 1643 | 1779 |
| Horace Mann Property & Casualty Ins. Co. | 1561 | 1846 | 2621 | 1561 | 2180 | 2180 |
| IDS Property Casualty Inc. Co. | 1648 | 1724 | 2058 | 1674 | 1778 | 2242 |
| * Integon Indemnity Co. | 1798 | 1928 | 2519 | 1927 | 1978 | 2336 |
| * LM General Insurance Co. | 4861 | 6311 | 6515 | 4812 | 6027 | 7082 |
| * LM Insurance Corp. | 5401 | 7012 | 7238 | 5347 | 6697 | 7869 |
| Maryland Auto Insurance Fund | 3685 | 3612 | 3626 | 3685 | 3343 | 3084 |
| * Meridian Security Insurance Co. | 1783 | 2241 | 2932 | 2121 | 2384 | 3035 |

*Scenario 3: Single Male, Age 23*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 2664 | 3956 | 4222 | 3450 | 3775 | 4521 |
| * Metropolitan Direct Property and Casualty | 2678 | 3310 | 3682 | 2678 | 3496 | 3110 |
| * Metropolitan Group Property and Casualty | 2504 | 3152 | 4622 | 2778 | 3060 | 3530 |
| * Mutual Benefit Insurance Co. | 2439 | 2986 | 3683 | 2548 | 3086 | 3590 |
| * National General Assurance Co. | 6333 | 6465 | 7512 | 6333 | 6443 | 7984 |
| * Nationwide Property & Casualty Co. | 2493 | 2742 | 3755 | 2622 | 3170 | 3905 |
| Old Dominion Insurance Co. | 2930 | 3242 | 3896 | 2952 | 3646 | 4196 |
| Penn National Insurance Co. | 2861 | 3639 | 4008 | 2859 | 3796 | 4037 |
| * Pharmacists Mutual Insurance Co. | 2363 | 2876 | 2876 | 2363 | 2538 | 3092 |
| Privilege Underwriters Reciprocal Exch. | 3224 | 3332 | 3332 | 3224 | 2262 | 3161 |
| * Progressive Select Insurance Co. | 1133 | 1244 | 1514 | 1240 | 1323 | 1435 |
| * Progressive Specialty Insurance Co. | 1315 | 1628 | 2048 | 1427 | 1564 | 1893 |
| * Root Insurance Co. | 1365 | 1369 | 1611 | 1548 | 1508 | 1903 |
| * Selective Ins. Co. of South Carolina | 2724 | 3682 | 3951 | 2636 | 3043 | 4021 |
| * State Farm Fire & Casualty Co. | 3006 | 3440 | 4392 | 3049 | 3801 | 4786 |
| * State Farm Mutual Ins. Co. | 1756 | 2005 | 2552 | 1790 | 2198 | 2759 |
| Teachers Insurance Co. | 1658 | 1948 | 2771 | 1658 | 2251 | 2251 |
| * Travelers Property Casualty Insurance Co. | 2122 | 2608 | 3412 | 2522 | 2798 | 3544 |
| * United Services Automobile Association | 1356 | 1622 | 1842 | 1407 | 1605 | 1852 |
| * Unitrin Safeguard Insurance Co. | 3146 | 3689 | 4307 | 3146 | 3625 | 4426 |
| * USAA Casualty Insurance Co. | 1505 | 1621 | 1976 | 1613 | 1804 | 2083 |
| * USAA General Indemnity Co. | 3569 | 4223 | 4814 | 3870 | 4152 | 4889 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 3: Single Male, Age 23*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 3190 | 3047 | 2412 | 1984 |
| * AIG Property Casualty Co. | 3363 | 2262 | 2642 | 1245 |
| * Allstate Indemnity Co. | 3685 | 3871 | 3226 | 2650 |
| American National Property & Casualty Co. | 2702 | 2752 | 1990 | 1708 |
| * American States Preferred Insurance Co. | 4948 | 5354 | 3912 | 3363 |
| * Amica Mutual Insurance Co. | 3587 | 4821 | 3189 | 2692 |
| * Brethren Mutual Insurance Co. | 2487 | 2492 | 1860 | 1757 |
| * Chubb National Insurance Co. | 3825 | 4325 | 2826 | 2626 |
| Cincinnati Insurance Co. | 2653 | 3580 | 2013 | 1661 |
| * CSAA General Insurance Co. | 6234 | 5998 | 3863 | 3349 |
| * Cumberland Insurance Co. Inc. | 3060 | 4706 | 2133 | 1818 |
| * Dairyland Insurance Co. | 8578 | 11874 | 5829 | 5959 |
| Donegal Mutual Insurance Co. | 6691 | 6691 | 3951 | 2518 |
| Elephant Insurance Co. | 6835 | 7367 | 5058 | 4653 |
| * Encompass Home/Auto Insurance Co. | 4281 | 4673 | 3217 | 1747 |
| Erie Insurance Exchange | 3532 | 3532 | 2249 | 2003 |
| Esurance Property & Casualty Ins. Co. | 5388 | 5358 | 3978 | 3386 |
| Farmers Insurance Exchange | 3845 | 4120 | 2704 | 2424 |
| * Foremost Insurance Co. | 8360 | 9276 | 5860 | 5292 |
| * Garrison Property & Casualty Ins. Co. | 4338 | 4950 | 3405 | 2828 |
| * GEICO Casualty Co. | 1500 | 1479 | 1017 | 956 |
| * Hartford Casualty Insurance Co. | 6731 | 7379 | 4829 | 4504 |
| Horace Mann Insurance Co. | 2314 | 2314 | 1702 | 1454 |
| Horace Mann Property & Casualty Ins. Co. | 3216 | 3216 | 1846 | 1719 |
| IDS Property Casualty Inc. Co. | 2568 | 2628 | 1628 | 1684 |
| * Integon Indemnity Co. | 2456 | 2853 | 2129 | 1753 |
| * LM General Insurance Co. | 6959 | 7364 | 6390 | 5313 |
| * LM Insurance Corp. | 7732 | 8182 | 7100 | 5903 |
| Maryland Auto Insurance Fund | 3810 | 3760 | 3583 | 3685 |
| * Meridian Security Insurance Co. | 3621 | 3589 | 2421 | 1925 |

*Scenario 3: Single Male, Age 23*

| | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| **Western Maryland, Washington D.C. Suburbs, and Southern Maryland** | * Metropolitan Casualty Insurance Co. | 5353 | 4536 | 3956 | 2664 |
| | * Metropolitan Direct Property and Casualty | 4624 | 4908 | 3388 | 2678 |
| | * Metropolitan Group Property and Casualty | 3778 | 4276 | 3152 | 2504 |
| | * Mutual Benefit Insurance Co. | 4322 | 4258 | 2986 | 2695 |
| | * National General Assurance Co. | 8185 | 9511 | 6761 | 6235 |
| | * Nationwide Property & Casualty Co. | 3972 | 4321 | 2846 | 2555 |
| | Old Dominion Insurance Co. | 4972 | 5420 | 3394 | 2740 |
| | Penn National Insurance Co. | 4770 | 5028 | 3642 | 2998 |
| | * Pharmacists Mutual Insurance Co. | 3525 | 3757 | 2876 | 2363 |
| | Privilege Underwriters Reciprocal Exch. | 3547 | 3547 | 3332 | 1495 |
| | * Progressive Select Insurance Co. | 1760 | 1856 | 1504 | 1231 |
| | * Progressive Specialty Insurance Co. | 2189 | 2178 | 1787 | 1383 |
| | * Root Insurance Co. | 1965 | 2115 | 1425 | 1415 |
| | * Selective Ins. Co. of South Carolina | 5114 | 5553 | 3361 | 2708 |
| | * State Farm Fire & Casualty Co. | 4555 | 5560 | 3487 | 3332 |
| | * State Farm Mutual Ins. Co. | 2643 | 3214 | 2037 | 1940 |
| | Teachers Insurance Co. | 3437 | 3437 | 1948 | 1899 |
| | * Travelers Property Casualty Insurance Co. | 4218 | 4226 | 2824 | 2280 |
| | * United Services Automobile Association | 2174 | 2486 | 1638 | 1510 |
| | * Unitrin Safeguard Insurance Co. | 4403 | 4867 | 3812 | 3432 |
| | * USAA Casualty Insurance Co. | 2397 | 2621 | 1734 | 1497 |
| | * USAA General Indemnity Co. | 5558 | 6116 | 4252 | 3839 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 4: Single Female, Age 23*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 2310 | 2763 | 3657 | 2480 | 2816 | 3375 |
| * AIG Property Casualty Co. | 3091 | 3263 | 3263 | 3091 | 2123 | 2409 |
| * Allstate Indemnity Co. | 2799 | 3438 | 3788 | 2696 | 3413 | 3863 |
| American National Property & Casualty Co. | 2356 | 2912 | 3380 | 2354 | 2940 | 3522 |
| * American States Preferred Insurance Co. | 3148 | 3528 | 3617 | 3027 | 3724 | 3929 |
| * Amica Mutual Insurance Co. | 2925 | 3470 | 3470 | 2925 | 3157 | 3476 |
| * Brethren Mutual Insurance Co. | 2214 | 2525 | 3022 | 2164 | 2411 | 2902 |
| * Chubb National Insurance Co. | 3236 | 4167 | 5048 | 3236 | 4567 | 5707 |
| Cincinnati Insurance Co. | 3375 | 3897 | 3835 | 3004 | 3875 | 4068 |
| * CSAA General Insurance Co. | 5283 | 6629 | 7996 | 6331 | 6872 | 7707 |
| * Cumberland Insurance Co. Inc. | 2040 | 2425 | 2496 | 2040 | 2476 | 2554 |
| * Dairyland Insurance Co. | 5215 | 6210 | 7330 | 4640 | 7129 | 9277 |
| Donegal Mutual Insurance Co. | 3554 | 3634 | 4385 | 3554 | 4902 | 5352 |
| Elephant Insurance Co. | 4538 | 5367 | 6819 | 4538 | 5870 | 6580 |
| * Encompass Home/Auto Insurance Co. | 2967 | 4256 | 4852 | 2967 | 5323 | 5035 |
| Erie Insurance Exchange | 2241 | 2487 | 3191 | 2241 | 2954 | 3327 |
| Esurance Property & Casualty Ins. Co. | 4002 | 4202 | 5516 | 4002 | 4754 | 5038 |
| Farmers Insurance Exchange | 4605 | 5204 | 5661 | 4605 | 5406 | 6234 |
| * Foremost Insurance Co. | 4506 | 4931 | 5590 | 4506 | 5140 | 5887 |
| * Garrison Property & Casualty Ins. Co. | 2981 | 3428 | 3901 | 3027 | 3554 | 4374 |
| * GEICO Casualty Co. | 1194 | 1339 | 1584 | 1194 | 1158 | 1422 |
| * Hartford Casualty Insurance Co. | 5043 | 6404 | 6336 | 3798 | 6111 | 6672 |
| Horace Mann Insurance Co. | 1705 | 1902 | 2332 | 1705 | 1827 | 1990 |
| Horace Mann Property & Casualty Ins. Co. | 1736 | 2077 | 2941 | 1736 | 2439 | 2439 |
| IDS Property Casualty Inc. Co. | 2334 | 2438 | 2944 | 2376 | 2558 | 3238 |
| * Integon Indemnity Co. | 2179 | 2343 | 3092 | 2328 | 2426 | 2861 |
| * LM General Insurance Co. | 5205 | 6830 | 7177 | 5077 | 6679 | 7867 |
| * LM Insurance Corp. | 5783 | 7589 | 7974 | 5641 | 7421 | 8741 |
| Maryland Auto Insurance Fund | 2930 | 2841 | 2855 | 2930 | 2640 | 2455 |
| * Meridian Security Insurance Co. | 2894 | 3690 | 4912 | 3402 | 4049 | 5217 |

*Scenario 4: Single Female, Age 23*

| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 2983 | 4340 | 4578 | 3773 | 4206 | 4987 |
| | * Metropolitan Direct Property and Casualty | 2896 | 3658 | 4058 | 2896 | 3872 | 3470 |
| | * Metropolitan Group Property and Casualty | 2968 | 3762 | 5490 | 3210 | 3700 | 4294 |
| | * Mutual Benefit Insurance Co. | 2277 | 2794 | 3450 | 2417 | 2854 | 3328 |
| | * National General Assurance Co. | 7063 | 7361 | 8474 | 7063 | 7399 | 9234 |
| | * Nationwide Property & Casualty Co. | 3297 | 3773 | 5214 | 3444 | 4465 | 5649 |
| | Old Dominion Insurance Co. | 4416 | 4998 | 5984 | 4438 | 5744 | 6606 |
| | Penn National Insurance Co. | 3548 | 4541 | 5023 | 3549 | 4783 | 5081 |
| | * Pharmacists Mutual Insurance Co. | 2668 | 3316 | 3316 | 2668 | 2944 | 3643 |
| | Privilege Underwriters Reciprocal Exch. | 3969 | 4135 | 4135 | 3969 | 2767 | 3942 |
| | * Progressive Select Insurance Co. | 1452 | 1617 | 1966 | 1536 | 1788 | 1947 |
| | * Progressive Specialty Insurance Co. | 1644 | 2075 | 2645 | 1731 | 2103 | 2549 |
| | * Root Insurance Co. | 1740 | 1762 | 2069 | 1887 | 2019 | 2535 |
| | * Selective Ins. Co. of South Carolina | 3777 | 5169 | 5564 | 3681 | 4296 | 5688 |
| | * State Farm Fire & Casualty Co. | 3518 | 4040 | 5170 | 3547 | 4497 | 5833 |
| | * State Farm Mutual Ins. Co. | 1749 | 2005 | 2558 | 1766 | 2220 | 2880 |
| | Teachers Insurance Co. | 1853 | 2200 | 3123 | 1853 | 2531 | 2531 |
| | * Travelers Property Casualty Insurance Co. | 2546 | 3164 | 4186 | 3010 | 3442 | 4412 |
| | * United Services Automobile Association | 1420 | 1689 | 1918 | 1482 | 1741 | 2012 |
| | * Unitrin Safeguard Insurance Co. | 3990 | 4817 | 5455 | 3988 | 4723 | 5541 |
| | * USAA Casualty Insurance Co. | 1576 | 1704 | 2090 | 1703 | 1991 | 2297 |
| | * USAA General Indemnity Co. | 3849 | 4555 | 5246 | 4217 | 4675 | 5523 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 4: Single Female, Age 23*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 4055 | 3983 | 2932 | 2462 |
| * AIG Property Casualty Co. | 4040 | 2827 | 3263 | 1541 |
| * Allstate Indemnity Co. | 3896 | 4090 | 3434 | 2812 |
| American National Property & Casualty Co. | 3732 | 3930 | 2764 | 2378 |
| * American States Preferred Insurance Co. | 4584 | 5003 | 3641 | 3116 |
| * Amica Mutual Insurance Co. | 3900 | 5237 | 3470 | 2925 |
| * Brethren Mutual Insurance Co. | 3358 | 3351 | 2443 | 2309 |
| * Chubb National Insurance Co. | 5386 | 6153 | 3953 | 3657 |
| Cincinnati Insurance Co. | 4845 | 6378 | 3635 | 2951 |
| * CSAA General Insurance Co. | 9855 | 9477 | 6070 | 5175 |
| * Cumberland Insurance Co. Inc. | 3516 | 5457 | 2424 | 2040 |
| * Dairyland Insurance Co. | 8611 | 12223 | 5749 | 5896 |
| Donegal Mutual Insurance Co. | 7478 | 7478 | 4385 | 2717 |
| Elephant Insurance Co. | 6941 | 7514 | 5118 | 4695 |
| * Encompass Home/Auto Insurance Co. | 6462 | 7110 | 4852 | 2620 |
| Erie Insurance Exchange | 3995 | 3995 | 2487 | 2205 |
| Esurance Property & Casualty Ins. Co. | 5886 | 5988 | 4270 | 3638 |
| Farmers Insurance Exchange | 6603 | 7627 | 4783 | 4343 |
| * Foremost Insurance Co. | 6467 | 7138 | 4577 | 4138 |
| * Garrison Property & Casualty Ins. Co. | 4751 | 5426 | 3673 | 3107 |
| * GEICO Casualty Co. | 1791 | 1772 | 1197 | 1125 |
| * Hartford Casualty Insurance Co. | 7203 | 7995 | 5207 | 4921 |
| Horace Mann Insurance Co. | 2599 | 2599 | 1902 | 1620 |
| Horace Mann Property & Casualty Ins. Co. | 3594 | 3594 | 2077 | 1921 |
| IDS Property Casualty Inc. Co. | 3698 | 3808 | 2304 | 2400 |
| * Integon Indemnity Co. | 2975 | 3494 | 2604 | 2147 |
| * LM General Insurance Co. | 7722 | 8173 | 6895 | 5742 |
| * LM Insurance Corp. | 8580 | 9082 | 7661 | 6380 |
| Maryland Auto Insurance Fund | 3025 | 3019 | 2825 | 2930 |
| * Meridian Security Insurance Co. | 6117 | 6199 | 3983 | 3194 |

*Scenario 4: Single Female, Age 23*

| | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | * Metropolitan Casualty Insurance Co. | 5904 | 5023 | 4340 | 2983 |
| | * Metropolitan Direct Property and Casualty | 5120 | 5412 | 3662 | 2896 |
| | * Metropolitan Group Property and Casualty | 4542 | 5120 | 3762 | 2968 |
| | * Mutual Benefit Insurance Co. | 4064 | 3974 | 2794 | 2508 |
| | * National General Assurance Co. | 9285 | 11003 | 7781 | 6973 |
| | * Nationwide Property & Casualty Co. | 5526 | 6165 | 3885 | 3523 |
| | Old Dominion Insurance Co. | 7632 | 8494 | 5170 | 4130 |
| | Penn National Insurance Co. | 5957 | 6305 | 4544 | 3736 |
| | * Pharmacists Mutual Insurance Co. | 4129 | 4415 | 3316 | 2668 |
| | Privilege Underwriters Reciprocal Exch. | 4380 | 4380 | 4135 | 1849 |
| | * Progressive Select Insurance Co. | 2351 | 2540 | 1942 | 1627 |
| | * Progressive Specialty Insurance Co. | 2876 | 2930 | 2253 | 1775 |
| | * Root Insurance Co. | 2536 | 2809 | 1819 | 1859 |
| | * Selective Ins. Co. of South Carolina | 7193 | 7822 | 4702 | 3811 |
| | * State Farm Fire & Casualty Co. | 5522 | 6765 | 4086 | 3920 |
| | * State Farm Mutual Ins. Co. | 2733 | 3345 | 2029 | 1948 |
| | Teachers Insurance Co. | 3856 | 3856 | 2200 | 2128 |
| | * Travelers Property Casualty Insurance Co. | 5216 | 5320 | 3424 | 2770 |
| | * United Services Automobile Association | 2278 | 2609 | 1683 | 1591 |
| | * Unitrin Safeguard Insurance Co. | 5598 | 6033 | 4927 | 4446 |
| | * USAA Casualty Insurance Co. | 2555 | 2787 | 1815 | 1598 |
| | * USAA General Indemnity Co. | 6026 | 6558 | 4582 | 4188 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 5: Single Male, Age 30*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1394 | 1627 | 2116 | 1555 | 1559 | 1872 |
| * AIG Property Casualty Co. | 2854 | 2986 | 2986 | 2854 | 2006 | 2148 |
| * Allstate Indemnity Co. | 1833 | 2189 | 2389 | 1770 | 2126 | 2408 |
| American National Property & Casualty Co. | 1594 | 1934 | 2286 | 1612 | 1866 | 2216 |
| * American States Preferred Insurance Co. | 2995 | 3249 | 3339 | 2974 | 3272 | 3480 |
| * Amica Mutual Insurance Co. | 1439 | 1701 | 1701 | 1439 | 1511 | 1639 |
| * Brethren Mutual Insurance Co. | 1501 | 1710 | 2004 | 1486 | 1552 | 1926 |
| * Chubb National Insurance Co. | 1906 | 2388 | 2866 | 1906 | 2489 | 3087 |
| Cincinnati Insurance Co. | 2136 | 2319 | 2296 | 2018 | 2276 | 2358 |
| * CSAA General Insurance Co. | 1494 | 1871 | 2087 | 1769 | 1877 | 2083 |
| * Cumberland Insurance Co. Inc. | 1192 | 1394 | 1438 | 1192 | 1368 | 1434 |
| * Dairyland Insurance Co. | 4261 | 5030 | 5932 | 3819 | 5754 | 7472 |
| Donegal Mutual Insurance Co. | 2495 | 2527 | 3061 | 2495 | 3365 | 3556 |
| Elephant Insurance Co. | 4676 | 5542 | 7094 | 4676 | 6071 | 6829 |
| * Encompass Home/Auto Insurance Co. | 1122 | 1541 | 1732 | 1122 | 1865 | 1779 |
| Erie Insurance Exchange | 1312 | 1411 | 1798 | 1312 | 1626 | 1815 |
| Esurance Property & Casualty Ins. Co. | 2008 | 2044 | 2630 | 2008 | 2248 | 2376 |
| Farmers Insurance Exchange | 1805 | 1956 | 2260 | 1805 | 1974 | 2269 |
| * Foremost Insurance Co. | 2682 | 2892 | 3307 | 2682 | 2992 | 3428 |
| * Garrison Property & Casualty Ins. Co. | 1984 | 2249 | 2579 | 1998 | 2330 | 2847 |
| * GEICO Casualty Co. | 1077 | 1164 | 1384 | 1077 | 988 | 1218 |
| * Hartford Casualty Insurance Co. | 4856 | 6329 | 6192 | 3659 | 5743 | 6263 |
| Horace Mann Insurance Co. | 1095 | 1203 | 1454 | 1095 | 1139 | 1230 |
| Horace Mann Property & Casualty Ins. Co. | 1437 | 1701 | 2370 | 1437 | 1979 | 1979 |
| IDS Property Casualty Inc. Co. | 1128 | 1186 | 1406 | 1158 | 1176 | 1512 |
| * Integon Indemnity Co. | 1992 | 2145 | 2800 | 2138 | 2228 | 2667 |
| * LM General Insurance Co. | 3163 | 4218 | 4587 | 3078 | 4001 | 4903 |
| * LM Insurance Corp. | 3515 | 4687 | 5096 | 3420 | 4445 | 5448 |
| Maryland Auto Insurance Fund | 3709 | 3612 | 3643 | 3709 | 3345 | 3124 |
| * Meridian Security Insurance Co. | 1313 | 1646 | 2130 | 1561 | 1721 | 2178 |

*Scenario 5: Single Male, Age 30*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 1981 | 2926 | 3117 | 2580 | 2775 | 3294 |
| * Metropolitan Direct Property and Casualty | 2226 | 2724 | 3032 | 2226 | 2868 | 2574 |
| * Metropolitan Group Property and Casualty | 1940 | 2444 | 3534 | 2168 | 2350 | 2700 |
| * Mutual Benefit Insurance Co. | 1518 | 1867 | 2291 | 1664 | 1851 | 2166 |
| * National General Assurance Co. | 7764 | 7992 | 9240 | 7764 | 7972 | 9928 |
| * Nationwide Property & Casualty Co. | 1303 | 1551 | 1890 | 1363 | 1602 | 1952 |
| Old Dominion Insurance Co. | 1904 | 2088 | 2514 | 1926 | 2336 | 2680 |
| Penn National Insurance Co. | 1487 | 1899 | 2082 | 1486 | 1965 | 2108 |
| * Pharmacists Mutual Insurance Co. | 2422 | 2955 | 2955 | 2422 | 2522 | 3199 |
| Privilege Underwriters Reciprocal Exch. | 3259 | 3370 | 3370 | 3259 | 2294 | 3179 |
| * Progressive Select Insurance Co. | 733 | 794 | 978 | 844 | 809 | 868 |
| * Progressive Specialty Insurance Co. | 1055 | 1300 | 1639 | 1165 | 1232 | 1492 |
| * Root Insurance Co. | 1045 | 1049 | 1235 | 1187 | 1158 | 1462 |
| * Selective Ins. Co. of South Carolina | 2075 | 2720 | 2899 | 1980 | 2222 | 2921 |
| * State Farm Fire & Casualty Co. | 2230 | 2543 | 3286 | 2274 | 2861 | 3807 |
| * State Farm Mutual Ins. Co. | 1283 | 1463 | 1878 | 1316 | 1623 | 2166 |
| Teachers Insurance Co. | 1533 | 1799 | 2522 | 1533 | 2052 | 2052 |
| * Travelers Property Casualty Insurance Co. | 1703 | 2137 | 2826 | 2070 | 2208 | 2870 |
| * United Services Automobile Association | 1157 | 1363 | 1558 | 1203 | 1398 | 1610 |
| * Unitrin Safeguard Insurance Co. | 1859 | 2146 | 2629 | 1858 | 2077 | 2584 |
| * USAA Casualty Insurance Co. | 1286 | 1374 | 1691 | 1381 | 1580 | 1817 |
| * USAA General Indemnity Co. | 2009 | 2352 | 2713 | 2177 | 2368 | 2800 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 5: Single Male, Age 30*

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 2315 | 2232 | 1747 | 1438 |
| * AIG Property Casualty Co. | 3681 | 2552 | 2986 | 1412 |
| * Allstate Indemnity Co. | 2549 | 2621 | 2177 | 1838 |
| American National Property & Casualty Co. | 2546 | 2586 | 1856 | 1594 |
| * American States Preferred Insurance Co. | 4301 | 4612 | 3332 | 2932 |
| * Amica Mutual Insurance Co. | 1884 | 2467 | 1701 | 1439 |
| * Brethren Mutual Insurance Co. | 2266 | 2297 | 1656 | 1540 |
| * Chubb National Insurance Co. | 3101 | 3475 | 2278 | 2090 |
| Cincinnati Insurance Co. | 2955 | 4067 | 2285 | 1888 |
| * CSAA General Insurance Co. | 2653 | 2559 | 1688 | 1519 |
| * Cumberland Insurance Co. Inc. | 2002 | 3117 | 1396 | 1192 |
| * Dairyland Insurance Co. | 6972 | 9851 | 4677 | 4777 |
| Donegal Mutual Insurance Co. | 5140 | 5140 | 3061 | 1954 |
| Elephant Insurance Co. | 7218 | 7818 | 5277 | 4845 |
| * Encompass Home/Auto Insurance Co. | 2261 | 2479 | 1732 | 1005 |
| Erie Insurance Exchange | 2251 | 2251 | 1411 | 1253 |
| Esurance Property & Casualty Ins. Co. | 2818 | 2816 | 2092 | 1802 |
| Farmers Insurance Exchange | 2626 | 2805 | 1846 | 1645 |
| * Foremost Insurance Co. | 3834 | 4180 | 2700 | 2438 |
| * Garrison Property & Casualty Ins. Co. | 3146 | 3567 | 2414 | 2051 |
| * GEICO Casualty Co. | 1582 | 1546 | 1052 | 989 |
| * Hartford Casualty Insurance Co. | 7286 | 7841 | 5143 | 4772 |
| Horace Mann Insurance Co. | 1607 | 1607 | 1203 | 1035 |
| Horace Mann Property & Casualty Ins. Co. | 2917 | 2917 | 1701 | 1584 |
| IDS Property Casualty Inc. Co. | 1768 | 1806 | 1120 | 1144 |
| * Integon Indemnity Co. | 2821 | 3306 | 2357 | 1939 |
| * LM General Insurance Co. | 4963 | 5320 | 4352 | 3513 |
| * LM Insurance Corp. | 5514 | 5911 | 4835 | 3903 |
| Maryland Auto Insurance Fund | 3903 | 3847 | 3599 | 3709 |
| * Meridian Security Insurance Co. | 2619 | 2585 | 1774 | 1402 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 5: Single Male, Age 30*

| | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| **Western Maryland, Washington D.C. Suburbs, and Southern Maryland** | * Metropolitan Casualty Insurance Co. | 3888 | 3351 | 2926 | 1981 |
| | * Metropolitan Direct Property and Casualty | 3796 | 4066 | 2814 | 2226 |
| | * Metropolitan Group Property and Casualty | 2956 | 3358 | 2444 | 1940 |
| | * Mutual Benefit Insurance Co. | 2726 | 2615 | 1867 | 1645 |
| | * National General Assurance Co. | 10143 | 11902 | 8361 | 7651 |
| | * Nationwide Property & Casualty Co. | 2022 | 2194 | 1606 | 1315 |
| | Old Dominion Insurance Co. | 3236 | 3486 | 2196 | 1788 |
| | Penn National Insurance Co. | 2509 | 2661 | 1907 | 1557 |
| | * Pharmacists Mutual Insurance Co. | 3695 | 3924 | 2955 | 2422 |
| | Privilege Underwriters Reciprocal Exch. | 3571 | 3571 | 3370 | 1514 |
| | * Progressive Select Insurance Co. | 1107 | 1124 | 975 | 776 |
| | * Progressive Specialty Insurance Co. | 1743 | 1727 | 1437 | 1105 |
| | * Root Insurance Co. | 1517 | 1635 | 1092 | 1088 |
| | * Selective Ins. Co. of South Carolina | 3755 | 4064 | 2497 | 2001 |
| | * State Farm Fire & Casualty Co. | 3647 | 4425 | 2581 | 2458 |
| | * State Farm Mutual Ins. Co. | 2087 | 2530 | 1489 | 1411 |
| | Teachers Insurance Co. | 3133 | 3133 | 1799 | 1753 |
| | * Travelers Property Casualty Insurance Co. | 3449 | 3384 | 2314 | 1841 |
| | * United Services Automobile Association | 1844 | 2104 | 1366 | 1288 |
| | * Unitrin Safeguard Insurance Co. | 2705 | 3125 | 2218 | 1994 |
| | * USAA Casualty Insurance Co. | 2067 | 2244 | 1465 | 1292 |
| | * USAA General Indemnity Co. | 3152 | 3453 | 2364 | 2163 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 6: Single Female, Age 30*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1336 | 1548 | 1641 | 1529 | 1465 | 1777 |
| * AIG Property Casualty Co. | 2699 | 2789 | 2789 | 2699 | 1895 | 1997 |
| * Allstate Indemnity Co. | 1576 | 1840 | 2014 | 1525 | 1794 | 2016 |
| American National Property & Casualty Co. | 910 | 1120 | 1326 | 926 | 1060 | 1274 |
| * American States Preferred Insurance Co. | 3356 | 3602 | 3689 | 3357 | 3589 | 3801 |
| * Amica Mutual Insurance Co. | 1427 | 1686 | 1686 | 1427 | 1465 | 1583 |
| * Brethren Mutual Insurance Co. | 1291 | 1454 | 1736 | 1312 | 1350 | 1654 |
| * Chubb National Insurance Co. | 1454 | 1793 | 2144 | 1454 | 1830 | 2255 |
| Cincinnati Insurance Co. | 1252 | 1338 | 1323 | 1198 | 1312 | 1357 |
| * CSAA General Insurance Co. | 1193 | 1468 | 1635 | 1416 | 1491 | 1649 |
| * Cumberland Insurance Co. Inc. | 1002 | 1165 | 1205 | 1002 | 1132 | 1193 |
| * Dairyland Insurance Co. | 3154 | 3695 | 4343 | 2826 | 4173 | 5418 |
| Donegal Mutual Insurance Co. | 2418 | 2430 | 2949 | 2418 | 3213 | 3390 |
| Elephant Insurance Co. | 3409 | 3995 | 5057 | 3409 | 4332 | 4850 |
| * Encompass Home/Auto Insurance Co. | 876 | 1182 | 1313 | 876 | 1395 | 1333 |
| Erie Insurance Exchange | 949 | 989 | 1255 | 949 | 1112 | 1235 |
| Esurance Property & Casualty Ins. Co. | 1500 | 1516 | 1924 | 1500 | 1664 | 1760 |
| * Farmers Insurance Exchange | 1726 | 1894 | 2162 | 1726 | 2000 | 2313 |
| * Foremost Insurance Co. | 1944 | 2105 | 2414 | 1944 | 2173 | 2488 |
| * Garrison Property & Casualty Ins. Co. | 1696 | 1907 | 2178 | 1695 | 1962 | 2401 |
| * GEICO Casualty Co. | 1123 | 1171 | 1409 | 1123 | 991 | 1218 |
| * Hartford Casualty Insurance Co. | 2253 | 2928 | 2833 | 1752 | 2646 | 2920 |
| * Horace Mann Insurance Co. | 867 | 937 | 1131 | 867 | 878 | 947 |
| * Horace Mann Property & Casualty Ins. Co. | 1119 | 1291 | 1799 | 1119 | 1497 | 1497 |
| IDS Property Casualty Inc. Co. | 1070 | 1118 | 1320 | 1124 | 1098 | 1388 |
| * Integon Indemnity Co. | 1333 | 1426 | 1848 | 1424 | 1478 | 1764 |
| * LM General Insurance Co. | 2376 | 3193 | 3524 | 2306 | 3037 | 3760 |
| * LM Insurance Corp. | 2640 | 3548 | 3916 | 2562 | 3375 | 4178 |
| Maryland Auto Insurance Fund | 4543 | 4434 | 4466 | 4543 | 4177 | 3790 |
| * Meridian Security Insurance Co. | 1034 | 1292 | 1664 | 1214 | 1352 | 1708 |

*Scenario 6: Single Female, Age 30*

| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 1327 | 1938 | 2047 | 1707 | 1840 | 2173 |
| | * Metropolitan Direct Property and Casualty | 1488 | 1798 | 2002 | 1488 | 1894 | 1704 |
| | * Metropolitan Group Property and Casualty | 1354 | 1706 | 2464 | 1536 | 1648 | 1874 |
| | * Mutual Benefit Insurance Co. | 1028 | 1257 | 1534 | 1136 | 1220 | 1424 |
| | * National General Assurance Co. | 2011 | 2095 | 2405 | 2011 | 2095 | 2602 |
| | * Nationwide Property & Casualty Co. | 1380 | 1628 | 1976 | 1443 | 1690 | 2050 |
| | Old Dominion Insurance Co. | 1256 | 1374 | 1660 | 1278 | 1548 | 1774 |
| | * Penn National Insurance Co. | 1096 | 1367 | 1489 | 1094 | 1406 | 1519 |
| | * Pharmacists Mutual Insurance Co. | 1514 | 1831 | 1831 | 1514 | 1544 | 1949 |
| | Privilege Underwriters Reciprocal Exch. | 2123 | 2178 | 2178 | 2123 | 1489 | 2044 |
| | * Progressive Select Insurance Co. | 611 | 658 | 815 | 708 | 667 | 719 |
| | * Progressive Specialty Insurance Co. | 868 | 1061 | 1346 | 983 | 997 | 1222 |
| | * Root Insurance Co. | 833 | 836 | 986 | 945 | 925 | 1182 |
| | * Selective Ins. Co. of South Carolina | 1222 | 1600 | 1707 | 1174 | 1322 | 1733 |
| | * State Farm Fire & Casualty Co. | 1929 | 2165 | 2801 | 1985 | 2426 | 3175 |
| | * State Farm Mutual Ins. Co. | 1112 | 1248 | 1602 | 1151 | 1375 | 1807 |
| | * Teachers Insurance Co. | 1196 | 1371 | 1927 | 1196 | 1563 | 1563 |
| | * Travelers Property Casualty Insurance Co. | 1185 | 1462 | 1912 | 1434 | 1500 | 1922 |
| | * United Services Automobile Association | 910 | 1064 | 1212 | 941 | 1082 | 1242 |
| | * Unitrin Safeguard Insurance Co. | 1509 | 1754 | 2165 | 1508 | 1705 | 2135 |
| | * USAA Casualty Insurance Co. | 985 | 1043 | 1276 | 1055 | 1183 | 1360 |
| | * USAA General Indemnity Co. | 1393 | 1614 | 1849 | 1504 | 1612 | 1891 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 6: Single Female, Age 30*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 2225 | 2160 | 1684 | 1367 |
| * AIG Property Casualty Co. | 3538 | 2365 | 2789 | 1308 |
| * Allstate Indemnity Co. | 2133 | 2174 | 1832 | 1580 |
| American National Property & Casualty Co. | 1490 | 1512 | 1082 | 912 |
| * American States Preferred Insurance Co. | 4784 | 5113 | 3670 | 3269 |
| * Amica Mutual Insurance Co. | 1861 | 2399 | 1686 | 1427 |
| * Brethren Mutual Insurance Co. | 1957 | 1995 | 1400 | 1333 |
| * Chubb National Insurance Co. | 2336 | 2599 | 1717 | 1570 |
| Cincinnati Insurance Co. | 1712 | 2375 | 1336 | 1109 |
| * CSAA General Insurance Co. | 2099 | 2023 | 1333 | 1211 |
| * Cumberland Insurance Co. Inc. | 1677 | 2626 | 1168 | 1002 |
| * Dairyland Insurance Co. | 5094 | 7142 | 3436 | 3488 |
| Donegal Mutual Insurance Co. | 4915 | 4915 | 2949 | 1913 |
| Elephant Insurance Co. | 5177 | 5602 | 3814 | 3506 |
| * Encompass Home/Auto Insurance Co. | 1701 | 1834 | 1313 | 780 |
| Erie Insurance Exchange | 1559 | 1559 | 989 | 883 |
| Esurance Property & Casualty Ins. Co. | 2062 | 2084 | 1550 | 1350 |
| * Farmers Insurance Exchange | 2550 | 2875 | 1771 | 1598 |
| * Foremost Insurance Co. | 2803 | 3030 | 1972 | 1775 |
| * Garrison Property & Casualty Ins. Co. | 2649 | 2997 | 2052 | 1740 |
| * GEICO Casualty Co. | 1611 | 1569 | 1073 | 1007 |
| * Hartford Casualty Insurance Co. | 3369 | 3613 | 2440 | 2225 |
| * Horace Mann Insurance Co. | 1247 | 1247 | 937 | 818 |
| * Horace Mann Property & Casualty Ins. Co. | 2181 | 2181 | 1291 | 1239 |
| IDS Property Casualty Inc. Co. | 1666 | 1704 | 1054 | 1086 |
| * Integon Indemnity Co. | 1856 | 2168 | 1561 | 1296 |
| * LM General Insurance Co. | 3829 | 4128 | 3324 | 2667 |
| * LM Insurance Corp. | 4254 | 4586 | 3693 | 2963 |
| Maryland Auto Insurance Fund | 4800 | 4767 | 4424 | 4543 |
| * Meridian Security Insurance Co. | 2034 | 2023 | 1375 | 1110 |

*Scenario 6: Single Female, Age 30*

| | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | * Metropolitan Casualty Insurance Co. | 2528 | 2201 | 1938 | 1327 |
| | * Metropolitan Direct Property and Casualty | 2482 | 2690 | 1864 | 1488 |
| | * Metropolitan Group Property and Casualty | 2076 | 2374 | 1706 | 1354 |
| | * Mutual Benefit Insurance Co. | 1800 | 1720 | 1257 | 1101 |
| | * National General Assurance Co. | 2661 | 3127 | 2192 | 1985 |
| | * Nationwide Property & Casualty Co. | 2122 | 2329 | 1691 | 1374 |
| | Old Dominion Insurance Co. | 2154 | 2308 | 1452 | 1194 |
| | * Penn National Insurance Co. | 1808 | 1912 | 1367 | 1137 |
| | * Pharmacists Mutual Insurance Co. | 2270 | 2399 | 1831 | 1514 |
| | Privilege Underwriters Reciprocal Exch. | 2325 | 2325 | 2178 | 950 |
| | * Progressive Select Insurance Co. | 927 | 941 | 809 | 642 |
| | * Progressive Specialty Insurance Co. | 1438 | 1441 | 1185 | 899 |
| | * Root Insurance Co. | 1231 | 1338 | 875 | 871 |
| | * Selective Ins. Co. of South Carolina | 2203 | 2401 | 1471 | 1189 |
| | * State Farm Fire & Casualty Co. | 3096 | 3703 | 2210 | 2100 |
| | * State Farm Mutual Ins. Co. | 1774 | 2120 | 1277 | 1208 |
| | * Teachers Insurance Co. | 2341 | 2341 | 1371 | 1372 |
| | * Travelers Property Casualty Insurance Co. | 2321 | 2276 | 1582 | 1267 |
| | * United Services Automobile Association | 1427 | 1619 | 1072 | 1007 |
| | * Unitrin Safeguard Insurance Co. | 2235 | 2584 | 1823 | 1638 |
| | * USAA Casualty Insurance Co. | 1554 | 1679 | 1114 | 982 |
| | * USAA General Indemnity Co. | 2138 | 2342 | 1625 | 1490 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 7: Single Male, Age 40*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1517 | 1789 | 2348 | 1653 | 1770 | 2154 |
| * AIG Property Casualty Co. | 3055 | 3148 | 3148 | 3055 | 2142 | 2293 |
| * Allstate Indemnity Co. | 2043 | 2443 | 2680 | 1971 | 2386 | 2720 |
| American National Property & Casualty Co. | 1616 | 1984 | 2342 | 1634 | 1922 | 2306 |
| * American States Preferred Insurance Co. | 3214 | 3438 | 3524 | 3226 | 3409 | 3615 |
| * Amica Mutual Insurance Co. | 1721 | 2034 | 2034 | 1721 | 1780 | 1928 |
| * Brethren Mutual Insurance Co. | 1529 | 1745 | 2061 | 1535 | 1590 | 2061 |
| * Chubb National Insurance Co. | 2038 | 2539 | 3053 | 2038 | 2645 | 3281 |
| Cincinnati Insurance Co. | 1083 | 1152 | 1140 | 1036 | 1129 | 1166 |
| * CSAA General Insurance Co. | 1687 | 2119 | 2376 | 1988 | 2122 | 2360 |
| * Cumberland Insurance Co. Inc. | 1071 | 1251 | 1291 | 1071 | 1243 | 1301 |
| * Dairyland Insurance Co. | 4237 | 5016 | 5915 | 3771 | 5705 | 7482 |
| Donegal Mutual Insurance Co. | 2716 | 2708 | 3282 | 2716 | 3701 | 3916 |
| Elephant Insurance Co. | 3527 | 4178 | 5318 | 3527 | 4574 | 5131 |
| * Encompass Home/Auto Insurance Co. | 1352 | 1879 | 2122 | 1352 | 2315 | 2193 |
| Erie Insurance Exchange | 1473 | 1605 | 2060 | 1473 | 1865 | 2100 |
| Esurance Property & Casualty Ins. Co. | 2080 | 2164 | 2788 | 2080 | 2412 | 2564 |
| Farmers Insurance Exchange | 1979 | 2164 | 2471 | 1979 | 2310 | 2667 |
| * Foremost Insurance Co. | 2408 | 2642 | 3019 | 2408 | 2756 | 3175 |
| * Garrison Property & Casualty Ins. Co. | 1836 | 2080 | 2392 | 1863 | 2183 | 2670 |
| * GEICO Casualty Co. | 1197 | 1278 | 1525 | 1197 | 1089 | 1346 |
| * Hartford Casualty Insurance Co. | 3074 | 4010 | 3877 | 2356 | 3632 | 4014 |
| Horace Mann Insurance Co. | 998 | 1107 | 1335 | 998 | 1046 | 1136 |
| Horace Mann Property & Casualty Ins. Co. | 1315 | 1585 | 2190 | 1315 | 1826 | 1826 |
| IDS Property Casualty Inc. Co. | 1088 | 1146 | 1364 | 1128 | 1148 | 1468 |
| * Integon Indemnity Co. | 1571 | 1735 | 2300 | 1638 | 1969 | 2402 |
| * LM General Insurance Co. | 3225 | 4313 | 4693 | 3137 | 4067 | 5001 |
| * LM Insurance Corp. | 3583 | 4792 | 5214 | 3485 | 4519 | 5557 |
| Maryland Auto Insurance Fund | 4028 | 3936 | 3967 | 4028 | 3679 | 3379 |
| * Meridian Security Insurance Co. | 1324 | 1665 | 2174 | 1561 | 1761 | 2250 |

*Scenario 7: Single Male, Age 40*

| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 2031 | 2999 | 3183 | 2638 | 2836 | 3383 |
| | * Metropolitan Direct Property and Casualty | 2294 | 2802 | 3102 | 2294 | 2944 | 2642 |
| | * Metropolitan Group Property and Casualty | 1912 | 2418 | 3474 | 2110 | 2332 | 2664 |
| | * Mutual Benefit Insurance Co. | 1444 | 1769 | 2166 | 1599 | 1722 | 2014 |
| | * National General Assurance Co. | 4856 | 5124 | 5859 | 4856 | 5153 | 6466 |
| | * Nationwide Property & Casualty Co. | 1506 | 1813 | 2222 | 1569 | 1900 | 2336 |
| | Old Dominion Insurance Co. | 1832 | 1998 | 2408 | 1854 | 2228 | 2554 |
| | Penn National Insurance Co. | 1541 | 1959 | 2147 | 1540 | 2027 | 2178 |
| | * Pharmacists Mutual Insurance Co. | 2482 | 3013 | 3013 | 2482 | 2507 | 3322 |
| | Privilege Underwriters Reciprocal Exch. | 3227 | 3312 | 3312 | 3227 | 2262 | 3126 |
| | * Progressive Select Insurance Co. | 782 | 851 | 1047 | 885 | 882 | 959 |
| | * Progressive Specialty Insurance Co. | 1113 | 1380 | 1754 | 1211 | 1334 | 1642 |
| | * Root Insurance Co. | 1209 | 1215 | 1431 | 1346 | 1361 | 1734 |
| | * Selective Ins. Co. of South Carolina | 1912 | 2509 | 2674 | 1828 | 2055 | 2696 |
| | * State Farm Fire & Casualty Co. | 2218 | 2526 | 3275 | 2241 | 2872 | 3834 |
| | * State Farm Mutual Ins. Co. | 1273 | 1450 | 1867 | 1293 | 1626 | 2178 |
| | Teachers Insurance Co. | 1399 | 1672 | 2327 | 1399 | 1890 | 1890 |
| | * Travelers Property Casualty Insurance Co. | 1807 | 2295 | 3079 | 2178 | 2410 | 3170 |
| | * United Services Automobile Association | 1099 | 1286 | 1470 | 1144 | 1337 | 1540 |
| | * Unitrin Safeguard Insurance Co. | 1983 | 2337 | 2876 | 1984 | 2289 | 2887 |
| | * USAA Casualty Insurance Co. | 1211 | 1289 | 1593 | 1302 | 1506 | 1731 |
| | * USAA General Indemnity Co. | 1355 | 1567 | 1816 | 1468 | 1604 | 1890 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 7: Single Male, Age 40*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 2611 | 2598 | 1916 | 1581 |
| * AIG Property Casualty Co. | 4071 | 2698 | 3148 | 1507 |
| * Allstate Indemnity Co. | 2878 | 2976 | 2428 | 2050 |
| American National Property & Casualty Co. | 2634 | 2706 | 1910 | 1622 |
| * American States Preferred Insurance Co. | 4577 | 4880 | 3504 | 3130 |
| * Amica Mutual Insurance Co. | 2251 | 2920 | 2034 | 1721 |
| * Brethren Mutual Insurance Co. | 2439 | 2487 | 1684 | 1570 |
| * Chubb National Insurance Co. | 3289 | 3704 | 2416 | 2237 |
| Cincinnati Insurance Co. | 1471 | 2039 | 1154 | 960 |
| * CSAA General Insurance Co. | 3003 | 2894 | 1906 | 1711 |
| * Cumberland Insurance Co. Inc. | 1824 | 2875 | 1252 | 1071 |
| * Dairyland Insurance Co. | 6990 | 9960 | 4658 | 4745 |
| Donegal Mutual Insurance Co. | 5602 | 5602 | 3282 | 2120 |
| Elephant Insurance Co. | 5420 | 5872 | 3982 | 3651 |
| * Encompass Home/Auto Insurance Co. | 2787 | 3067 | 2122 | 1214 |
| Erie Insurance Exchange | 2621 | 2621 | 1605 | 1422 |
| Esurance Property & Casualty Ins. Co. | 3002 | 3070 | 2192 | 1888 |
| Farmers Insurance Exchange | 2913 | 3300 | 2019 | 1829 |
| * Foremost Insurance Co. | 3512 | 3903 | 2461 | 2219 |
| * Garrison Property & Casualty Ins. Co. | 2926 | 3314 | 2225 | 1911 |
| * GEICO Casualty Co. | 1755 | 1711 | 1159 | 1089 |
| * Hartford Casualty Insurance Co. | 4723 | 5082 | 3312 | 3039 |
| Horace Mann Insurance Co. | 1479 | 1479 | 1107 | 946 |
| Horace Mann Property & Casualty Ins. Co. | 2694 | 2694 | 1585 | 1446 |
| IDS Property Casualty Inc. Co. | 1728 | 1778 | 1076 | 1110 |
| * Integon Indemnity Co. | 2368 | 3010 | 1915 | 1610 |
| * LM General Insurance Co. | 5088 | 5447 | 4444 | 3573 |
| * LM Insurance Corp. | 5654 | 6052 | 4938 | 3970 |
| Maryland Auto Insurance Fund | 4267 | 4207 | 3925 | 4028 |
| * Meridian Security Insurance Co. | 2680 | 2702 | 1780 | 1430 |

*Scenario 7: Single Male, Age 40*

| | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | * Metropolitan Casualty Insurance Co. | 3996 | 3420 | 2999 | 2031 |
| | * Metropolitan Direct Property and Casualty | 3876 | 4170 | 2894 | 2294 |
| | * Metropolitan Group Property and Casualty | 2912 | 3290 | 2418 | 1912 |
| | * Mutual Benefit Insurance Co. | 2565 | 2446 | 1769 | 1549 |
| | * National General Assurance Co. | 6491 | 7771 | 5414 | 4801 |
| | * Nationwide Property & Casualty Co. | 2373 | 2605 | 1872 | 1535 |
| | Old Dominion Insurance Co. | 3102 | 3324 | 2100 | 1718 |
| | Penn National Insurance Co. | 2594 | 2749 | 1961 | 1609 |
| | * Pharmacists Mutual Insurance Co. | 3881 | 4087 | 3013 | 2482 |
| | Privilege Underwriters Reciprocal Exch. | 3544 | 3544 | 3312 | 1460 |
| | * Progressive Select Insurance Co. | 1211 | 1251 | 1041 | 834 |
| | * Progressive Specialty Insurance Co. | 1891 | 1929 | 1527 | 1169 |
| | * Root Insurance Co. | 1771 | 1938 | 1264 | 1265 |
| | * Selective Ins. Co. of South Carolina | 3456 | 3744 | 2305 | 1849 |
| | * State Farm Fire & Casualty Co. | 3639 | 4448 | 2559 | 2459 |
| | * State Farm Mutual Ins. Co. | 2078 | 2538 | 1472 | 1409 |
| | Teachers Insurance Co. | 2898 | 2898 | 1672 | 1598 |
| | * Travelers Property Casualty Insurance Co. | 3747 | 3727 | 2462 | 1998 |
| | * United Services Automobile Association | 1749 | 1992 | 1282 | 1223 |
| | * Unitrin Safeguard Insurance Co. | 2990 | 3528 | 2414 | 2162 |
| | * USAA Casualty Insurance Co. | 1957 | 2119 | 1374 | 1226 |
| | * USAA General Indemnity Co. | 2102 | 2295 | 1578 | 1458 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 8: Single Female, Age 40*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1360 | 1594 | 2084 | 1508 | 1546 | 1871 |
| * AIG Property Casualty Co. | 2703 | 2798 | 2798 | 2703 | 1892 | 2026 |
| * Allstate Indemnity Co. | 1314 | 1544 | 1669 | 1275 | 1522 | 1706 |
| American National Property & Casualty Co. | 850 | 1042 | 1228 | 858 | 1012 | 1212 |
| * American States Preferred Insurance Co. | 2782 | 3053 | 3140 | 2752 | 3078 | 3306 |
| * Amica Mutual Insurance Co. | 1377 | 1623 | 1623 | 1377 | 1422 | 1542 |
| * Brethren Mutual Insurance Co. | 1079 | 1197 | 1409 | 1045 | 1081 | 1376 |
| * Chubb National Insurance Co. | 1336 | 1637 | 1952 | 1336 | 1671 | 2052 |
| Cincinnati Insurance Co. | 983 | 1028 | 1016 | 945 | 1026 | 1054 |
| * CSAA General Insurance Co. | 975 | 1193 | 1332 | 1135 | 1202 | 1325 |
| * Cumberland Insurance Co. Inc. | 757 | 878 | 905 | 757 | 851 | 897 |
| * Dairyland Insurance Co. | 2989 | 3550 | 4188 | 2654 | 4047 | 5301 |
| Donegal Mutual Insurance Co. | 2084 | 2063 | 2504 | 2084 | 2789 | 2946 |
| Elephant Insurance Co. | 2712 | 3160 | 3967 | 2712 | 3364 | 3755 |
| * Encompass Home/Auto Insurance Co. | 850 | 1141 | 1283 | 850 | 1391 | 1317 |
| Erie Insurance Exchange | 995 | 1048 | 1330 | 995 | 1199 | 1330 |
| Esurance Property & Casualty Ins. Co. | 1376 | 1412 | 1784 | 1376 | 1556 | 1646 |
| * Farmers Insurance Exchange | 1430 | 1539 | 1771 | 1430 | 1583 | 1816 |
| * Foremost Insurance Co. | 1841 | 1957 | 2244 | 1841 | 1989 | 2259 |
| * Garrison Property & Casualty Ins. Co. | 1420 | 1595 | 1827 | 1429 | 1667 | 2035 |
| * GEICO Casualty Co. | 929 | 982 | 1180 | 929 | 824 | 1020 |
| * Hartford Casualty Insurance Co. | 1598 | 2091 | 1994 | 1254 | 1869 | 2070 |
| * Horace Mann Insurance Co. | 749 | 821 | 985 | 749 | 773 | 836 |
| * Horace Mann Property & Casualty Ins. Co. | 974 | 1152 | 1586 | 974 | 1322 | 1322 |
| IDS Property Casualty Inc. Co. | 914 | 962 | 1142 | 950 | 956 | 1220 |
| * Integon Indemnity Co. | 1175 | 1263 | 1641 | 1240 | 1342 | 1606 |
| * LM General Insurance Co. | 2075 | 2816 | 3158 | 2005 | 2693 | 3365 |
| * LM Insurance Corp. | 2305 | 3129 | 3509 | 2227 | 2992 | 3739 |
| Maryland Auto Insurance Fund | 4150 | 4148 | 4180 | 4251 | 3900 | 3553 |
| * Meridian Security Insurance Co. | 896 | 1119 | 1433 | 1047 | 1169 | 1471 |

*Scenario 8: Single Female, Age 40*

| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 1400 | 2029 | 2137 | 1799 | 1945 | 2272 |
| | * Metropolitan Direct Property and Casualty | 1574 | 1906 | 2118 | 1574 | 2000 | 1798 |
| | * Metropolitan Group Property and Casualty | 1324 | 1674 | 2346 | 1464 | 1626 | 1818 |
| | * Mutual Benefit Insurance Co. | 944 | 1156 | 1416 | 1024 | 1141 | 1333 |
| | * National General Assurance Co. | 2060 | 2160 | 2473 | 2060 | 2167 | 2697 |
| | * Nationwide Property & Casualty Co. | 1131 | 1335 | 1611 | 1179 | 1387 | 1673 |
| | Old Dominion Insurance Co. | 972 | 1072 | 1298 | 994 | 1214 | 1396 |
| | * Penn National Insurance Co. | 966 | 1199 | 1305 | 964 | 1232 | 1333 |
| | * Pharmacists Mutual Insurance Co. | 1281 | 1537 | 1537 | 1281 | 1304 | 1725 |
| | Privilege Underwriters Reciprocal Exch. | 1916 | 1993 | 1993 | 1916 | 1355 | 1840 |
| | * Progressive Select Insurance Co. | 581 | 628 | 772 | 663 | 647 | 697 |
| | * Progressive Specialty Insurance Co. | 822 | 1011 | 1280 | 912 | 967 | 1181 |
| | * Root Insurance Co. | 875 | 880 | 1037 | 971 | 991 | 1262 |
| | * Selective Ins. Co. of South Carolina | 1193 | 1583 | 1694 | 1153 | 1316 | 1732 |
| | * State Farm Fire & Casualty Co. | 1538 | 1755 | 2284 | 1569 | 1998 | 2640 |
| | * State Farm Mutual Ins. Co. | 875 | 1000 | 1289 | 898 | 1117 | 1486 |
| | * Teachers Insurance Co. | 1038 | 1218 | 1692 | 1038 | 1376 | 1376 |
| | * Travelers Property Casualty Insurance Co. | 952 | 1176 | 1548 | 1122 | 1240 | 1595 |
| | * United Services Automobile Association | 787 | 915 | 1042 | 815 | 943 | 1081 |
| | * Unitrin Safeguard Insurance Co. | 1358 | 1570 | 1934 | 1359 | 1513 | 1890 |
| | * USAA Casualty Insurance Co. | 845 | 893 | 1094 | 905 | 1028 | 1177 |
| | * USAA General Indemnity Co. | 912 | 1047 | 1203 | 983 | 1061 | 1242 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 8: Single Female, Age 40*

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 2301 | 2251 | 1712 | 1408 |
| * AIG Property Casualty Co. | 3571 | 2390 | 2798 | 1327 |
| * Allstate Indemnity Co. | 1788 | 1860 | 1535 | 1318 |
| American National Property & Casualty Co. | 1374 | 1418 | 998 | 852 |
| * American States Preferred Insurance Co. | 4057 | 4396 | 3119 | 2717 |
| * Amica Mutual Insurance Co. | 1793 | 2319 | 1623 | 1377 |
| * Brethren Mutual Insurance Co. | 1648 | 1680 | 1159 | 1104 |
| * Chubb National Insurance Co. | 2127 | 2373 | 1564 | 1443 |
| Cincinnati Insurance Co. | 1338 | 1835 | 1039 | 872 |
| * CSAA General Insurance Co. | 1665 | 1608 | 1087 | 984 |
| * Cumberland Insurance Co. Inc. | 1264 | 1998 | 880 | 757 |
| * Dairyland Insurance Co. | 4942 | 7037 | 3291 | 3360 |
| Donegal Mutual Insurance Co. | 4221 | 4221 | 2504 | 1644 |
| Elephant Insurance Co. | 4064 | 4358 | 3034 | 2774 |
| * Encompass Home/Auto Insurance Co. | 1652 | 1809 | 1283 | 773 |
| Erie Insurance Exchange | 1627 | 1627 | 1048 | 940 |
| Esurance Property & Casualty Ins. Co. | 1914 | 1948 | 1432 | 1254 |
| * Farmers Insurance Exchange | 2079 | 2236 | 1455 | 1304 |
| * Foremost Insurance Co. | 2590 | 2722 | 1838 | 1656 |
| * Garrison Property & Casualty Ins. Co. | 2224 | 2513 | 1709 | 1466 |
| * GEICO Casualty Co. | 1362 | 1325 | 896 | 844 |
| * Hartford Casualty Insurance Co. | 2441 | 2600 | 1757 | 1580 |
| * Horace Mann Insurance Co. | 1089 | 1089 | 821 | 712 |
| * Horace Mann Property & Casualty Ins. Co. | 1920 | 1920 | 1152 | 1076 |
| IDS Property Casualty Inc. Co. | 1448 | 1488 | 902 | 932 |
| * Integon Indemnity Co. | 1651 | 1973 | 1385 | 1157 |
| * LM General Insurance Co. | 3450 | 3734 | 2951 | 2350 |
| * LM Insurance Corp. | 3833 | 4149 | 3278 | 2611 |
| Maryland Auto Insurance Fund | 4506 | 4464 | 4140 | 4251 |
| * Meridian Security Insurance Co. | 1752 | 1750 | 1188 | 959 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 8: Single Female, Age 40*

| | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | * Metropolitan Casualty Insurance Co. | 2620 | 2303 | 2029 | 1400 |
| | * Metropolitan Direct Property and Casualty | 2604 | 2842 | 1970 | 1574 |
| | * Metropolitan Group Property and Casualty | 2016 | 2262 | 1674 | 1324 |
| | * Mutual Benefit Insurance Co. | 1665 | 1606 | 1156 | 1018 |
| | * National General Assurance Co. | 2748 | 3250 | 2262 | 2034 |
| | * Nationwide Property & Casualty Co. | 1721 | 1857 | 1382 | 1144 |
| | Old Dominion Insurance Co. | 1696 | 1814 | 1146 | 934 |
| | * Penn National Insurance Co. | 1586 | 1678 | 1198 | 1002 |
| | * Pharmacists Mutual Insurance Co. | 2001 | 2123 | 1537 | 1281 |
| | Privilege Underwriters Reciprocal Exch. | 2066 | 2066 | 1993 | 867 |
| | * Progressive Select Insurance Co. | 884 | 907 | 766 | 617 |
| | * Progressive Specialty Insurance Co. | 1377 | 1386 | 1121 | 859 |
| | * Root Insurance Co. | 1288 | 1414 | 915 | 919 |
| | * Selective Ins. Co. of South Carolina | 2192 | 2399 | 1452 | 1178 |
| | * State Farm Fire & Casualty Co. | 2527 | 3059 | 1780 | 1692 |
| | * State Farm Mutual Ins. Co. | 1431 | 1732 | 1017 | 962 |
| | * Teachers Insurance Co. | 2061 | 2061 | 1218 | 1186 |
| | * Travelers Property Casualty Insurance Co. | 1871 | 1869 | 1258 | 1042 |
| | * United Services Automobile Association | 1228 | 1391 | 917 | 870 |
| | * Unitrin Safeguard Insurance Co. | 1992 | 2299 | 1632 | 1462 |
| | * USAA Casualty Insurance Co. | 1334 | 1439 | 952 | 848 |
| | * USAA General Indemnity Co. | 1387 | 1512 | 1054 | 975 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 9: Single Male, Age 50*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1360 | 1985 | 2623 | 2054 | 1835 | 2189 |
| * AIG Property Casualty Co. | 3269 | 3436 | 3436 | 3269 | 2285 | 2493 |
| * Allstate Indemnity Co. | 2107 | 2528 | 2755 | 2032 | 2386 | 2681 |
| American National Property & Casualty Co. | 1212 | 1510 | 1780 | 1238 | 1382 | 1662 |
| * American States Preferred Insurance Co. | 3806 | 4136 | 4234 | 3807 | 4064 | 4351 |
| * Amica Mutual Insurance Co. | 1818 | 2145 | 2145 | 1818 | 1924 | 2086 |
| * Brethren Mutual Insurance Co. | 1345 | 1507 | 1736 | 1339 | 1325 | 1695 |
| * Chubb National Insurance Co. | 1974 | 2435 | 2880 | 1974 | 2518 | 3073 |
| Cincinnati Insurance Co. | 1319 | 1415 | 1403 | 1277 | 1387 | 1433 |
| * CSAA General Insurance Co. | 1057 | 1325 | 1475 | 1232 | 1305 | 1441 |
| * Cumberland Insurance Co. Inc. | 991 | 1152 | 1188 | 991 | 1118 | 1178 |
| * Dairyland Insurance Co. | 4970 | 5229 | 5695 | 4736 | 5342 | 6173 |
| Donegal Mutual Insurance Co. | 3457 | 3546 | 4273 | 3457 | 4634 | 4890 |
| Elephant Insurance Co. | 3515 | 4174 | 5306 | 3515 | 4462 | 5018 |
| * Encompass Home/Auto Insurance Co. | 1468 | 1892 | 2086 | 1468 | 2162 | 2076 |
| Erie Insurance Exchange | 1123 | 1209 | 1533 | 1123 | 1399 | 1556 |
| Esurance Property & Casualty Ins. Co. | 2090 | 2080 | 2692 | 2090 | 2286 | 2414 |
| * Farmers Insurance Exchange | 2202 | 2387 | 2953 | 2202 | 2343 | 2723 |
| * Foremost Insurance Co. | 2115 | 2250 | 2586 | 2115 | 2263 | 2574 |
| * Garrison Property & Casualty Ins. Co. | 2237 | 2542 | 2899 | 2263 | 2652 | 3214 |
| * GEICO Casualty Co. | 1561 | 1639 | 1963 | 1561 | 1315 | 1622 |
| * Hartford Casualty Insurance Co. | 2308 | 3001 | 2845 | 1839 | 2703 | 3086 |
| * Horace Mann Insurance Co. | 1275 | 1385 | 1653 | 1275 | 1286 | 1386 |
| * Horace Mann Property & Casualty Ins. Co. | 1632 | 1900 | 2601 | 1632 | 2160 | 2160 |
| IDS Property Casualty Inc. Co. | 1424 | 1496 | 1746 | 1484 | 1418 | 1818 |
| * Integon Indemnity Co. | 1328 | 1437 | 1872 | 1428 | 1506 | 1797 |
| * LM General Insurance Co. | 3247 | 3728 | 3884 | 3214 | 3480 | 3884 |
| * LM Insurance Corp. | 3608 | 4142 | 4315 | 3572 | 3867 | 4316 |
| Maryland Auto Insurance Fund | 7362 | 7160 | 7228 | 7362 | 6593 | 6180 |
| * Meridian Security Insurance Co. | 1211 | 1491 | 1861 | 1414 | 1522 | 1872 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 9: Single Male, Age 50*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 2060 | 3100 | 3307 | 2722 | 2819 | 3450 |
| * Metropolitan Direct Property and Casualty | 2402 | 2840 | 3154 | 2402 | 2976 | 2686 |
| * Metropolitan Group Property and Casualty | 1834 | 2302 | 3390 | 2098 | 2172 | 2522 |
| * Mutual Benefit Insurance Co. | 1107 | 1350 | 1666 | 1182 | 1374 | 1610 |
| * National General Assurance Co. | 2810 | 2960 | 3395 | 2810 | 2965 | 3709 |
| * Nationwide Property & Casualty Co. | 1650 | 1981 | 2275 | 1744 | 1911 | 2269 |
| Old Dominion Insurance Co. | 1260 | 1414 | 1698 | 1282 | 1596 | 1844 |
| * Penn National Insurance Co. | 1271 | 1614 | 1756 | 1271 | 1646 | 1785 |
| * Pharmacists Mutual Insurance Co. | 1214 | 1529 | 1529 | 1214 | 1304 | 1742 |
| Privilege Underwriters Reciprocal Exch. | 1771 | 1815 | 1815 | 1771 | 1241 | 1724 |
| * Progressive Select Insurance Co. | 820 | 891 | 1115 | 976 | 894 | 958 |
| * Progressive Specialty Insurance Co. | 1057 | 1290 | 1648 | 1240 | 1195 | 1442 |
| * Root Insurance Co. | 1410 | 1427 | 1672 | 1590 | 1573 | 1981 |
| * Selective Ins. Co. of South Carolina | 1308 | 1665 | 1769 | 1245 | 1374 | 1799 |
| * State Farm Fire & Casualty Co. | 2486 | 2843 | 3682 | 2553 | 3199 | 4207 |
| * State Farm Mutual Ins. Co. | 1415 | 1621 | 2079 | 1463 | 1787 | 2366 |
| * Teachers Insurance Co. | 1725 | 1995 | 2768 | 1725 | 2239 | 2239 |
| * Travelers Property Casualty Insurance Co. | 1306 | 1614 | 2091 | 1626 | 1573 | 2035 |
| * United Services Automobile Association | 1265 | 1483 | 1679 | 1315 | 1523 | 1737 |
| * Unitrin Safeguard Insurance Co. | 1643 | 1832 | 2204 | 1644 | 1705 | 2094 |
| * USAA Casualty Insurance Co. | 1301 | 1392 | 1689 | 1389 | 1585 | 1804 |
| * USAA General Indemnity Co. | 1389 | 1616 | 1841 | 1494 | 1629 | 1904 |

*Scenario 9: Single Male, Age 50*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 2812 | 2634 | 2181 | 1763 |
| * AIG Property Casualty Co. | 4213 | 2952 | 3436 | 1630 |
| * Allstate Indemnity Co. | 2892 | 2878 | 2516 | 2113 |
| American National Property & Casualty Co. | 1996 | 1982 | 1468 | 1222 |
| * American States Preferred Insurance Co. | 5451 | 5907 | 4209 | 3707 |
| * Amica Mutual Insurance Co. | 2398 | 3149 | 2145 | 1818 |
| * Brethren Mutual Insurance Co. | 2019 | 2059 | 1468 | 1364 |
| * Chubb National Insurance Co. | 3170 | 3523 | 2334 | 2130 |
| Cincinnati Insurance Co. | 1788 | 2455 | 1418 | 1176 |
| * CSAA General Insurance Co. | 1812 | 1750 | 1201 | 1077 |
| * Cumberland Insurance Co. Inc. | 1653 | 2618 | 1154 | 991 |
| * Dairyland Insurance Co. | 6193 | 7334 | 5030 | 4949 |
| Donegal Mutual Insurance Co. | 7105 | 7105 | 4273 | 2713 |
| Elephant Insurance Co. | 5390 | 5772 | 4006 | 3615 |
| * Encompass Home/Auto Insurance Co. | 2644 | 2833 | 2086 | 1327 |
| Erie Insurance Exchange | 1906 | 1906 | 1209 | 1073 |
| Esurance Property & Casualty Ins. Co. | 2882 | 2866 | 2148 | 1844 |
| * Farmers Insurance Exchange | 3437 | 3518 | 2292 | 2000 |
| * Foremost Insurance Co. | 2987 | 3107 | 2120 | 1902 |
| * Garrison Property & Casualty Ins. Co. | 3510 | 3981 | 2712 | 2320 |
| * GEICO Casualty Co. | 2217 | 2145 | 1490 | 1395 |
| * Hartford Casualty Insurance Co. | 3645 | 3921 | 2563 | 2298 |
| * Horace Mann Insurance Co. | 1819 | 1819 | 1385 | 1207 |
| * Horace Mann Property & Casualty Ins. Co. | 3134 | 3134 | 1900 | 1798 |
| IDS Property Casualty Inc. Co. | 2190 | 2224 | 1410 | 1430 |
| * Integon Indemnity Co. | 1898 | 2229 | 1582 | 1301 |
| * LM General Insurance Co. | 3996 | 4118 | 3789 | 3329 |
| * LM Insurance Corp. | 4440 | 4575 | 4210 | 3699 |
| Maryland Auto Insurance Fund | 7746 | 7621 | 7134 | 7362 |
| * Meridian Security Insurance Co. | 2253 | 2198 | 1594 | 1265 |

*Scenario 9: Single Male, Age 50*

| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 4154 | 3512 | 3100 | 2060 |
| | * Metropolitan Direct Property and Casualty | 3964 | 4272 | 3018 | 2402 |
| | * Metropolitan Group Property and Casualty | 2788 | 3200 | 2302 | 1834 |
| | * Mutual Benefit Insurance Co. | 1989 | 1927 | 1350 | 1210 |
| | * National General Assurance Co. | 3772 | 4464 | 3112 | 2775 |
| | * Nationwide Property & Casualty Co. | 2448 | 2581 | 2061 | 1658 |
| | Old Dominion Insurance Co. | 2224 | 2396 | 1494 | 1204 |
| | * Penn National Insurance Co. | 2143 | 2278 | 1630 | 1327 |
| | * Pharmacists Mutual Insurance Co. | 2002 | 2159 | 1529 | 1214 |
| | Privilege Underwriters Reciprocal Exch. | 1953 | 1953 | 1815 | 817 |
| | * Progressive Select Insurance Co. | 1243 | 1263 | 1112 | 870 |
| | * Progressive Specialty Insurance Co. | 1729 | 1684 | 1455 | 1102 |
| | * Root Insurance Co. | 2039 | 2217 | 1494 | 1492 |
| | * Selective Ins. Co. of South Carolina | 2296 | 2516 | 1541 | 1248 |
| | * State Farm Fire & Casualty Co. | 4064 | 4855 | 2885 | 2721 |
| | * State Farm Mutual Ins. Co. | 2301 | 2749 | 1649 | 1546 |
| | * Teachers Insurance Co. | 3348 | 3348 | 1995 | 1974 |
| | * Travelers Property Casualty Insurance Co. | 2554 | 2450 | 1776 | 1355 |
| | * United Services Automobile Association | 1963 | 2233 | 1486 | 1402 |
| | * Unitrin Safeguard Insurance Co. | 2239 | 2530 | 1879 | 1684 |
| | * USAA Casualty Insurance Co. | 2034 | 2208 | 1474 | 1312 |
| | * USAA General Indemnity Co. | 2127 | 2322 | 1622 | 1489 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 10: Single Male, Age 50*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1292 | 1511 | 1985 | 1450 | 1455 | 1746 |
| * AIG Property Casualty Co. | 2390 | 2526 | 2526 | 2390 | 1673 | 1821 |
| * Allstate Indemnity Co. | 1711 | 2000 | 2188 | 1653 | 1893 | 2100 |
| American National Property & Casualty Co. | 872 | 1084 | 1278 | 892 | 984 | 1186 |
| * American States Preferred Insurance Co. | 2494 | 2815 | 2922 | 2433 | 2880 | 3150 |
| * Amica Mutual Insurance Co. | 1333 | 1580 | 1580 | 1333 | 1397 | 1512 |
| * Brethren Mutual Insurance Co. | 1193 | 1313 | 1516 | 1200 | 1143 | 1436 |
| * Chubb National Insurance Co. | 1199 | 1483 | 1763 | 1199 | 1518 | 1865 |
| Cincinnati Insurance Co. | 1179 | 1267 | 1257 | 1132 | 1226 | 1275 |
| * CSAA General Insurance Co. | 955 | 1173 | 1299 | 1108 | 1173 | 1293 |
| * Cumberland Insurance Co. Inc. | 916 | 1066 | 1103 | 916 | 1008 | 1067 |
| * Dairyland Insurance Co. | 3856 | 4559 | 5353 | 3425 | 5134 | 6644 |
| Donegal Mutual Insurance Co. | 2822 | 2898 | 3513 | 2822 | 3740 | 3944 |
| Elephant Insurance Co. | 3699 | 4288 | 5408 | 3699 | 4516 | 5075 |
| * Encompass Home/Auto Insurance Co. | 1548 | 2139 | 2397 | 1548 | 2532 | 2422 |
| Erie Insurance Exchange | 686 | 745 | 946 | 686 | 858 | 960 |
| Esurance Property & Casualty Ins. Co. | 1618 | 1636 | 2078 | 1618 | 1790 | 1882 |
| * Farmers Insurance Exchange | 1686 | 1868 | 2235 | 1686 | 1990 | 2300 |
| * Foremost Insurance Co. | 1775 | 1969 | 2225 | 1775 | 2065 | 2363 |
| * Garrison Property & Casualty Ins. Co. | 1364 | 1549 | 1768 | 1377 | 1618 | 1969 |
| * GEICO Casualty Co. | 1060 | 1123 | 1337 | 1060 | 917 | 1131 |
| * Hartford Casualty Insurance Co. | 1621 | 2155 | 2057 | 1283 | 1877 | 2059 |
| * Horace Mann Insurance Co. | 789 | 857 | 1028 | 789 | 801 | 862 |
| * Horace Mann Property & Casualty Ins. Co. | 1025 | 1185 | 1639 | 1025 | 1358 | 1358 |
| IDS Property Casualty Inc. Co. | 1034 | 1082 | 1260 | 1080 | 1028 | 1308 |
| * Integon Indemnity Co. | 1266 | 1357 | 1764 | 1348 | 1420 | 1693 |
| * LM General Insurance Co. | 2459 | 3259 | 3585 | 2373 | 3013 | 3724 |
| * LM Insurance Corp. | 2732 | 3621 | 3984 | 2636 | 3348 | 4138 |
| Maryland Auto Insurance Fund | 3696 | 3607 | 3639 | 3696 | 3343 | 3105 |
| * Meridian Security Insurance Co. | 883 | 1088 | 1372 | 1041 | 1117 | 1382 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 10: Single Male, Age 50*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 1800 | 2620 | 2803 | 2343 | 2527 | 2955 |
| * Metropolitan Direct Property and Casualty | 1924 | 2310 | 2570 | 1924 | 2426 | 2164 |
| * Metropolitan Group Property and Casualty | 1762 | 2226 | 3174 | 2002 | 2134 | 2378 |
| * Mutual Benefit Insurance Co. | 905 | 1105 | 1356 | 992 | 1096 | 1284 |
| * National General Assurance Co. | 2104 | 2200 | 2518 | 2104 | 2204 | 2742 |
| * Nationwide Property & Casualty Co. | 1247 | 1350 | 1784 | 1313 | 1508 | 1818 |
| Old Dominion Insurance Co. | 1128 | 1240 | 1496 | 1150 | 1404 | 1606 |
| * Penn National Insurance Co. | 887 | 1108 | 1207 | 886 | 1137 | 1230 |
| * Pharmacists Mutual Insurance Co. | 1228 | 1487 | 1487 | 1228 | 1219 | 1616 |
| Privilege Underwriters Reciprocal Exch. | 1931 | 1968 | 1968 | 1931 | 1343 | 1869 |
| * Progressive Select Insurance Co. | 546 | 587 | 718 | 634 | 589 | 629 |
| * Progressive Specialty Insurance Co. | 867 | 1062 | 1352 | 990 | 990 | 1200 |
| * Root Insurance Co. | 765 | 773 | 907 | 855 | 861 | 1091 |
| * Selective Ins. Co. of South Carolina | 1165 | 1515 | 1609 | 1113 | 1242 | 1630 |
| * State Farm Fire & Casualty Co. | 1644 | 1870 | 2411 | 1688 | 2086 | 2739 |
| * State Farm Mutual Ins. Co. | 941 | 1071 | 1369 | 973 | 1173 | 1548 |
| * Teachers Insurance Co. | 1078 | 1236 | 1734 | 1078 | 1399 | 1399 |
| * Travelers Property Casualty Insurance Co. | 1007 | 1239 | 1591 | 1231 | 1228 | 1564 |
| * United Services Automobile Association | 783 | 922 | 1047 | 815 | 949 | 1085 |
| * Unitrin Safeguard Insurance Co. | 1591 | 1802 | 2201 | 1590 | 1708 | 2118 |
| * USAA Casualty Insurance Co. | 811 | 869 | 1059 | 869 | 994 | 1137 |
| * USAA General Indemnity Co. | 858 | 1001 | 1141 | 925 | 1010 | 1182 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 10: Single Male, Age 50*

| | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | * Agency Insurance Co. | 2167 | 2084 | 1632 | 1338 |
| | * AIG Property Casualty Co. | 3036 | 2165 | 2526 | 1191 |
| | * Allstate Indemnity Co. | 2245 | 2200 | 1995 | 1715 |
| | American National Property & Casualty Co. | 1434 | 1406 | 1060 | 878 |
| | * American States Preferred Insurance Co. | 3746 | 4117 | 2906 | 2453 |
| | * Amica Mutual Insurance Co. | 1753 | 2293 | 1580 | 1333 |
| | * Brethren Mutual Insurance Co. | 1733 | 1748 | 1282 | 1208 |
| | * Chubb National Insurance Co. | 1938 | 2143 | 1422 | 1289 |
| | Cincinnati Insurance Co. | 1601 | 2217 | 1269 | 1041 |
| | * CSAA General Insurance Co. | 1618 | 1564 | 1065 | 969 |
| | * Cumberland Insurance Co. Inc. | 1499 | 2308 | 1070 | 916 |
| | * Dairyland Insurance Co. | 6250 | 8683 | 4212 | 4283 |
| | Donegal Mutual Insurance Co. | 5785 | 5785 | 3513 | 2221 |
| | Elephant Insurance Co. | 5501 | 5871 | 4127 | 3775 |
| | * Encompass Home/Auto Insurance Co. | 3141 | 3389 | 2397 | 1356 |
| | Erie Insurance Exchange | 1191 | 1191 | 745 | 653 |
| | Esurance Property & Casualty Ins. Co. | 2212 | 2194 | 1674 | 1452 |
| | * Farmers Insurance Exchange | 2604 | 2864 | 1747 | 1563 |
| | * Foremost Insurance Co. | 2573 | 2848 | 1824 | 1649 |
| | * Garrison Property & Casualty Ins. Co. | 2141 | 2429 | 1657 | 1412 |
| | * GEICO Casualty Co. | 1516 | 1469 | 1019 | 955 |
| | * Hartford Casualty Insurance Co. | 2517 | 2634 | 1819 | 1627 |
| | * Horace Mann Insurance Co. | 1131 | 1131 | 857 | 746 |
| | * Horace Mann Property & Casualty Ins. Co. | 1981 | 1981 | 1185 | 1125 |
| | IDS Property Casualty Inc. Co. | 1580 | 1604 | 1022 | 1040 |
| | * Integon Indemnity Co. | 1769 | 2080 | 1489 | 1238 |
| | * LM General Insurance Co. | 3850 | 4096 | 3362 | 2673 |
| | * LM Insurance Corp. | 4278 | 4552 | 3735 | 2971 |
| | Maryland Auto Insurance Fund | 3899 | 3839 | 3595 | 3696 |
| | * Meridian Security Insurance Co. | 1674 | 1643 | 1165 | 924 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 10: Single Male, Age 50*

| | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | * Metropolitan Casualty Insurance Co. | 3386 | 2979 | 2620 | 1800 |
| | * Metropolitan Direct Property and Casualty | 3160 | 3434 | 2394 | 1924 |
| | * Metropolitan Group Property and Casualty | 2648 | 2984 | 2226 | 1762 |
| | * Mutual Benefit Insurance Co. | 1616 | 1548 | 1105 | 975 |
| | * National General Assurance Co. | 2778 | 3285 | 2308 | 2079 |
| | * Nationwide Property & Casualty Co. | 1906 | 2037 | 1403 | 1258 |
| | Old Dominion Insurance Co. | 1934 | 2086 | 1314 | 1076 |
| Rates Effective as of 8/1/2020 | * Penn National Insurance Co. | 1463 | 1554 | 1114 | 923 |
| | * Pharmacists Mutual Insurance Co. | 1897 | 1997 | 1487 | 1228 |
| | Privilege Underwriters Reciprocal Exch. | 2136 | 2136 | 1968 | 865 |
| | * Progressive Select Insurance Co. | 798 | 806 | 715 | 571 |
| | * Progressive Specialty Insurance Co. | 1425 | 1398 | 1190 | 903 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 1117 | 1221 | 806 | 808 |
| | * Selective Ins. Co. of South Carolina | 2084 | 2270 | 1393 | 1122 |
| | * State Farm Fire & Casualty Co. | 2659 | 3157 | 1899 | 1795 |
| | * State Farm Mutual Ins. Co. | 1514 | 1796 | 1091 | 1025 |
| | * Teachers Insurance Co. | 2106 | 2106 | 1236 | 1233 |
| | * Travelers Property Casualty Insurance Co. | 1926 | 1851 | 1351 | 1053 |
| | * United Services Automobile Association | 1228 | 1398 | 925 | 871 |
| | * Unitrin Safeguard Insurance Co. | 2251 | 2560 | 1865 | 1674 |
| | * USAA Casualty Insurance Co. | 1280 | 1390 | 923 | 816 |
| | * USAA General Indemnity Co. | 1318 | 1439 | 1006 | 920 |

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

*Scenario 11: Single Female, Age 50*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1275 | 1507 | 1992 | 1396 | 1527 | 1851 |
| * AIG Property Casualty Co. | 2976 | 3093 | 3093 | 2976 | 2087 | 2286 |
| * Allstate Indemnity Co. | 2143 | 2570 | 2824 | 2066 | 2524 | 2885 |
| American National Property & Casualty Co. | 1918 | 2354 | 2776 | 1934 | 2308 | 2772 |
| * American States Preferred Insurance Co. | 2781 | 3102 | 3208 | 2734 | 3146 | 3425 |
| * Amica Mutual Insurance Co. | 1235 | 1461 | 1461 | 1235 | 1298 | 1408 |
| * Brethren Mutual Insurance Co. | 1474 | 1668 | 1949 | 1473 | 1499 | 1934 |
| * Chubb National Insurance Co. | 2083 | 2613 | 3147 | 2083 | 2744 | 3406 |
| Cincinnati Insurance Co. | 1487 | 1629 | 1611 | 1395 | 1604 | 1665 |
| * CSAA General Insurance Co. | 1812 | 2277 | 2582 | 2114 | 2281 | 2539 |
| * Cumberland Insurance Co. Inc. | 1150 | 1354 | 1396 | 1150 | 1323 | 1390 |
| * Dairyland Insurance Co. | 3578 | 4300 | 5093 | 3148 | 4938 | 6572 |
| Donegal Mutual Insurance Co. | 2906 | 2991 | 3602 | 2906 | 3948 | 4163 |
| Elephant Insurance Co. | 3347 | 3969 | 5043 | 3347 | 4358 | 4869 |
| * Encompass Home/Auto Insurance Co. | 1266 | 1717 | 1945 | 1266 | 2138 | 2025 |
| Erie Insurance Exchange | 1488 | 1617 | 2064 | 1488 | 1868 | 2095 |
| Esurance Property & Casualty Ins. Co. | 2238 | 2352 | 3062 | 2238 | 2648 | 2814 |
| Farmers Insurance Exchange | 2520 | 2778 | 3180 | 2520 | 3058 | 3533 |
| * Foremost Insurance Co. | 2617 | 2903 | 3323 | 2617 | 3099 | 3585 |
| * Garrison Property & Casualty Ins. Co. | 1716 | 1949 | 2247 | 1744 | 2045 | 2491 |
| * GEICO Casualty Co. | 1039 | 1141 | 1368 | 1039 | 970 | 1216 |
| * Hartford Casualty Insurance Co. | 2158 | 2836 | 2707 | 1658 | 2546 | 2829 |
| Horace Mann Insurance Co. | 1052 | 1180 | 1423 | 1052 | 1115 | 1219 |
| Horace Mann Property & Casualty Ins. Co. | 1396 | 1721 | 2365 | 1396 | 1971 | 1971 |
| IDS Property Casualty Inc. Co. | 1134 | 1198 | 1434 | 1166 | 1210 | 1568 |
| * Integon Indemnity Co. | 1683 | 1840 | 2426 | 1783 | 2004 | 2426 |
| * LM General Insurance Co. | 3451 | 4671 | 5216 | 3318 | 4444 | 5526 |
| * LM Insurance Corp. | 3834 | 5190 | 5795 | 3687 | 4938 | 6140 |
| Maryland Auto Insurance Fund | 3360 | 3258 | 3289 | 3360 | 3018 | 2835 |
| * Meridian Security Insurance Co. | 1059 | 1330 | 1725 | 1236 | 1407 | 1789 |

*Scenario 11: Single Female, Age 50*

| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 2231 | 3289 | 3463 | 2879 | 3097 | 3700 |
| | * Metropolitan Direct Property and Casualty | 2288 | 2804 | 3120 | 2288 | 2946 | 2668 |
| | * Metropolitan Group Property and Casualty | 2018 | 2550 | 3680 | 2228 | 2464 | 2846 |
| | * Mutual Benefit Insurance Co. | 1133 | 1391 | 1724 | 1224 | 1394 | 1649 |
| | * National General Assurance Co. | 6031 | 6315 | 7256 | 6031 | 6331 | 7925 |
| | * Nationwide Property & Casualty Co. | 1487 | 1638 | 2203 | 1555 | 1878 | 2326 |
| | Old Dominion Insurance Co. | 1606 | 1806 | 2184 | 1628 | 2048 | 2372 |
| | Penn National Insurance Co. | 1493 | 1898 | 2084 | 1492 | 1971 | 2119 |
| | * Pharmacists Mutual Insurance Co. | 2130 | 2596 | 2596 | 2130 | 2208 | 2950 |
| | Privilege Underwriters Reciprocal Exch. | 2450 | 2542 | 2542 | 2450 | 1725 | 2391 |
| | * Progressive Select Insurance Co. | 876 | 956 | 1166 | 968 | 1009 | 1110 |
| | * Progressive Specialty Insurance Co. | 1229 | 1541 | 1998 | 1323 | 1531 | 1919 |
| | * Root Insurance Co. | 1287 | 1297 | 1528 | 1414 | 1475 | 1876 |
| | * Selective Ins. Co. of South Carolina | 1911 | 2578 | 2769 | 1855 | 2142 | 2835 |
| | * State Farm Fire & Casualty Co. | 2513 | 2903 | 3796 | 2523 | 3362 | 4488 |
| | * State Farm Mutual Ins. Co. | 1414 | 1637 | 2120 | 1426 | 1862 | 2505 |
| | Teachers Insurance Co. | 1492 | 1826 | 2526 | 1492 | 2053 | 2053 |
| | * Travelers Property Casualty Insurance Co. | 1586 | 2014 | 2694 | 1896 | 2118 | 2784 |
| | * United Services Automobile Association | 1041 | 1222 | 1398 | 1086 | 1268 | 1461 |
| | * Unitrin Safeguard Insurance Co. | 2104 | 2480 | 3049 | 2104 | 2442 | 3074 |
| | * USAA Casualty Insurance Co. | 1105 | 1178 | 1458 | 1186 | 1375 | 1575 |
| | * USAA General Indemnity Co. | 1291 | 1497 | 1741 | 1397 | 1533 | 1813 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 11: Single Female, Age 50*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 2229 | 2234 | 1610 | 1346 |
| * AIG Property Casualty Co. | 3948 | 2688 | 3093 | 1514 |
| * Allstate Indemnity Co. | 3037 | 3168 | 2555 | 2150 |
| American National Property & Casualty Co. | 3118 | 3228 | 2264 | 1926 |
| * American States Preferred Insurance Co. | 4144 | 4542 | 3180 | 2720 |
| * Amica Mutual Insurance Co. | 1624 | 2129 | 1461 | 1235 |
| * Brethren Mutual Insurance Co. | 2294 | 2347 | 1620 | 1508 |
| * Chubb National Insurance Co. | 3395 | 3819 | 2491 | 2292 |
| Cincinnati Insurance Co. | 2067 | 2820 | 1587 | 1317 |
| * CSAA General Insurance Co. | 3222 | 3105 | 2049 | 1823 |
| * Cumberland Insurance Co. Inc. | 1951 | 3052 | 1356 | 1150 |
| * Dairyland Insurance Co. | 6076 | 8866 | 3981 | 4079 |
| Donegal Mutual Insurance Co. | 6046 | 6046 | 3602 | 2272 |
| Elephant Insurance Co. | 5149 | 5578 | 3787 | 3469 |
| * Encompass Home/Auto Insurance Co. | 2504 | 2782 | 1945 | 1162 |
| Erie Insurance Exchange | 2617 | 2617 | 1617 | 1428 |
| Esurance Property & Casualty Ins. Co. | 3298 | 3416 | 2380 | 2046 |
| Farmers Insurance Exchange | 3802 | 4378 | 2593 | 2358 |
| * Foremost Insurance Co. | 3894 | 4448 | 2696 | 2437 |
| * Garrison Property & Casualty Ins. Co. | 2753 | 3120 | 2080 | 1791 |
| * GEICO Casualty Co. | 1608 | 1568 | 1028 | 975 |
| * Hartford Casualty Insurance Co. | 3453 | 3700 | 2359 | 2147 |
| Horace Mann Insurance Co. | 1586 | 1586 | 1180 | 1001 |
| Horace Mann Property & Casualty Ins. Co. | 2900 | 2900 | 1721 | 1541 |
| IDS Property Casualty Inc. Co. | 1832 | 1894 | 1132 | 1156 |
| * Integon Indemnity Co. | 2469 | 3019 | 2032 | 1685 |
| * LM General Insurance Co. | 5694 | 6116 | 4851 | 3856 |
| * LM Insurance Corp. | 6326 | 6796 | 5390 | 4285 |
| Maryland Auto Insurance Fund | 3541 | 3495 | 3250 | 3360 |
| * Meridian Security Insurance Co. | 2122 | 2148 | 1418 | 1142 |

*Scenario 11: Single Female, Age 50*

| | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | * Metropolitan Casualty Insurance Co. | 4413 | 3768 | 3289 | 2231 |
| | * Metropolitan Direct Property and Casualty | 3908 | 4184 | 2892 | 2288 |
| | * Metropolitan Group Property and Casualty | 3118 | 3554 | 2550 | 2018 |
| | * Mutual Benefit Insurance Co. | 2075 | 2002 | 1391 | 1234 |
| | * National General Assurance Co. | 8030 | 9536 | 6644 | 5955 |
| | * Nationwide Property & Casualty Co. | 2375 | 2638 | 1691 | 1516 |
| | Old Dominion Insurance Co. | 2822 | 3082 | 1898 | 1516 |
| | Penn National Insurance Co. | 2515 | 2669 | 1903 | 1562 |
| | * Pharmacists Mutual Insurance Co. | 3404 | 3649 | 2596 | 2130 |
| | Privilege Underwriters Reciprocal Exch. | 2676 | 2676 | 2542 | 1135 |
| | * Progressive Select Insurance Co. | 1378 | 1453 | 1156 | 948 |
| | * Progressive Specialty Insurance Co. | 2178 | 2287 | 1718 | 1303 |
| | * Root Insurance Co. | 1905 | 2106 | 1346 | 1364 |
| | * Selective Ins. Co. of South Carolina | 3590 | 3916 | 2354 | 1911 |
| | * State Farm Fire & Casualty Co. | 4207 | 5152 | 2923 | 2804 |
| | * State Farm Mutual Ins. Co. | 2357 | 2893 | 1651 | 1577 |
| | Teachers Insurance Co. | 3136 | 3136 | 1826 | 1709 |
| | * Travelers Property Casualty Insurance Co. | 3282 | 3296 | 2154 | 1748 |
| | * United Services Automobile Association | 1665 | 1901 | 1216 | 1160 |
| | * Unitrin Safeguard Insurance Co. | 3173 | 3739 | 2557 | 2297 |
| | * USAA Casualty Insurance Co. | 1788 | 1942 | 1254 | 1121 |
| | * USAA General Indemnity Co. | 2025 | 2213 | 1505 | 1392 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 12: Single Male, Age 65*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 957 | 1155 | 1534 | 1011 | 945 | 1460 |
| * AIG Property Casualty Co. | 1329 | 1397 | 1397 | 1329 | 949 | 1035 |
| * Allstate Indemnity Co. | 1120 | 1346 | 1433 | 1091 | 1338 | 1495 |
| American National Property & Casualty Co. | 476 | 594 | 690 | 474 | 588 | 714 |
| * American States Preferred Insurance Co. | 2080 | 2371 | 2449 | 2004 | 2458 | 2670 |
| * Amica Mutual Insurance Co. | 848 | 997 | 997 | 848 | 939 | 1026 |
| Atlantic States Insurance Co. | 728 | 774 | 908 | 728 | 998 | 1052 |
| * Brethren Mutual Insurance Co. | 511 | 584 | 678 | 501 | 538 | 710 |
| * Chubb National Insurance Co. | 837 | 1055 | 1248 | 837 | 1158 | 1405 |
| Cincinnati Insurance Co. | 685 | 774 | 761 | 621 | 782 | 818 |
| * CSAA General Insurance Co. | 1005 | 1223 | 1409 | 1166 | 1250 | 1378 |
| * Cumberland Insurance Co. Inc. | 436 | 517 | 531 | 436 | 533 | 553 |
| * Dairyland Insurance Co. | 2229 | 2727 | 3227 | 1941 | 3149 | 4121 |
| Elephant Insurance Co. | 1925 | 2407 | 2994 | 1925 | 2691 | 2970 |
| * Encompass Home/Auto Insurance Co. | 690 | 922 | 1034 | 690 | 1157 | 1093 |
| Erie Insurance Exchange | 604 | 673 | 864 | 604 | 790 | 891 |
| Esurance Property & Casualty Ins. Co. | 1144 | 1218 | 1540 | 1144 | 1358 | 1426 |
| * Farmers Insurance Exchange | 1163 | 1319 | 1439 | 1163 | 1352 | 1570 |
| * Foremost Insurance Co. | 2250 | 2532 | 2814 | 2250 | 2642 | 3029 |
| * Garrison Property & Casualty Ins. Co. | 962 | 1098 | 1259 | 991 | 1175 | 1421 |
| * GEICO Casualty Co. | 585 | 674 | 786 | 585 | 592 | 729 |
| * Hartford Casualty Insurance Co. | 1102 | 1424 | 1375 | 848 | 1313 | 1442 |
| * Horace Mann Insurance Co. | 567 | 640 | 758 | 567 | 623 | 675 |
| * Horace Mann Property & Casualty Ins. Co. | 763 | 938 | 1263 | 763 | 1067 | 1067 |
| IDS Property Casualty Inc. Co. | 664 | 710 | 858 | 670 | 728 | 968 |
| * Integon Indemnity Co. | 915 | 999 | 1313 | 953 | 1107 | 1335 |
| * LM General Insurance Co. | 1472 | 1984 | 2168 | 1410 | 1964 | 2383 |
| * LM Insurance Corp. | 1636 | 2204 | 2409 | 1566 | 2182 | 2648 |
| Maryland Auto Insurance Fund | 2722 | 2635 | 2667 | 2722 | 2370 | 2312 |
| * Meridian Security Insurance Co. | 902 | 1151 | 1497 | 1027 | 1248 | 1588 |

*Scenario 12: Single Male, Age 65*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 690 | 997 | 1079 | 870 | 978 | 1155 |
| * Metropolitan Direct Property and Casualty | 768 | 1002 | 1102 | 768 | 1064 | 952 |
| * Metropolitan Group Property and Casualty | 726 | 910 | 1338 | 776 | 898 | 1072 |
| * Mutual Benefit Insurance Co. | 486 | 606 | 760 | 488 | 658 | 785 |
| * National General Assurance Co. | 1999 | 2165 | 2441 | 1999 | 2196 | 2766 |
| * Nationwide Property & Casualty Co. | 978 | 1178 | 1428 | 1012 | 1234 | 1513 |
| Old Dominion Insurance Co. | 772 | 902 | 1086 | 794 | 1064 | 1234 |
| * Penn National Insurance Co. | 763 | 968 | 1064 | 764 | 1013 | 1099 |
| * Pharmacists Mutual Insurance Co. | 542 | 668 | 668 | 542 | 599 | 816 |
| Privilege Underwriters Reciprocal Exch. | 1005 | 1056 | 1056 | 1005 | 719 | 1023 |
| * Progressive Select Insurance Co. | 461 | 500 | 598 | 496 | 538 | 578 |
| * Progressive Specialty Insurance Co. | 620 | 787 | 1009 | 651 | 804 | 979 |
| * Root Insurance Co. | 643 | 649 | 762 | 706 | 734 | 928 |
| * Selective Ins. Co. of South Carolina | 667 | 909 | 982 | 658 | 774 | 1033 |
| * State Farm Fire & Casualty Co. | 1156 | 1335 | 1751 | 1153 | 1558 | 2073 |
| * State Farm Mutual Ins. Co. | 645 | 747 | 969 | 646 | 855 | 1149 |
| * Teachers Insurance Co. | 796 | 975 | 1319 | 796 | 1089 | 1089 |
| * Travelers Property Casualty Insurance Co. | 803 | 1020 | 1354 | 914 | 1120 | 1460 |
| * United Services Automobile Association | 555 | 646 | 729 | 580 | 681 | 778 |
| * Unitrin Safeguard Insurance Co. | 1175 | 1412 | 1721 | 1176 | 1422 | 1783 |
| * USAA Casualty Insurance Co. | 565 | 604 | 738 | 605 | 711 | 806 |
| * USAA General Indemnity Co. | 637 | 735 | 852 | 687 | 766 | 900 |

*Scenario 12: Single Male, Age 65*

| | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| **Western Maryland, Washington D.C. Suburbs, and Southern Maryland** | * Agency Insurance Co. | 1725 | 1726 | 1213 | 1034 |
| | * AIG Property Casualty Co. | 1716 | 1225 | 1397 | 704 |
| | * Allstate Indemnity Co. | 1513 | 1613 | 1339 | 1125 |
| | American National Property & Casualty Co. | 778 | 826 | 566 | 482 |
| | * American States Preferred Insurance Co. | 3102 | 3414 | 2446 | 2054 |
| | * Amica Mutual Insurance Co. | 1120 | 1516 | 997 | 848 |
| | Atlantic States Insurance Co. | 1502 | 1502 | 908 | 569 |
| **Rates Effective as of 8/1/2020** | * Brethren Mutual Insurance Co. | 818 | 855 | 567 | 526 |
| | * Chubb National Insurance Co. | 1386 | 1569 | 1002 | 919 |
| | Cincinnati Insurance Co. | 973 | 1269 | 731 | 607 |
| | * CSAA General Insurance Co. | 1724 | 1665 | 1127 | 997 |
| | * Cumberland Insurance Co. Inc. | 774 | 1278 | 517 | 436 |
| *** Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"** | * Dairyland Insurance Co. | 3798 | 5415 | 2497 | 2579 |
| | Elephant Insurance Co. | 3033 | 3293 | 2294 | 2015 |
| | * Encompass Home/Auto Insurance Co. | 1325 | 1477 | 1034 | 648 |
| | Erie Insurance Exchange | 1121 | 1121 | 673 | 590 |
| | Esurance Property & Casualty Ins. Co. | 1636 | 1694 | 1224 | 1076 |
| | * Farmers Insurance Exchange | 1679 | 1955 | 1214 | 1097 |
| | * Foremost Insurance Co. | 3220 | 3640 | 2318 | 2100 |
| | * Garrison Property & Casualty Ins. Co. | 1533 | 1740 | 1160 | 1014 |
| | * GEICO Casualty Co. | 917 | 900 | 600 | 574 |
| | * Hartford Casualty Insurance Co. | 1775 | 1918 | 1187 | 1110 |
| **n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.** | * Horace Mann Insurance Co. | 838 | 838 | 640 | 548 |
| | * Horace Mann Property & Casualty Ins. Co. | 1536 | 1536 | 938 | 824 |
| | IDS Property Casualty Inc. Co. | 1106 | 1138 | 666 | 678 |
| | * Integon Indemnity Co. | 1317 | 1645 | 1104 | 935 |
| | * LM General Insurance Co. | 2367 | 2535 | 2024 | 1662 |
| | * LM Insurance Corp. | 2630 | 2817 | 2248 | 1847 |
| | Maryland Auto Insurance Fund | 2848 | 2786 | 2622 | 2722 |
| | * Meridian Security Insurance Co. | 1835 | 1868 | 1216 | 995 |

*Scenario 12: Single Male, Age 65*

| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 1371 | 1184 | 997 | 690 |
| | * Metropolitan Direct Property and Casualty | 1430 | 1488 | 976 | 768 |
| | * Metropolitan Group Property and Casualty | 1110 | 1270 | 910 | 726 |
| | * Mutual Benefit Insurance Co. | 947 | 939 | 606 | 551 |
| | * National General Assurance Co. | 2721 | 3319 | 2311 | 1983 |
| | * Nationwide Property & Casualty Co. | 1521 | 1660 | 1206 | 1017 |
| | Old Dominion Insurance Co. | 1412 | 1584 | 958 | 756 |
| | * Penn National Insurance Co. | 1285 | 1376 | 970 | 803 |
| | * Pharmacists Mutual Insurance Co. | 913 | 1023 | 668 | 542 |
| | Privilege Underwriters Reciprocal Exch. | 1109 | 1109 | 1056 | 523 |
| | * Progressive Select Insurance Co. | 695 | 734 | 591 | 501 |
| | * Progressive Specialty Insurance Co. | 1100 | 1130 | 857 | 673 |
| | * Root Insurance Co. | 935 | 1030 | 672 | 679 |
| | * Selective Ins. Co. of South Carolina | 1276 | 1425 | 829 | 688 |
| | * State Farm Fire & Casualty Co. | 1936 | 2362 | 1340 | 1292 |
| | * State Farm Mutual Ins. Co. | 1076 | 1317 | 751 | 721 |
| | * Teachers Insurance Co. | 1637 | 1637 | 975 | 895 |
| | * Travelers Property Casualty Insurance Co. | 1631 | 1665 | 1076 | 913 |
| | * United Services Automobile Association | 860 | 979 | 637 | 617 |
| | * Unitrin Safeguard Insurance Co. | 1804 | 2150 | 1443 | 1303 |
| | * USAA Casualty Insurance Co. | 894 | 971 | 637 | 581 |
| | * USAA General Indemnity Co. | 983 | 1066 | 737 | 688 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 13: Single Male, Age 65*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1509 | 1788 | 2347 | 1634 | 1765 | 2137 |
| * AIG Property Casualty Co. | 1697 | 1750 | 1750 | 1697 | 1213 | 1268 |
| * Allstate Indemnity Co. | 1637 | 1946 | 2128 | 1583 | 1900 | 2156 |
| American National Property & Casualty Co. | 502 | 614 | 724 | 506 | 600 | 720 |
| * American States Preferred Insurance Co. | 2812 | 3152 | 3261 | 2745 | 3234 | 3506 |
| * Amica Mutual Insurance Co. | 1104 | 1302 | 1302 | 1104 | 1161 | 1259 |
| * Brethren Mutual Insurance Co. | 685 | 762 | 888 | 691 | 686 | 884 |
| * Chubb National Insurance Co. | 1005 | 1241 | 1469 | 1005 | 1294 | 1577 |
| Cincinnati Insurance Co. | 991 | 1068 | 1054 | 937 | 1064 | 1103 |
| * CSAA General Insurance Co. | 1064 | 1294 | 1475 | 1251 | 1328 | 1468 |
| * Cumberland Insurance Co. Inc. | 812 | 950 | 981 | 812 | 920 | 969 |
| * Dairyland Insurance Co. | 2587 | 3094 | 3657 | 2295 | 3560 | 4651 |
| Donegal Mutual Insurance Co. | 1545 | 1577 | 1894 | 1545 | 2053 | 2163 |
| Elephant Insurance Co. | 2342 | 2754 | 3418 | 2342 | 2990 | 3318 |
| * Encompass Home/Auto Insurance Co. | 1218 | 1678 | 1882 | 1218 | 2081 | 1971 |
| Erie Insurance Exchange | 643 | 691 | 880 | 643 | 789 | 881 |
| Esurance Property & Casualty Ins. Co. | 1600 | 1664 | 2134 | 1600 | 1844 | 1950 |
| * Farmers Insurance Exchange | 1728 | 1915 | 2169 | 1728 | 2018 | 2345 |
| * Foremost Insurance Co. | 2756 | 3074 | 3447 | 2756 | 3237 | 3710 |
| * Garrison Property & Casualty Ins. Co. | 1038 | 1168 | 1337 | 1050 | 1221 | 1481 |
| * GEICO Casualty Co. | 855 | 929 | 1099 | 855 | 796 | 982 |
| * Hartford Casualty Insurance Co. | 1235 | 1618 | 1545 | 953 | 1459 | 1602 |
| * Horace Mann Insurance Co. | 767 | 842 | 1011 | 767 | 806 | 868 |
| * Horace Mann Property & Casualty Ins. Co. | 1008 | 1189 | 1641 | 1008 | 1378 | 1378 |
| IDS Property Casualty Inc. Co. | 942 | 994 | 1176 | 978 | 982 | 1270 |
| * Integon Indemnity Co. | 1291 | 1385 | 1807 | 1352 | 1481 | 1781 |
| * LM General Insurance Co. | 1936 | 2570 | 2781 | 1880 | 2470 | 2987 |
| * LM Insurance Corp. | 2151 | 2856 | 3090 | 2089 | 2744 | 3319 |
| Maryland Auto Insurance Fund | 3506 | 3419 | 3451 | 3506 | 3154 | 2959 |
| * Meridian Security Insurance Co. | 1068 | 1340 | 1727 | 1235 | 1429 | 1800 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 13: Single Male, Age 65*

| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 982 | 1424 | 1536 | 1261 | 1392 | 1632 |
| | * Metropolitan Direct Property and Casualty | 1030 | 1302 | 1444 | 1030 | 1374 | 1230 |
| | * Metropolitan Group Property and Casualty | 968 | 1212 | 1748 | 1052 | 1188 | 1364 |
| | * Mutual Benefit Insurance Co. | 767 | 940 | 1167 | 806 | 967 | 1141 |
| | * National General Assurance Co. | 2748 | 2916 | 3307 | 2748 | 2952 | 3700 |
| | * Nationwide Property & Casualty Co. | 1177 | 1280 | 1700 | 1223 | 1460 | 1777 |
| | Old Dominion Insurance Co. | 1108 | 1244 | 1498 | 1130 | 1430 | 1636 |
| | * Penn National Insurance Co. | 871 | 1083 | 1183 | 870 | 1123 | 1217 |
| | * Pharmacists Mutual Insurance Co. | 696 | 836 | 836 | 696 | 703 | 947 |
| | Privilege Underwriters Reciprocal Exch. | 1491 | 1538 | 1538 | 1491 | 1052 | 1450 |
| | * Progressive Select Insurance Co. | 564 | 609 | 737 | 626 | 634 | 686 |
| | * Progressive Specialty Insurance Co. | 797 | 993 | 1261 | 864 | 964 | 1177 |
| | * Root Insurance Co. | 761 | 767 | 902 | 842 | 863 | 1094 |
| | * Selective Ins. Co. of South Carolina | 1130 | 1490 | 1588 | 1086 | 1232 | 1616 |
| | * State Farm Fire & Casualty Co. | 1606 | 1829 | 2382 | 1614 | 2101 | 2789 |
| | * State Farm Mutual Ins. Co. | 912 | 1040 | 1343 | 921 | 1175 | 1570 |
| | * Teachers Insurance Co. | 1068 | 1252 | 1738 | 1068 | 1423 | 1423 |
| | * Travelers Property Casualty Insurance Co. | 871 | 1084 | 1424 | 1005 | 1165 | 1497 |
| | * United Services Automobile Association | 615 | 714 | 810 | 639 | 736 | 841 |
| | * Unitrin Safeguard Insurance Co. | 1643 | 1950 | 2405 | 1643 | 1928 | 2426 |
| | * USAA Casualty Insurance Co. | 635 | 672 | 820 | 677 | 771 | 877 |
| | * USAA General Indemnity Co. | 682 | 781 | 898 | 732 | 793 | 927 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 13: Single Male, Age 65*

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 2597 | 2551 | 1908 | 1577 |
| * AIG Property Casualty Co. | 2234 | 1503 | 1750 | 856 |
| * Allstate Indemnity Co. | 2229 | 2310 | 1938 | 1642 |
| American National Property & Casualty Co. | 818 | 852 | 592 | 502 |
| * American States Preferred Insurance Co. | 4189 | 4573 | 3250 | 2766 |
| * Amica Mutual Insurance Co. | 1445 | 1895 | 1302 | 1104 |
| * Brethren Mutual Insurance Co. | 1047 | 1082 | 739 | 700 |
| * Chubb National Insurance Co. | 1619 | 1811 | 1185 | 1087 |
| Cincinnati Insurance Co. | 1372 | 1866 | 1054 | 880 |
| * CSAA General Insurance Co. | 1850 | 1786 | 1189 | 1064 |
| * Cumberland Insurance Co. Inc. | 1366 | 2142 | 953 | 812 |
| * Dairyland Insurance Co. | 4311 | 6151 | 2863 | 2939 |
| Donegal Mutual Insurance Co. | 3137 | 3137 | 1894 | 1221 |
| Elephant Insurance Co. | 3472 | 3737 | 2638 | 2414 |
| * Encompass Home/Auto Insurance Co. | 2462 | 2699 | 1882 | 1106 |
| Erie Insurance Exchange | 1127 | 1127 | 691 | 611 |
| Esurance Property & Casualty Ins. Co. | 2282 | 2326 | 1690 | 1464 |
| * Farmers Insurance Exchange | 2541 | 2937 | 1775 | 1606 |
| * Foremost Insurance Co. | 3975 | 4474 | 2827 | 2564 |
| * Garrison Property & Casualty Ins. Co. | 1626 | 1837 | 1246 | 1076 |
| * GEICO Casualty Co. | 1266 | 1236 | 839 | 792 |
| * Hartford Casualty Insurance Co. | 1979 | 2116 | 1349 | 1236 |
| * Horace Mann Insurance Co. | 1114 | 1114 | 842 | 730 |
| * Horace Mann Property & Casualty Ins. Co. | 2003 | 2003 | 1189 | 1105 |
| IDS Property Casualty Inc. Co. | 1504 | 1544 | 936 | 956 |
| * Integon Indemnity Co. | 1803 | 2180 | 1519 | 1279 |
| * LM General Insurance Co. | 3008 | 3211 | 2639 | 2147 |
| * LM Insurance Corp. | 3343 | 3568 | 2932 | 2386 |
| Maryland Auto Insurance Fund | 3701 | 3639 | 3406 | 3506 |
| * Meridian Security Insurance Co. | 2109 | 2107 | 1420 | 1159 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 13: Single Male, Age 65*

| | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | * Metropolitan Casualty Insurance Co. | 1891 | 1665 | 1424 | 982 |
| | * Metropolitan Direct Property and Casualty | 1820 | 1930 | 1302 | 1030 |
| | * Metropolitan Group Property and Casualty | 1464 | 1662 | 1212 | 968 |
| | * Mutual Benefit Insurance Co. | 1405 | 1372 | 940 | 844 |
| | * National General Assurance Co. | 3665 | 4437 | 3091 | 2723 |
| | * Nationwide Property & Casualty Co. | 1814 | 1979 | 1317 | 1193 |
| | Old Dominion Insurance Co. | 1932 | 2120 | 1310 | 1062 |
| Rates Effective as of 8/1/2020 | * Penn National Insurance Co. | 1434 | 1522 | 1081 | 907 |
| | * Pharmacists Mutual Insurance Co. | 1093 | 1183 | 836 | 696 |
| | Privilege Underwriters Reciprocal Exch. | 1631 | 1631 | 1538 | 694 |
| | * Progressive Select Insurance Co. | 849 | 878 | 733 | 599 |
| | * Progressive Specialty Insurance Co. | 1357 | 1372 | 1095 | 842 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 1108 | 1215 | 796 | 800 |
| | * Selective Ins. Co. of South Carolina | 2051 | 2243 | 1366 | 1108 |
| | * State Farm Fire & Casualty Co. | 2638 | 3209 | 1847 | 1782 |
| | * State Farm Mutual Ins. Co. | 1491 | 1816 | 1052 | 1012 |
| | * Teachers Insurance Co. | 2144 | 2144 | 1252 | 1214 |
| | * Travelers Property Casualty Insurance Co. | 1709 | 1716 | 1146 | 968 |
| | * United Services Automobile Association | 953 | 1080 | 713 | 679 |
| | * Unitrin Safeguard Insurance Co. | 2503 | 2952 | 2017 | 1807 |
| | * USAA Casualty Insurance Co. | 994 | 1074 | 713 | 641 |
| | * USAA General Indemnity Co. | 1036 | 1129 | 785 | 729 |

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

*Scenario 14: Single Female, Age 65*

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

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

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

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * AIG Property Casualty Co. | 1935 | 2018 | 2018 | 1935 | 1377 | 1433 |
| * Allstate Indemnity Co. | 1668 | 1977 | 2170 | 1614 | 1958 | 2222 |
| American National Property & Casualty Co. | 760 | 922 | 1090 | 764 | 908 | 1086 |
| * American States Preferred Insurance Co. | 2806 | 3074 | 3153 | 2769 | 3115 | 3332 |
| * Amica Mutual Insurance Co. | 1649 | 1946 | 1946 | 1649 | 1693 | 1833 |
| Atlantic States Insurance Co. | 1326 | 1337 | 1606 | 1326 | 1760 | 1856 |
| * Brethren Mutual Insurance Co. | 849 | 951 | 1119 | 859 | 872 | 1128 |
| * Chubb National Insurance Co. | 1353 | 1670 | 1992 | 1353 | 1728 | 2124 |
| Cincinnati Insurance Co. | 1196 | 1258 | 1243 | 1135 | 1258 | 1299 |
| * CSAA General Insurance Co. | 1191 | 1452 | 1654 | 1399 | 1491 | 1650 |
| * Cumberland Insurance Co. Inc. | 1005 | 1172 | 1210 | 1005 | 1148 | 1206 |
| * Dairyland Insurance Co. | 2587 | 3094 | 3657 | 2295 | 3560 | 4651 |
| Elephant Insurance Co. | 2418 | 2863 | 3564 | 2418 | 3142 | 3494 |
| * Encompass Home/Auto Insurance Co. | 819 | 1109 | 1243 | 819 | 1372 | 1302 |
| Erie Insurance Exchange | 930 | 977 | 1239 | 930 | 1107 | 1232 |
| Esurance Property & Casualty Ins. Co. | 1614 | 1662 | 2112 | 1614 | 1840 | 1942 |
| * Farmers Insurance Exchange | 2024 | 2235 | 2540 | 2024 | 2374 | 2747 |
| * Foremost Insurance Co. | 3009 | 3237 | 3663 | 3009 | 3312 | 3764 |
| * Garrison Property & Casualty Ins. Co. | 1378 | 1544 | 1765 | 1383 | 1610 | 1967 |
| * GEICO Casualty Co. | 870 | 925 | 1104 | 870 | 787 | 971 |
| * Hartford Casualty Insurance Co. | 1474 | 1883 | 1853 | 1148 | 1718 | 1861 |
| * Horace Mann Insurance Co. | 844 | 922 | 1113 | 844 | 881 | 952 |
| * Horace Mann Property & Casualty Ins. Co. | 1105 | 1297 | 1803 | 1105 | 1514 | 1514 |
| IDS Property Casualty Inc. Co. | 922 | 976 | 1162 | 952 | 976 | 1264 |
| * Integon Indemnity Co. | 1289 | 1378 | 1794 | 1353 | 1465 | 1755 |
| * LM General Insurance Co. | 1800 | 2414 | 2655 | 1763 | 2317 | 2849 |
| * LM Insurance Corp. | 2000 | 2682 | 2950 | 1959 | 2574 | 3165 |
| Maryland Auto Insurance Fund | 4115 | 4021 | 4054 | 4115 | 3770 | 3444 |
| * Meridian Security Insurance Co. | 921 | 1165 | 1508 | 1062 | 1241 | 1576 |

*Scenario 14: Single Female, Age 65*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 1224 | 1760 | 1863 | 1568 | 1727 | 1992 |
| * Metropolitan Direct Property and Casualty | 1370 | 1684 | 1870 | 1370 | 1768 | 1582 |
| * Metropolitan Group Property and Casualty | 1268 | 1596 | 2228 | 1392 | 1552 | 1722 |
| * Mutual Benefit Insurance Co. | 1073 | 1313 | 1610 | 1137 | 1326 | 1548 |
| * National General Assurance Co. | 2244 | 2368 | 2688 | 2244 | 2391 | 2986 |
| * Nationwide Property & Casualty Co. | 1375 | 1418 | 2011 | 1428 | 1734 | 2115 |
| Old Dominion Insurance Co. | 1120 | 1248 | 1504 | 1142 | 1426 | 1636 |
| * Penn National Insurance Co. | 1036 | 1290 | 1408 | 1034 | 1336 | 1448 |
| * Pharmacists Mutual Insurance Co. | 1018 | 1216 | 1216 | 1018 | 1034 | 1378 |
| Privilege Underwriters Reciprocal Exch. | 1931 | 1999 | 1999 | 1931 | 1359 | 1858 |
| * Progressive Select Insurance Co. | 692 | 748 | 909 | 770 | 780 | 845 |
| * Progressive Specialty Insurance Co. | 854 | 1058 | 1330 | 932 | 1004 | 1217 |
| * Root Insurance Co. | 773 | 781 | 916 | 844 | 886 | 1121 |
| * Selective Ins. Co. of South Carolina | 1404 | 1878 | 2018 | 1365 | 1573 | 2072 |
| * State Farm Fire & Casualty Co. | 1831 | 2063 | 2674 | 1860 | 2336 | 3076 |
| * State Farm Mutual Ins. Co. | 1050 | 1183 | 1522 | 1072 | 1318 | 1744 |
| * Teachers Insurance Co. | 1183 | 1382 | 1927 | 1183 | 1579 | 1579 |
| * Travelers Property Casualty Insurance Co. | 1027 | 1277 | 1684 | 1184 | 1378 | 1775 |
| * United Services Automobile Association | 790 | 916 | 1042 | 817 | 945 | 1083 |
| * Unitrin Safeguard Insurance Co. | 1656 | 1982 | 2449 | 1658 | 1983 | 2500 |
| * USAA Casualty Insurance Co. | 820 | 864 | 1056 | 879 | 996 | 1141 |
| * USAA General Indemnity Co. | 871 | 998 | 1142 | 939 | 1012 | 1180 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 14: Single Female, Age 65*

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * AIG Property Casualty Co. | 2480 | 1710 | 2018 | 956 |
| * Allstate Indemnity Co. | 2284 | 2386 | 1969 | 1674 |
| American National Property & Casualty Co. | 1230 | 1276 | 882 | 762 |
| * American States Preferred Insurance Co. | 4088 | 4409 | 3133 | 2737 |
| * Amica Mutual Insurance Co. | 2144 | 2764 | 1946 | 1649 |
| Atlantic States Insurance Co. | 2669 | 2669 | 1606 | 1054 |
| * Brethren Mutual Insurance Co. | 1330 | 1374 | 919 | 872 |
| * Chubb National Insurance Co. | 2168 | 2431 | 1591 | 1468 |
| Cincinnati Insurance Co. | 1640 | 2234 | 1264 | 1062 |
| * CSAA General Insurance Co. | 2088 | 2015 | 1330 | 1189 |
| * Cumberland Insurance Co. Inc. | 1693 | 2656 | 1174 | 1005 |
| * Dairyland Insurance Co. | 4311 | 6151 | 2863 | 2939 |
| Elephant Insurance Co. | 3620 | 3922 | 2730 | 2499 |
| * Encompass Home/Auto Insurance Co. | 1612 | 1772 | 1243 | 751 |
| Erie Insurance Exchange | 1541 | 1541 | 977 | 869 |
| Esurance Property & Casualty Ins. Co. | 2260 | 2280 | 1688 | 1464 |
| * Farmers Insurance Exchange | 2991 | 3414 | 2081 | 1882 |
| * Foremost Insurance Co. | 4202 | 4483 | 3015 | 2724 |
| * Garrison Property & Casualty Ins. Co. | 2145 | 2422 | 1656 | 1418 |
| * GEICO Casualty Co. | 1283 | 1245 | 843 | 798 |
| * Hartford Casualty Insurance Co. | 2205 | 2360 | 1562 | 1472 |
| * Horace Mann Insurance Co. | 1228 | 1228 | 922 | 802 |
| * Horace Mann Property & Casualty Ins. Co. | 2195 | 2195 | 1297 | 1220 |
| IDS Property Casualty Inc. Co. | 1492 | 1540 | 918 | 938 |
| * Integon Indemnity Co. | 1790 | 2146 | 1511 | 1271 |
| * LM General Insurance Co. | 2885 | 3127 | 2533 | 2045 |
| * LM Insurance Corp. | 3206 | 3475 | 2815 | 2272 |
| Maryland Auto Insurance Fund | 4364 | 4311 | 4012 | 4115 |
| * Meridian Security Insurance Co. | 1848 | 1871 | 1232 | 1002 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 14: Single Female, Age 65*

| | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | * Metropolitan Casualty Insurance Co. | 2251 | 2009 | 1760 | 1224 |
| | * Metropolitan Direct Property and Casualty | 2286 | 2490 | 1714 | 1370 |
| | * Metropolitan Group Property and Casualty | 1898 | 2132 | 1596 | 1268 |
| | * Mutual Benefit Insurance Co. | 1902 | 1855 | 1313 | 1171 |
| | * National General Assurance Co. | 2975 | 3580 | 2497 | 2223 |
| | * Nationwide Property & Casualty Co. | 2131 | 2322 | 1459 | 1405 |
| | Old Dominion Insurance Co. | 1944 | 2116 | 1314 | 1072 |
| Rates Effective as of 8/1/2020 | * Penn National Insurance Co. | 1707 | 1809 | 1286 | 1077 |
| | * Pharmacists Mutual Insurance Co. | 1592 | 1710 | 1216 | 1018 |
| | Privilege Underwriters Reciprocal Exch. | 2096 | 2096 | 1999 | 870 |
| | * Progressive Select Insurance Co. | 1051 | 1085 | 903 | 736 |
| | * Progressive Specialty Insurance Co. | 1420 | 1407 | 1166 | 893 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 1122 | 1238 | 808 | 817 |
| | * Selective Ins. Co. of South Carolina | 2596 | 2840 | 1720 | 1406 |
| | * State Farm Fire & Casualty Co. | 2958 | 3559 | 2095 | 2011 |
| | * State Farm Mutual Ins. Co. | 1687 | 2029 | 1204 | 1151 |
| | * Teachers Insurance Co. | 2362 | 2362 | 1382 | 1350 |
| | * Travelers Property Casualty Insurance Co. | 2023 | 2035 | 1348 | 1144 |
| | * United Services Automobile Association | 1229 | 1390 | 917 | 872 |
| | * Unitrin Safeguard Insurance Co. | 2560 | 3041 | 2048 | 1841 |
| | * USAA Casualty Insurance Co. | 1289 | 1387 | 922 | 821 |
| | * USAA General Indemnity Co. | 1311 | 1427 | 1005 | 930 |

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

*Scenario 15: Single Female, Age 65*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1473 | 1744 | 2288 | 1594 | 1733 | 2092 |
| * AIG Property Casualty Co. | 1738 | 1807 | 1807 | 1738 | 1240 | 1303 |
| * Allstate Indemnity Co. | 1514 | 1815 | 1972 | 1467 | 1803 | 2038 |
| American National Property & Casualty Co. | 682 | 834 | 984 | 682 | 838 | 1012 |
| * American States Preferred Insurance Co. | 2676 | 2989 | 3081 | 2610 | 3075 | 3318 |
| * Amica Mutual Insurance Co. | 1282 | 1510 | 1510 | 1282 | 1362 | 1482 |
| * Brethren Mutual Insurance Co. | 734 | 824 | 966 | 740 | 755 | 981 |
| * Chubb National Insurance Co. | 1067 | 1324 | 1574 | 1067 | 1399 | 1707 |
| Cincinnati Insurance Co. | 901 | 974 | 960 | 848 | 973 | 1010 |
| * CSAA General Insurance Co. | 1113 | 1353 | 1547 | 1292 | 1390 | 1536 |
| * Cumberland Insurance Co. Inc. | 771 | 905 | 934 | 771 | 896 | 938 |
| * Dairyland Insurance Co. | 2587 | 3094 | 3657 | 2295 | 3560 | 4651 |
| Donegal Mutual Insurance Co. | 1436 | 1473 | 1764 | 1436 | 1927 | 2031 |
| Elephant Insurance Co. | 2373 | 2825 | 3496 | 2373 | 3103 | 3437 |
| * Encompass Home/Auto Insurance Co. | 1162 | 1596 | 1796 | 1162 | 2003 | 1892 |
| Erie Insurance Exchange | 761 | 826 | 1055 | 761 | 953 | 1064 |
| Esurance Property & Casualty Ins. Co. | 1434 | 1504 | 1918 | 1434 | 1674 | 1766 |
| * Farmers Insurance Exchange | 2044 | 2262 | 2566 | 2044 | 2407 | 2775 |
| * Foremost Insurance Co. | 2709 | 3004 | 3389 | 2709 | 3169 | 3630 |
| * Garrison Property & Casualty Ins. Co. | 1138 | 1282 | 1471 | 1156 | 1355 | 1647 |
| * GEICO Casualty Co. | 818 | 900 | 1068 | 818 | 775 | 961 |
| * Hartford Casualty Insurance Co. | 1152 | 1485 | 1437 | 879 | 1362 | 1483 |
| * Horace Mann Insurance Co. | 742 | 822 | 986 | 742 | 790 | 857 |
| * Horace Mann Property & Casualty Ins. Co. | 982 | 1179 | 1621 | 982 | 1363 | 1363 |
| IDS Property Casualty Inc. Co. | 872 | 926 | 1106 | 896 | 934 | 1218 |
| * Integon Indemnity Co. | 1155 | 1243 | 1622 | 1211 | 1336 | 1604 |
| * LM General Insurance Co. | 2132 | 2820 | 3040 | 2104 | 2689 | 3251 |
| * LM Insurance Corp. | 2369 | 3133 | 3378 | 2338 | 2987 | 3612 |
| Maryland Auto Insurance Fund | 2877 | 2783 | 2816 | 2877 | 2532 | 2411 |
| * Meridian Security Insurance Co. | 861 | 1089 | 1404 | 986 | 1163 | 1472 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 15: Single Female, Age 65*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 1247 | 1810 | 1915 | 1595 | 1768 | 2066 |
| * Metropolitan Direct Property and Casualty | 1266 | 1588 | 1762 | 1266 | 1672 | 1504 |
| * Metropolitan Group Property and Casualty | 1246 | 1568 | 2252 | 1354 | 1536 | 1752 |
| * Mutual Benefit Insurance Co. | 762 | 936 | 1164 | 796 | 968 | 1145 |
| * National General Assurance Co. | 2074 | 2204 | 2497 | 2074 | 2226 | 2787 |
| * Nationwide Property & Casualty Co. | 1391 | 1542 | 2076 | 1442 | 1790 | 2218 |
| Old Dominion Insurance Co. | 1062 | 1208 | 1454 | 1084 | 1394 | 1610 |
| * Penn National Insurance Co. | 940 | 1175 | 1284 | 940 | 1219 | 1322 |
| * Pharmacists Mutual Insurance Co. | 747 | 899 | 899 | 747 | 773 | 1046 |
| Privilege Underwriters Reciprocal Exch. | 1354 | 1402 | 1402 | 1354 | 958 | 1327 |
| * Progressive Select Insurance Co. | 683 | 737 | 890 | 747 | 778 | 845 |
| * Progressive Specialty Insurance Co. | 767 | 957 | 1209 | 832 | 935 | 1141 |
| * Root Insurance Co. | 711 | 718 | 844 | 775 | 818 | 1036 |
| * Selective Ins. Co. of South Carolina | 1168 | 1565 | 1679 | 1135 | 1307 | 1726 |
| * State Farm Fire & Casualty Co. | 1618 | 1851 | 2412 | 1620 | 2132 | 2842 |
| * State Farm Mutual Ins. Co. | 917 | 1051 | 1358 | 923 | 1191 | 1598 |
| * Teachers Insurance Co. | 1045 | 1249 | 1722 | 1045 | 1414 | 1414 |
| * Travelers Property Casualty Insurance Co. | 956 | 1202 | 1596 | 1092 | 1316 | 1704 |
| * United Services Automobile Association | 658 | 761 | 864 | 683 | 795 | 909 |
| * Unitrin Safeguard Insurance Co. | 1738 | 2063 | 2553 | 1738 | 2041 | 2570 |
| * USAA Casualty Insurance Co. | 679 | 718 | 879 | 727 | 837 | 954 |
| * USAA General Indemnity Co. | 731 | 836 | 965 | 788 | 861 | 1007 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 15: Single Female, Age 65*

| | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| **Western Maryland, Washington D.C. Suburbs, and Southern Maryland** | * Agency Insurance Co. | 2539 | 2494 | 1857 | 1543 |
| | * AIG Property Casualty Co. | 2258 | 1547 | 1807 | 875 |
| | * Allstate Indemnity Co. | 2080 | 2197 | 1808 | 1520 |
| | American National Property & Casualty Co. | 1118 | 1188 | 800 | 684 |
| | * American States Preferred Insurance Co. | 3977 | 4332 | 3065 | 2623 |
| | * Amica Mutual Insurance Co. | 1682 | 2222 | 1510 | 1282 |
| | * Brethren Mutual Insurance Co. | 1152 | 1197 | 797 | 755 |
| | * Chubb National Insurance Co. | 1729 | 1941 | 1265 | 1161 |
| | Cincinnati Insurance Co. | 1249 | 1691 | 956 | 801 |
| | * CSAA General Insurance Co. | 1923 | 1856 | 1239 | 1106 |
| | * Cumberland Insurance Co. Inc. | 1322 | 2103 | 907 | 771 |
| | * Dairyland Insurance Co. | 4311 | 6151 | 2863 | 2939 |
| | Donegal Mutual Insurance Co. | 2933 | 2933 | 1764 | 1130 |
| | Elephant Insurance Co. | 3550 | 3843 | 2699 | 2454 |
| | * Encompass Home/Auto Insurance Co. | 2343 | 2585 | 1796 | 1066 |
| | Erie Insurance Exchange | 1347 | 1347 | 826 | 728 |
| | Esurance Property & Casualty Ins. Co. | 2052 | 2110 | 1520 | 1324 |
| | * Farmers Insurance Exchange | 3004 | 3411 | 2095 | 1901 |
| | * Foremost Insurance Co. | 3922 | 4386 | 2775 | 2515 |
| | * Garrison Property & Casualty Ins. Co. | 1792 | 2025 | 1366 | 1185 |
| | * GEICO Casualty Co. | 1248 | 1218 | 811 | 771 |
| | * Hartford Casualty Insurance Co. | 1773 | 1910 | 1224 | 1140 |
| | * Horace Mann Insurance Co. | 1091 | 1091 | 822 | 709 |
| | * Horace Mann Property & Casualty Ins. Co. | 1967 | 1967 | 1179 | 1079 |
| | IDS Property Casualty Inc. Co. | 1426 | 1474 | 870 | 888 |
| | * Integon Indemnity Co. | 1624 | 1969 | 1366 | 1150 |
| | * LM General Insurance Co. | 3279 | 3527 | 2935 | 2386 |
| | * LM Insurance Corp. | 3643 | 3919 | 3261 | 2651 |
| | Maryland Auto Insurance Fund | 3039 | 2986 | 2774 | 2877 |
| | * Meridian Security Insurance Co. | 1716 | 1741 | 1149 | 938 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 15: Single Female, Age 65*

| | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | * Metropolitan Casualty Insurance Co. | 2394 | 2092 | 1810 | 1247 |
| | * Metropolitan Direct Property and Casualty | 2196 | 2350 | 1594 | 1266 |
| | * Metropolitan Group Property and Casualty | 1896 | 2136 | 1568 | 1246 |
| | * Mutual Benefit Insurance Co. | 1410 | 1379 | 936 | 844 |
| | * National General Assurance Co. | 2767 | 3341 | 2331 | 2056 |
| | * Nationwide Property & Casualty Co. | 2213 | 2456 | 1581 | 1436 |
| | Old Dominion Insurance Co. | 1880 | 2078 | 1270 | 1020 |
| | * Penn National Insurance Co. | 1559 | 1655 | 1174 | 981 |
| | * Pharmacists Mutual Insurance Co. | 1195 | 1311 | 899 | 747 |
| | Privilege Underwriters Reciprocal Exch. | 1482 | 1482 | 1402 | 642 |
| | * Progressive Select Insurance Co. | 1039 | 1083 | 882 | 730 |
| | * Progressive Specialty Insurance Co. | 1310 | 1328 | 1047 | 812 |
| | * Root Insurance Co. | 1041 | 1151 | 742 | 753 |
| | * Selective Ins. Co. of South Carolina | 2171 | 2383 | 1431 | 1169 |
| | * State Farm Fire & Casualty Co. | 2674 | 3268 | 1866 | 1802 |
| | * State Farm Mutual Ins. Co. | 1509 | 1847 | 1061 | 1021 |
| | * Teachers Insurance Co. | 2115 | 2115 | 1249 | 1188 |
| | * Travelers Property Casualty Insurance Co. | 1922 | 1954 | 1262 | 1078 |
| | * United Services Automobile Association | 1021 | 1157 | 757 | 727 |
| | * Unitrin Safeguard Insurance Co. | 2657 | 3127 | 2139 | 1920 |
| | * USAA Casualty Insurance Co. | 1071 | 1155 | 762 | 688 |
| | * USAA General Indemnity Co. | 1112 | 1207 | 841 | 784 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 16: Married Rate, No Youthful Drivers*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1648 | 1953 | 2635 | 1864 | 1943 | 2364 |
| * AIG Property Casualty Co. | 2764 | 2904 | 2904 | 2764 | 1938 | 2161 |
| * Allstate Indemnity Co. | 1796 | 2207 | 2371 | 1737 | 2096 | 2403 |
| American National Property & Casualty Co. | 1256 | 1576 | 1852 | 1272 | 1500 | 1828 |
| * American States Preferred Insurance Co. | 3589 | 4062 | 4220 | 3495 | 4158 | 4544 |
| * Amica Mutual Insurance Co. | 1753 | 2056 | 2056 | 1753 | 1883 | 2040 |
| * Brethren Mutual Insurance Co. | 1778 | 2075 | 2430 | 1743 | 1908 | 2382 |
| * Chubb National Insurance Co. | 2315 | 2833 | 3322 | 2315 | 3020 | 3626 |
| Cincinnati Insurance Co. | 1325 | 1459 | 1439 | 1233 | 1469 | 1528 |
| * CSAA General Insurance Co. | 1337 | 1674 | 1951 | 1539 | 1679 | 1860 |
| * Cumberland Insurance Co. Inc. | 1634 | 1948 | 2000 | 1634 | 1974 | 2062 |
| * Dairyland Insurance Co. | 4134 | 4531 | 4980 | 3889 | 4856 | 5725 |
| Donegal Mutual Insurance Co. | 2808 | 2925 | 3491 | 2808 | 3857 | 4066 |
| Elephant Insurance Co. | 3746 | 4475 | 5764 | 3746 | 4984 | 5592 |
| * Encompass Home/Auto Insurance Co. | 1525 | 1944 | 2154 | 1525 | 2330 | 2219 |
| Erie Insurance Exchange | 1256 | 1376 | 1760 | 1256 | 1583 | 1776 |
| Esurance Property & Casualty Ins. Co. | 1876 | 1914 | 2510 | 1876 | 2130 | 2262 |
| * Farmers Insurance Exchange | 1977 | 2204 | 2540 | 1977 | 2291 | 2664 |
| * Foremost Insurance Co. | 2793 | 2932 | 3375 | 2793 | 2926 | 3324 |
| * Garrison Property & Casualty Ins. Co. | 2756 | 3139 | 3619 | 2807 | 3318 | 4017 |
| * GEICO Casualty Co. | 1528 | 1689 | 2016 | 1528 | 1398 | 1757 |
| * Hartford Casualty Insurance Co. | 2418 | 3094 | 3009 | 1886 | 2895 | 3259 |
| * Horace Mann Insurance Co. | 1123 | 1257 | 1485 | 1123 | 1200 | 1299 |
| * Horace Mann Property & Casualty Ins. Co. | 1632 | 1992 | 2687 | 1632 | 2254 | 2254 |
| IDS Property Casualty Inc. Co. | 1520 | 1616 | 1936 | 1558 | 1626 | 2146 |
| * Integon Indemnity Co. | 1535 | 1671 | 2181 | 1676 | 1698 | 2017 |
| * LM General Insurance Co. | 3654 | 4266 | 4514 | 3565 | 4229 | 4756 |
| * LM Insurance Corp. | 4060 | 4740 | 5015 | 3961 | 4699 | 5285 |
| Maryland Auto Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a |
| * Meridian Security Insurance Co. | 1237 | 1558 | 1972 | 1429 | 1610 | 2013 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 16: Married Rate, No Youthful Drivers*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 1717 | 2532 | 2686 | 2200 | 2385 | 2860 |
| * Metropolitan Direct Property and Casualty | 1928 | 2422 | 2690 | 1928 | 2556 | 2322 |
| * Metropolitan Group Property and Casualty | 1832 | 2288 | 3382 | 2028 | 2194 | 2616 |
| * Mutual Benefit Insurance Co. | 1270 | 1581 | 1992 | 1315 | 1673 | 2001 |
| * National General Assurance Co. | 2612 | 2765 | 3172 | 2612 | 2757 | 3462 |
| * Nationwide Property & Casualty Co. | 1912 | 2507 | 2757 | 2006 | 2321 | 2833 |
| Old Dominion Insurance Co. | 1212 | 1384 | 1670 | 1234 | 1576 | 1830 |
| * Penn National Insurance Co. | 1834 | 2340 | 2555 | 1835 | 2406 | 2620 |
| * Pharmacists Mutual Insurance Co. | 2758 | 3384 | 3384 | 2758 | 2567 | 3281 |
| Privilege Underwriters Reciprocal Exch. | 2428 | 2514 | 2514 | 2428 | 1709 | 2415 |
| * Progressive Select Insurance Co. | 809 | 895 | 1099 | 904 | 951 | 1033 |
| * Progressive Specialty Insurance Co. | 1120 | 1402 | 1819 | 1236 | 1384 | 1700 |
| * Root Insurance Co. | 1159 | 1172 | 1375 | 1290 | 1309 | 1646 |
| * Selective Ins. Co. of South Carolina | 1702 | 2234 | 2394 | 1654 | 1882 | 2495 |
| * State Farm Fire & Casualty Co. | 2779 | 3191 | 4216 | 2802 | 3750 | 4820 |
| * State Farm Mutual Ins. Co. | 1532 | 1769 | 2305 | 1553 | 2027 | 2638 |
| * Teachers Insurance Co. | 1710 | 2074 | 2823 | 1710 | 2310 | 2310 |
| * Travelers Property Casualty Insurance Co. | 1279 | 1632 | 2176 | 1527 | 1702 | 2253 |
| * United Services Automobile Association | 1326 | 1552 | 1765 | 1384 | 1616 | 1846 |
| * Unitrin Safeguard Insurance Co. | 1952 | 2326 | 2820 | 1951 | 2327 | 2905 |
| * USAA Casualty Insurance Co. | 1420 | 1515 | 1864 | 1518 | 1759 | 1998 |
| * USAA General Indemnity Co. | 2483 | 2906 | 3382 | 2685 | 2968 | 3525 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 16: Married Rate, No Youthful Drivers*

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 2893 | 2858 | 2128 | 1739 |
| * AIG Property Casualty Co. | 3618 | 2540 | 2904 | 1429 |
| * Allstate Indemnity Co. | 2600 | 2686 | 2185 | 1803 |
| American National Property & Casualty Co. | 2102 | 2174 | 1526 | 1274 |
| * American States Preferred Insurance Co. | 5406 | 5941 | 4210 | 3539 |
| * Amica Mutual Insurance Co. | 2288 | 3021 | 2056 | 1753 |
| * Brethren Mutual Insurance Co. | 2758 | 2987 | 2000 | 1835 |
| * Chubb National Insurance Co. | 3618 | 4049 | 2712 | 2511 |
| Cincinnati Insurance Co. | 1843 | 2451 | 1410 | 1181 |
| * CSAA General Insurance Co. | 2338 | 2256 | 1532 | 1324 |
| * Cumberland Insurance Co. Inc. | 2892 | 4704 | 1948 | 1634 |
| * Dairyland Insurance Co. | 5496 | 6906 | 4337 | 4377 |
| Donegal Mutual Insurance Co. | 5859 | 5859 | 3491 | 2188 |
| Elephant Insurance Co. | 5873 | 6387 | 4252 | 3911 |
| * Encompass Home/Auto Insurance Co. | 2683 | 2920 | 2154 | 1432 |
| Erie Insurance Exchange | 2267 | 2267 | 1376 | 1206 |
| Esurance Property & Casualty Ins. Co. | 2694 | 2780 | 1960 | 1692 |
| * Farmers Insurance Exchange | 2961 | 3138 | 2052 | 1840 |
| * Foremost Insurance Co. | 3887 | 4005 | 2770 | 2487 |
| * Garrison Property & Casualty Ins. Co. | 4422 | 5021 | 3336 | 2880 |
| * GEICO Casualty Co. | 2342 | 2276 | 1511 | 1423 |
| * Hartford Casualty Insurance Co. | 3749 | 4120 | 2606 | 2419 |
| * Horace Mann Insurance Co. | 1639 | 1639 | 1257 | 1078 |
| * Horace Mann Property & Casualty Ins. Co. | 3278 | 3278 | 1992 | 1773 |
| IDS Property Casualty Inc. Co. | 2506 | 2580 | 1516 | 1550 |
| * Integon Indemnity Co. | 2176 | 2502 | 1848 | 1499 |
| * LM General Insurance Co. | 4758 | 4962 | 4316 | 3873 |
| * LM Insurance Corp. | 5287 | 5513 | 4795 | 4303 |
| Maryland Auto Insurance Fund | n/a | n/a | n/a | n/a |
| * Meridian Security Insurance Co. | 2389 | 2367 | 1651 | 1319 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 16: Married Rate, No Youthful Drivers*

| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 3430 | 2928 | 2532 | 1717 |
| | * Metropolitan Direct Property and Casualty | 3430 | 3616 | 2466 | 1928 |
| | * Metropolitan Group Property and Casualty | 2850 | 3276 | 2288 | 1832 |
| | * Mutual Benefit Insurance Co. | 2464 | 2422 | 1581 | 1429 |
| | * National General Assurance Co. | 3539 | 4176 | 2910 | 2577 |
| | * Nationwide Property & Casualty Co. | 2965 | 3214 | 2589 | 1952 |
| | Old Dominion Insurance Co. | 2186 | 2378 | 1470 | 1158 |
| | * Penn National Insurance Co. | 3116 | 3332 | 2357 | 1923 |
| | * Pharmacists Mutual Insurance Co. | 3969 | 4078 | 3384 | 2758 |
| | Privilege Underwriters Reciprocal Exch. | 2688 | 2688 | 2514 | 1183 |
| | * Progressive Select Insurance Co. | 1280 | 1355 | 1088 | 890 |
| | * Progressive Specialty Insurance Co. | 1955 | 1990 | 1560 | 1194 |
| | * Root Insurance Co. | 1678 | 1836 | 1221 | 1229 |
| | * Selective Ins. Co. of South Carolina | 3118 | 3448 | 2056 | 1698 |
| | * State Farm Fire & Casualty Co. | 4559 | 5486 | 3213 | 3071 |
| | * State Farm Mutual Ins. Co. | 2504 | 3028 | 1785 | 1696 |
| | * Teachers Insurance Co. | 3504 | 3504 | 2074 | 1936 |
| | * Travelers Property Casualty Insurance Co. | 2643 | 2641 | 1750 | 1412 |
| | * United Services Automobile Association | 2081 | 2374 | 1543 | 1473 |
| | * Unitrin Safeguard Insurance Co. | 2945 | 3501 | 2371 | 2137 |
| | * USAA Casualty Insurance Co. | 2259 | 2459 | 1604 | 1443 |
| | * USAA General Indemnity Co. | 3960 | 4333 | 2913 | 2681 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 17: Married Rate, No Youthful Drivers*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1637 | 1996 | 2635 | 2010 | 1892 | 2261 |
| * AIG Property Casualty Co. | 2178 | 2275 | 2275 | 2178 | 1532 | 1642 |
| * Allstate Indemnity Co. | 3479 | 4259 | 4704 | 3342 | 4096 | 4650 |
| American National Property & Casualty Co. | 1676 | 2082 | 2434 | 1696 | 1990 | 2390 |
| * American States Preferred Insurance Co. | 3528 | 3864 | 3939 | 3479 | 3897 | 4102 |
| * Amica Mutual Insurance Co. | 2392 | 2828 | 2828 | 2392 | 2561 | 2816 |
| * Brethren Mutual Insurance Co. | 2224 | 2505 | 2923 | 2201 | 2246 | 2724 |
| * Chubb National Insurance Co. | 2901 | 3618 | 4332 | 2901 | 3814 | 4703 |
| Cincinnati Insurance Co. | 1385 | 1506 | 1489 | 1302 | 1485 | 1540 |
| * CSAA General Insurance Co. | 2905 | 3710 | 4310 | 3410 | 3695 | 4131 |
| * Cumberland Insurance Co. Inc. | 2682 | 3144 | 3243 | 2682 | 3148 | 3267 |
| * Dairyland Insurance Co. | 4591 | 4941 | 5410 | 4347 | 5214 | 6139 |
| Donegal Mutual Insurance Co. | 3787 | 3834 | 4623 | 3787 | 5164 | 5513 |
| Elephant Insurance Co. | 4472 | 5225 | 6695 | 4472 | 5614 | 6339 |
| * Encompass Home/Auto Insurance Co. | 2446 | 3344 | 3747 | 2446 | 4017 | 3817 |
| Erie Insurance Exchange | 1924 | 2095 | 2665 | 1924 | 2457 | 2739 |
| Esurance Property & Casualty Ins. Co. | 4204 | 4206 | 5522 | 4204 | 4664 | 4958 |
| Farmers Insurance Exchange | 3512 | 3866 | 4499 | 3512 | 3925 | 4540 |
| * Foremost Insurance Co. | 4893 | 5093 | 5882 | 4893 | 5120 | 5808 |
| * Garrison Property & Casualty Ins. Co. | 2437 | 2759 | 3133 | 2456 | 2848 | 3476 |
| * GEICO Casualty Co. | 1535 | 1644 | 1975 | 1535 | 1392 | 1705 |
| * Hartford Casualty Insurance Co. | 4666 | 5822 | 5660 | 3597 | 5627 | 6440 |
| Horace Mann Insurance Co. | 1933 | 2147 | 2625 | 1933 | 2035 | 2219 |
| Horace Mann Property & Casualty Ins. Co. | 1965 | 2338 | 3289 | 1965 | 2709 | 2709 |
| IDS Property Casualty Inc. Co. | 1724 | 1804 | 2120 | 1804 | 1756 | 2224 |
| * Integon Indemnity Co. | 2169 | 2328 | 3021 | 2385 | 2289 | 2681 |
| * LM General Insurance Co. | 4031 | 4506 | 4617 | 4002 | 4319 | 4666 |
| * LM Insurance Corp. | 4478 | 5007 | 5129 | 4447 | 4799 | 5184 |
| Maryland Auto Insurance Fund | 5891 | 5733 | 5762 | 5891 | 5413 | 4915 |
| * Meridian Security Insurance Co. | 1508 | 1858 | 2358 | 1803 | 1895 | 2361 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 17: Married Rate, No Youthful Drivers*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 2628 | 3857 | 4113 | 3360 | 3632 | 4352 |
| * Metropolitan Direct Property and Casualty | 2660 | 3222 | 3602 | 2660 | 3414 | 3080 |
| * Metropolitan Group Property and Casualty | 2366 | 2980 | 4384 | 2644 | 2908 | 3388 |
| * Mutual Benefit Insurance Co. | 1799 | 2209 | 2733 | 1908 | 2248 | 2633 |
| * National General Assurance Co. | 7991 | 8147 | 9488 | 7991 | 8103 | 10042 |
| * Nationwide Property & Casualty Co. | 2929 | 3234 | 4344 | 3074 | 3691 | 4568 |
| Old Dominion Insurance Co. | 2788 | 3080 | 3712 | 2810 | 3438 | 3974 |
| Penn National Insurance Co. | 2960 | 3796 | 4148 | 2957 | 3870 | 4124 |
| * Pharmacists Mutual Insurance Co. | 3290 | 4000 | 4000 | 3290 | 3467 | 4316 |
| Privilege Underwriters Reciprocal Exch. | 3425 | 3547 | 3547 | 3425 | 2390 | 3353 |
| * Progressive Select Insurance Co. | 1372 | 1511 | 1869 | 1547 | 1600 | 1727 |
| * Progressive Specialty Insurance Co. | 1578 | 1936 | 2460 | 1785 | 1845 | 2232 |
| * Root Insurance Co. | 1601 | 1616 | 1897 | 1797 | 1790 | 2258 |
| * Selective Ins. Co. of South Carolina | 2677 | 3566 | 3815 | 2576 | 2940 | 3869 |
| * State Farm Fire & Casualty Co. | 3421 | 3908 | 5000 | 3511 | 4307 | 5768 |
| * State Farm Mutual Ins. Co. | 1996 | 2278 | 2901 | 2061 | 2483 | 3323 |
| Teachers Insurance Co. | 2088 | 2470 | 3500 | 2088 | 2815 | 2815 |
| * Travelers Property Casualty Insurance Co. | 2110 | 2602 | 3404 | 2528 | 2744 | 3504 |
| * United Services Automobile Association | 1733 | 2033 | 2305 | 1798 | 2084 | 2393 |
| * Unitrin Safeguard Insurance Co. | 2758 | 3165 | 3820 | 2758 | 3025 | 3750 |
| * USAA Casualty Insurance Co. | 1899 | 2029 | 2473 | 2041 | 2339 | 2687 |
| * USAA General Indemnity Co. | 2951 | 3429 | 3920 | 3206 | 3490 | 4085 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 17: Married Rate, No Youthful Drivers*

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 2849 | 2720 | 2178 | 1779 |
| * AIG Property Casualty Co. | 2816 | 1945 | 2275 | 1080 |
| * Allstate Indemnity Co. | 4835 | 4926 | 4252 | 3491 |
| American National Property & Casualty Co. | 2736 | 2790 | 2002 | 1690 |
| * American States Preferred Insurance Co. | 4984 | 5443 | 3947 | 3463 |
| * Amica Mutual Insurance Co. | 3196 | 4246 | 2828 | 2392 |
| * Brethren Mutual Insurance Co. | 3237 | 3261 | 2437 | 2274 |
| * Chubb National Insurance Co. | 4666 | 5248 | 3452 | 3191 |
| Cincinnati Insurance Co. | 1912 | 2615 | 1479 | 1222 |
| * CSAA General Insurance Co. | 5237 | 5039 | 3343 | 2906 |
| * Cumberland Insurance Co. Inc. | 4511 | 6954 | 3146 | 2682 |
| * Dairyland Insurance Co. | 5961 | 7449 | 4750 | 4754 |
| Donegal Mutual Insurance Co. | 7863 | 7863 | 4623 | 2930 |
| Elephant Insurance Co. | 6815 | 7336 | 4995 | 4599 |
| * Encompass Home/Auto Insurance Co. | 4926 | 5375 | 3747 | 2188 |
| Erie Insurance Exchange | 3295 | 3295 | 2095 | 1867 |
| Esurance Property & Casualty Ins. Co. | 5926 | 5920 | 4342 | 3684 |
| Farmers Insurance Exchange | 5225 | 5411 | 3629 | 3233 |
| * Foremost Insurance Co. | 6792 | 6981 | 4820 | 4334 |
| * Garrison Property & Casualty Ins. Co. | 3791 | 4296 | 2957 | 2519 |
| * GEICO Casualty Co. | 2219 | 2186 | 1494 | 1398 |
| * Hartford Casualty Insurance Co. | 6744 | 7605 | 4846 | 4492 |
| Horace Mann Insurance Co. | 2928 | 2928 | 2147 | 1834 |
| Horace Mann Property & Casualty Ins. Co. | 3970 | 3970 | 2338 | 2178 |
| IDS Property Casualty Inc. Co. | 2662 | 2722 | 1702 | 1748 |
| * Integon Indemnity Co. | 2975 | 3296 | 2568 | 2060 |
| * LM General Insurance Co. | 4728 | 4826 | 4539 | 4118 |
| * LM Insurance Corp. | 5253 | 5362 | 5043 | 4576 |
| Maryland Auto Insurance Fund | 6167 | 6151 | 5712 | 5891 |
| * Meridian Security Insurance Co. | 2867 | 2765 | 2010 | 1581 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 17: Married Rate, No Youthful Drivers*

| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 5203 | 4446 | 3857 | 2628 |
| | * Metropolitan Direct Property and Casualty | 4576 | 4870 | 3340 | 2660 |
| | * Metropolitan Group Property and Casualty | 3676 | 4204 | 2980 | 2366 |
| | * Mutual Benefit Insurance Co. | 3249 | 3171 | 2209 | 1978 |
| | * National General Assurance Co. | 10355 | 11981 | 8506 | 7861 |
| | * Nationwide Property & Casualty Co. | 4668 | 5173 | 3345 | 2999 |
| | Old Dominion Insurance Co. | 4816 | 5162 | 3252 | 2606 |
| | Penn National Insurance Co. | 4995 | 5283 | 3840 | 3091 |
| | * Pharmacists Mutual Insurance Co. | 4957 | 5276 | 4000 | 3290 |
| | Privilege Underwriters Reciprocal Exch. | 3764 | 3764 | 3547 | 1565 |
| | * Progressive Select Insurance Co. | 2176 | 2278 | 1852 | 1496 |
| | * Progressive Specialty Insurance Co. | 2621 | 2603 | 2151 | 1654 |
| | * Root Insurance Co. | 2317 | 2522 | 1689 | 1688 |
| | * Selective Ins. Co. of South Carolina | 4930 | 5355 | 3266 | 2633 |
| | * State Farm Fire & Casualty Co. | 5562 | 6743 | 3977 | 3764 |
| | * State Farm Mutual Ins. Co. | 3228 | 3899 | 2323 | 2188 |
| | Teachers Insurance Co. | 4250 | 4250 | 2470 | 2406 |
| | * Travelers Property Casualty Insurance Co. | 4208 | 4192 | 2832 | 2252 |
| | * United Services Automobile Association | 2720 | 3092 | 2034 | 1923 |
| | * Unitrin Safeguard Insurance Co. | 3927 | 4549 | 3234 | 2899 |
| | * USAA Casualty Insurance Co. | 3009 | 3261 | 2160 | 1911 |
| | * USAA General Indemnity Co. | 4496 | 4899 | 3457 | 3174 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 18: Married Rate, No Youthful Drivers*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1674 | 1969 | 2614 | 1870 | 1929 | 2342 |
| * AIG Property Casualty Co. | 3017 | 3163 | 3163 | 3017 | 2109 | 2332 |
| * Allstate Indemnity Co. | 2169 | 2643 | 2865 | 2091 | 2502 | 2884 |
| American National Property & Casualty Co. | 1302 | 1610 | 1892 | 1310 | 1572 | 1896 |
| * American States Preferred Insurance Co. | 3931 | 4334 | 4464 | 3911 | 4289 | 4658 |
| * Amica Mutual Insurance Co. | 2019 | 2377 | 2377 | 2019 | 2109 | 2277 |
| * Brethren Mutual Insurance Co. | 1686 | 1956 | 2285 | 1653 | 1793 | 2333 |
| * Chubb National Insurance Co. | 2236 | 2693 | 3141 | 2236 | 2792 | 3344 |
| Cincinnati Insurance Co. | 1533 | 1671 | 1654 | 1447 | 1659 | 1721 |
| * CSAA General Insurance Co. | 1044 | 1298 | 1464 | 1186 | 1289 | 1424 |
| * Cumberland Insurance Co. Inc. | 1554 | 1827 | 1881 | 1554 | 1826 | 1913 |
| * Dairyland Insurance Co. | 4393 | 4766 | 5191 | 4156 | 5063 | 5896 |
| Donegal Mutual Insurance Co. | 6217 | 6540 | 7857 | 6217 | 8624 | 9004 |
| Elephant Insurance Co. | 3717 | 4394 | 5652 | 3717 | 4811 | 5411 |
| * Encompass Home/Auto Insurance Co. | 1487 | 1898 | 2091 | 1487 | 2243 | 2144 |
| Erie Insurance Exchange | 1506 | 1629 | 2078 | 1506 | 1864 | 2083 |
| Esurance Property & Casualty Ins. Co. | 1632 | 1672 | 2178 | 1632 | 1868 | 1992 |
| * Farmers Insurance Exchange | 1803 | 1996 | 2462 | 1803 | 2190 | 2535 |
| * Foremost Insurance Co. | 2327 | 2446 | 2828 | 2327 | 2312 | 2626 |
| * Garrison Property & Casualty Ins. Co. | 2471 | 2803 | 3227 | 2518 | 2981 | 3611 |
| * GEICO Casualty Co. | 1601 | 1756 | 2097 | 1601 | 1453 | 1827 |
| * Hartford Casualty Insurance Co. | 2909 | 3690 | 3562 | 2230 | 3517 | 4028 |
| * Horace Mann Insurance Co. | 1071 | 1188 | 1403 | 1071 | 1133 | 1223 |
| * Horace Mann Property & Casualty Ins. Co. | 1544 | 1857 | 2510 | 1544 | 2107 | 2107 |
| IDS Property Casualty Inc. Co. | 1464 | 1554 | 1832 | 1512 | 1506 | 1994 |
| * Integon Indemnity Co. | 1337 | 1449 | 1885 | 1450 | 1498 | 1779 |
| * LM General Insurance Co. | 3403 | 3959 | 4223 | 3324 | 3876 | 4379 |
| * LM Insurance Corp. | 3781 | 4399 | 4692 | 3693 | 4307 | 4865 |
| Maryland Auto Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a |
| * Meridian Security Insurance Co. | 1293 | 1618 | 2042 | 1496 | 1673 | 2082 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 18: Married Rate, No Youthful Drivers*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 1659 | 2437 | 2593 | 2128 | 2286 | 2746 |
| * Metropolitan Direct Property and Casualty | 1880 | 2332 | 2596 | 1880 | 2458 | 2240 |
| * Metropolitan Group Property and Casualty | 1620 | 2034 | 2990 | 1782 | 1960 | 2318 |
| * Mutual Benefit Insurance Co. | 1230 | 1513 | 1880 | 1317 | 1538 | 1821 |
| * National General Assurance Co. | 2464 | 2615 | 2996 | 2464 | 2611 | 3279 |
| * Nationwide Property & Casualty Co. | 1796 | 2166 | 2514 | 1860 | 2172 | 2613 |
| Old Dominion Insurance Co. | 1164 | 1308 | 1588 | 1186 | 1492 | 1724 |
| * Penn National Insurance Co. | 1493 | 1889 | 2049 | 1493 | 1922 | 2106 |
| * Pharmacists Mutual Insurance Co. | 2192 | 2704 | 2704 | 2192 | 2345 | 3109 |
| Privilege Underwriters Reciprocal Exch. | 2644 | 2734 | 2734 | 2644 | 1853 | 2591 |
| * Progressive Select Insurance Co. | 741 | 815 | 1001 | 826 | 866 | 939 |
| * Progressive Specialty Insurance Co. | 1022 | 1274 | 1638 | 1126 | 1251 | 1535 |
| * Root Insurance Co. | 1007 | 1015 | 1191 | 1124 | 1128 | 1428 |
| * Selective Ins. Co. of South Carolina | 1647 | 2108 | 2244 | 1581 | 1759 | 2313 |
| * State Farm Fire & Casualty Co. | 2959 | 3349 | 4407 | 3016 | 3883 | 5025 |
| * State Farm Mutual Ins. Co. | 1648 | 1873 | 2431 | 1691 | 2116 | 2771 |
| * Teachers Insurance Co. | 1618 | 1935 | 2638 | 1618 | 2160 | 2160 |
| * Travelers Property Casualty Insurance Co. | 1410 | 1798 | 2408 | 1689 | 1886 | 2488 |
| * United Services Automobile Association | 1495 | 1747 | 1991 | 1560 | 1831 | 2098 |
| * Unitrin Safeguard Insurance Co. | 1596 | 1848 | 2240 | 1596 | 1803 | 2233 |
| * USAA Casualty Insurance Co. | 1602 | 1702 | 2104 | 1718 | 1999 | 2277 |
| * USAA General Indemnity Co. | 1760 | 2036 | 2357 | 1899 | 2088 | 2461 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 18: Married Rate, No Youthful Drivers*

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 2876 | 2826 | 2132 | 1745 |
| * AIG Property Casualty Co. | 3942 | 2744 | 3163 | 1534 |
| * Allstate Indemnity Co. | 3175 | 3247 | 2613 | 2176 |
| American National Property & Casualty Co. | 2130 | 2228 | 1544 | 1310 |
| * American States Preferred Insurance Co. | 5778 | 6291 | 4427 | 3833 |
| * Amica Mutual Insurance Co. | 2621 | 3403 | 2377 | 2019 |
| * Brethren Mutual Insurance Co. | 2707 | 2782 | 1889 | 1735 |
| * Chubb National Insurance Co. | 3426 | 3799 | 2586 | 2395 |
| Cincinnati Insurance Co. | 2104 | 2838 | 1640 | 1361 |
| * CSAA General Insurance Co. | 1760 | 1702 | 1179 | 1047 |
| * Cumberland Insurance Co. Inc. | 2684 | 4351 | 1829 | 1554 |
| * Dairyland Insurance Co. | 5684 | 7035 | 4581 | 4615 |
| Donegal Mutual Insurance Co. | 13284 | 13284 | 7857 | 4821 |
| Elephant Insurance Co. | 5762 | 6234 | 4187 | 3854 |
| * Encompass Home/Auto Insurance Co. | 2610 | 2833 | 2091 | 1380 |
| Erie Insurance Exchange | 2650 | 2650 | 1629 | 1432 |
| Esurance Property & Casualty Ins. Co. | 2342 | 2456 | 1706 | 1484 |
| * Farmers Insurance Exchange | 2882 | 3011 | 1872 | 1673 |
| * Foremost Insurance Co. | 3222 | 3184 | 2328 | 2060 |
| * Garrison Property & Casualty Ins. Co. | 3937 | 4463 | 2975 | 2580 |
| * GEICO Casualty Co. | 2451 | 2371 | 1574 | 1485 |
| * Hartford Casualty Insurance Co. | 4626 | 5154 | 3084 | 2874 |
| * Horace Mann Insurance Co. | 1544 | 1544 | 1188 | 1026 |
| * Horace Mann Property & Casualty Ins. Co. | 3053 | 3053 | 1857 | 1678 |
| IDS Property Casualty Inc. Co. | 2370 | 2426 | 1450 | 1476 |
| * Integon Indemnity Co. | 1905 | 2207 | 1594 | 1303 |
| * LM General Insurance Co. | 4435 | 4626 | 4028 | 3589 |
| * LM Insurance Corp. | 4928 | 5140 | 4476 | 3987 |
| Maryland Auto Insurance Fund | n/a | n/a | n/a | n/a |
| * Meridian Security Insurance Co. | 2477 | 2447 | 1716 | 1373 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 18: Married Rate, No Youthful Drivers*

| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 3288 | 2820 | 2437 | 1659 |
| | * Metropolitan Direct Property and Casualty | 3292 | 3492 | 2388 | 1880 |
| | * Metropolitan Group Property and Casualty | 2506 | 2874 | 2034 | 1620 |
| | * Mutual Benefit Insurance Co. | 2279 | 2207 | 1513 | 1349 |
| | * National General Assurance Co. | 3349 | 3962 | 2747 | 2432 |
| | * Nationwide Property & Casualty Co. | 2700 | 2927 | 2227 | 1804 |
| | Old Dominion Insurance Co. | 2078 | 2242 | 1396 | 1114 |
| | * Penn National Insurance Co. | 2518 | 2699 | 1906 | 1560 |
| | * Pharmacists Mutual Insurance Co. | 3549 | 3832 | 2704 | 2192 |
| | Privilege Underwriters Reciprocal Exch. | 2908 | 2908 | 2734 | 1236 |
| | * Progressive Select Insurance Co. | 1170 | 1228 | 989 | 808 |
| | * Progressive Specialty Insurance Co. | 1765 | 1802 | 1414 | 1085 |
| | * Root Insurance Co. | 1456 | 1590 | 1058 | 1058 |
| | * Selective Ins. Co. of South Carolina | 2916 | 3218 | 1949 | 1600 |
| | * State Farm Fire & Casualty Co. | 4838 | 5751 | 3393 | 3231 |
| | * State Farm Mutual Ins. Co. | 2681 | 3199 | 1902 | 1800 |
| | * Teachers Insurance Co. | 3258 | 3258 | 1935 | 1831 |
| | * Travelers Property Casualty Insurance Co. | 2913 | 2915 | 1921 | 1566 |
| | * United Services Automobile Association | 2355 | 2687 | 1733 | 1664 |
| | * Unitrin Safeguard Insurance Co. | 2311 | 2691 | 1889 | 1706 |
| | * USAA Casualty Insurance Co. | 2563 | 2785 | 1807 | 1629 |
| | * USAA General Indemnity Co. | 2741 | 2988 | 2043 | 1892 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 19: Married Rate with Youthful Driver*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 4042 | 4693 | 6099 | 4583 | 4325 | 5203 |
| * AIG Property Casualty Co. | 6329 | 6622 | 6622 | 6329 | 4378 | 4756 |
| * Allstate Indemnity Co. | 7321 | 8928 | 10073 | 7010 | 8681 | 10143 |
| American National Property & Casualty Co. | 3094 | 3778 | 4468 | 3144 | 3560 | 4242 |
| * American States Preferred Insurance Co. | 11577 | 12695 | 13084 | 11423 | 12930 | 13836 |
| * Amica Mutual Insurance Co. | 3868 | 4591 | 4591 | 3868 | 3958 | 4282 |
| * Brethren Mutual Insurance Co. | 3441 | 3778 | 4489 | 3499 | 3488 | 4221 |
| * Chubb National Insurance Co. | 4595 | 5736 | 6906 | 4595 | 5981 | 7433 |
| Cincinnati Insurance Co. | 4521 | 4766 | 4701 | 4296 | 4734 | 4869 |
| * CSAA General Insurance Co. | 2555 | 3216 | 3775 | 3056 | 3281 | 3665 |
| * Cumberland Insurance Co. Inc. | n/a | n/a | n/a | n/a | n/a | n/a |
| * Dairyland Insurance Co. | 6792 | 7388 | 8128 | 6404 | 7852 | 9254 |
| Donegal Mutual Insurance Co. | 9710 | 9805 | 11949 | 9710 | 12948 | 13588 |
| Elephant Insurance Co. | 5489 | 6348 | 8191 | 5489 | 6669 | 7590 |
| * Encompass Home/Auto Insurance Co. | 3345 | 4701 | 5262 | 3345 | 5676 | 5428 |
| Erie Insurance Exchange | 3419 | 3460 | 4350 | 3419 | 3842 | 4220 |
| Esurance Property & Casualty Ins. Co. | 6342 | 6474 | 8450 | 6342 | 7162 | 7584 |
| * Farmers Insurance Exchange | 5853 | 6367 | 7228 | 5853 | 6498 | 7488 |
| * Foremost Insurance Co. | 8348 | 8658 | 9846 | 8348 | 8413 | 9493 |
| * Garrison Property & Casualty Ins. Co. | 5194 | 5818 | 6636 | 5179 | 6016 | 7421 |
| * GEICO Casualty Co. | 4880 | 4841 | 5839 | 4880 | 4100 | 4977 |
| * Hartford Casualty Insurance Co. | 9495 | 12569 | 12052 | 7230 | 11334 | 12481 |
| * Horace Mann Insurance Co. | 2768 | 3019 | 3670 | 2768 | 2884 | 3100 |
| * Horace Mann Property & Casualty Ins. Co. | 3646 | 4239 | 5982 | 3646 | 5014 | 5014 |
| IDS Property Casualty Inc. Co. | 5004 | 5236 | 6294 | 5128 | 5448 | 6898 |
| * Integon Indemnity Co. | 3406 | 3619 | 4740 | 3640 | 3618 | 4310 |
| * LM General Insurance Co. | 8398 | 9850 | 10124 | 8408 | 9394 | 10569 |
| * LM Insurance Corp. | 9331 | 10945 | 11249 | 9342 | 10438 | 11743 |
| Maryland Auto Insurance Fund | 19274 | 19157 | 19237 | 19274 | 17976 | 16024 |
| * Meridian Security Insurance Co. | 2457 | 3092 | 4002 | 2891 | 3274 | 4135 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 19: Married Rate with Youthful Driver*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 5267 | 7709 | 8134 | 6855 | 7421 | 8710 |
| * Metropolitan Direct Property and Casualty | 6072 | 7372 | 8192 | 6072 | 7706 | 6872 |
| * Metropolitan Group Property and Casualty | 5780 | 7348 | 10356 | 6438 | 7062 | 7822 |
| * Mutual Benefit Insurance Co. | 3030 | 3707 | 4522 | 3362 | 3600 | 4181 |
| * National General Assurance Co. | 6541 | 6851 | 7838 | 6541 | 6900 | 8643 |
| * Nationwide Property & Casualty Co. | 2965 | 3626 | 4231 | 3132 | 3564 | 4282 |
| Old Dominion Insurance Co. | 2766 | 3032 | 3634 | 2788 | 3444 | 3918 |
| * Penn National Insurance Co. | 2734 | 3474 | 3812 | 2731 | 3592 | 3856 |
| * Pharmacists Mutual Insurance Co. | 4041 | 4814 | 4814 | 4041 | 4101 | 5160 |
| Privilege Underwriters Reciprocal Exch. | 6757 | 6953 | 6953 | 6757 | 4746 | 6440 |
| * Progressive Select Insurance Co. | 1543 | 1683 | 2109 | 1775 | 1733 | 1889 |
| * Progressive Specialty Insurance Co. | 1904 | 2328 | 2925 | 2171 | 2126 | 2577 |
| * Root Insurance Co. | 2278 | 2290 | 2685 | 2573 | 2511 | 3172 |
| * Selective Ins. Co. of South Carolina | 4012 | 5050 | 5312 | 3755 | 4063 | 5238 |
| * State Farm Fire & Casualty Co. | 7145 | 8064 | 10350 | 7232 | 8991 | 11336 |
| * State Farm Mutual Ins. Co. | 3537 | 3986 | 5092 | 3584 | 4405 | 5569 |
| * Teachers Insurance Co. | 3901 | 4494 | 6361 | 3901 | 5196 | 5196 |
| * Travelers Property Casualty Insurance Co. | 4131 | 5229 | 6955 | 4985 | 5516 | 7161 |
| * United Services Automobile Association | 2366 | 2766 | 3155 | 2442 | 2810 | 3233 |
| * Unitrin Safeguard Insurance Co. | 4446 | 5144 | 6345 | 4444 | 5003 | 6237 |
| * USAA Casualty Insurance Co. | 2455 | 2583 | 3165 | 2637 | 2944 | 3397 |
| * USAA General Indemnity Co. | 2860 | 3291 | 3749 | 3095 | 3298 | 3846 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 19: Married Rate with Youthful Driver*

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 6588 | 6217 | 5092 | 4107 |
| * AIG Property Casualty Co. | 8205 | 5625 | 6622 | 3046 |
| * Allstate Indemnity Co. | 10440 | 10812 | 8909 | 7344 |
| American National Property & Casualty Co. | 4980 | 4996 | 3644 | 3098 |
| * American States Preferred Insurance Co. | 17075 | 18383 | 13033 | 11324 |
| * Amica Mutual Insurance Co. | 5066 | 6533 | 4591 | 3868 |
| * Brethren Mutual Insurance Co. | 5029 | 5017 | 3646 | 3535 |
| * Chubb National Insurance Co. | 7406 | 8347 | 5461 | 5062 |
| Cincinnati Insurance Co. | 6213 | 8550 | 4788 | 3992 |
| * CSAA General Insurance Co. | 4700 | 4524 | 2932 | 2543 |
| * Cumberland Insurance Co. Inc. | n/a | n/a | n/a | n/a |
| * Dairyland Insurance Co. | 8972 | 11182 | 7077 | 7098 |
| Donegal Mutual Insurance Co. | 19990 | 19990 | 11949 | 7643 |
| Elephant Insurance Co. | 8372 | 8971 | 6087 | 5592 |
| * Encompass Home/Auto Insurance Co. | 6926 | 7463 | 5262 | 2908 |
| Erie Insurance Exchange | 5181 | 5181 | 3460 | 3118 |
| Esurance Property & Casualty Ins. Co. | 9138 | 8810 | 6626 | 5536 |
| * Farmers Insurance Exchange | 8362 | 8898 | 5935 | 5343 |
| * Foremost Insurance Co. | 11138 | 11229 | 8144 | 7321 |
| * Garrison Property & Casualty Ins. Co. | 8077 | 9151 | 6274 | 5310 |
| * GEICO Casualty Co. | 6643 | 6388 | 4496 | 4197 |
| * Hartford Casualty Insurance Co. | 14601 | 15707 | 10377 | 9372 |
| * Horace Mann Insurance Co. | 4044 | 4044 | 3019 | 2615 |
| * Horace Mann Property & Casualty Ins. Co. | 7403 | 7403 | 4239 | 4019 |
| IDS Property Casualty Inc. Co. | 7930 | 8140 | 4934 | 5150 |
| * Integon Indemnity Co. | 4554 | 5273 | 4002 | 3304 |
| * LM General Insurance Co. | 10571 | 11071 | 10072 | 8884 |
| * LM Insurance Corp. | 11746 | 12301 | 11191 | 9871 |
| Maryland Auto Insurance Fund | 20197 | 19899 | 19028 | 19274 |
| * Meridian Security Insurance Co. | 4898 | 4815 | 3318 | 2653 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 19: Married Rate with Youthful Driver*

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 9997 | 8704 | 7709 | 5267 |
| * Metropolitan Direct Property and Casualty | 9982 | 10870 | 7634 | 6072 |
| * Metropolitan Group Property and Casualty | 8624 | 9610 | 7348 | 5780 |
| * Mutual Benefit Insurance Co. | 5275 | 5037 | 3707 | 3259 |
| * National General Assurance Co. | 8645 | 10372 | 7229 | 6470 |
| * Nationwide Property & Casualty Co. | 4514 | 4828 | 3788 | 2955 |
| Old Dominion Insurance Co. | 4640 | 5054 | 3148 | 2590 |
| * Penn National Insurance Co. | 4581 | 4828 | 3479 | 2858 |
| * Pharmacists Mutual Insurance Co. | 5997 | 6236 | 4814 | 4041 |
| Privilege Underwriters Reciprocal Exch. | 7333 | 7333 | 6953 | 2974 |
| * Progressive Select Insurance Co. | 2430 | 2487 | 2105 | 1641 |
| * Progressive Specialty Insurance Co. | 3083 | 3009 | 2598 | 1962 |
| * Root Insurance Co. | 3245 | 3498 | 2386 | 2361 |
| * Selective Ins. Co. of South Carolina | 6835 | 7305 | 4684 | 3706 |
| * State Farm Fire & Casualty Co. | 10900 | 13122 | 8184 | 7876 |
| * State Farm Mutual Ins. Co. | 5367 | 6466 | 4050 | 3898 |
| * Teachers Insurance Co. | 7944 | 7944 | 4494 | 4455 |
| * Travelers Property Casualty Insurance Co. | 8452 | 8223 | 5602 | 4564 |
| * United Services Automobile Association | 3723 | 4219 | 2791 | 2618 |
| * Unitrin Safeguard Insurance Co. | 6535 | 7315 | 5343 | 4813 |
| * USAA Casualty Insurance Co. | 3873 | 4173 | 2772 | 2433 |
| * USAA General Indemnity Co. | 4294 | 4683 | 3320 | 3052 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 20: Married Rate, with Youthful Drivers*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 5588 | 6581 | 8634 | 6157 | 6433 | 7759 |
| * AIG Property Casualty Co. | 6539 | 6857 | 6857 | 6539 | 4526 | 4974 |
| * Allstate Indemnity Co. | 9294 | 11986 | 13285 | 8907 | 11836 | 13900 |
| American National Property & Casualty Co. | 6476 | 7976 | 9386 | 6556 | 7640 | 9162 |
| * American States Preferred Insurance Co. | 9795 | 10996 | 11368 | 9527 | 11362 | 12271 |
| * Amica Mutual Insurance Co. | 7411 | 8779 | 8779 | 7411 | 7840 | 8548 |
| * Brethren Mutual Insurance Co. | 2098 | 2538 | 2830 | 2077 | 2246 | 2799 |
| * Chubb National Insurance Co. | 5330 | 6822 | 8242 | 5330 | 7427 | 9254 |
| Cincinnati Insurance Co. | 4113 | 4553 | 4476 | 3755 | 4555 | 4741 |
| * CSAA General Insurance Co. | 2276 | 2883 | 3432 | 2684 | 2916 | 3254 |
| * Cumberland Insurance Co. Inc. | n/a | n/a | n/a | n/a | n/a | n/a |
| * Dairyland Insurance Co. | 9871 | 10913 | 11997 | 9253 | 11765 | 13869 |
| Donegal Mutual Insurance Co. | 8403 | 8710 | 10513 | 8403 | 11619 | 12205 |
| Elephant Insurance Co. | 4380 | 5165 | 6676 | 4380 | 5618 | 6346 |
| * Encompass Home/Auto Insurance Co. | 3749 | 5281 | 5996 | 3749 | 6665 | 6297 |
| Erie Insurance Exchange | 2755 | 2988 | 3810 | 2755 | 3479 | 3877 |
| Esurance Property & Casualty Ins. Co. | 9840 | 10504 | 14028 | 9840 | 11896 | 12602 |
| * Farmers Insurance Exchange | 9014 | 10100 | 11423 | 9014 | 10761 | 12464 |
| * Foremost Insurance Co. | 11512 | 12161 | 13740 | 11512 | 12045 | 13674 |
| * Garrison Property & Casualty Ins. Co. | 6532 | 7407 | 8505 | 6621 | 7791 | 9600 |
| * GEICO Casualty Co. | 4540 | 5035 | 5986 | 4540 | 4332 | 5396 |
| * Hartford Casualty Insurance Co. | 8098 | 10491 | 10219 | 6061 | 9836 | 10881 |
| * Horace Mann Insurance Co. | 2240 | 2491 | 3009 | 2240 | 2411 | 2601 |
| * Horace Mann Property & Casualty Ins. Co. | 3006 | 3604 | 5014 | 3006 | 4216 | 4216 |
| IDS Property Casualty Inc. Co. | 6518 | 6868 | 8318 | 6554 | 7264 | 9330 |
| * Integon Indemnity Co. | 3042 | 3270 | 4325 | 3220 | 3381 | 4062 |
| * LM General Insurance Co. | 10538 | 12431 | 12837 | 10309 | 12435 | 13892 |
| * LM Insurance Corp. | 11708 | 13813 | 14263 | 11455 | 13817 | 15436 |
| Maryland Auto Insurance Fund | 13875 | 13758 | 13838 | 13875 | 12577 | 11710 |
| * Meridian Security Insurance Co. | 2337 | 2983 | 3900 | 2706 | 3228 | 4114 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 20: Married Rate, with Youthful Drivers*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 4015 | 5952 | 6286 | 5178 | 5685 | 6819 |
| * Metropolitan Direct Property and Casualty | 4450 | 5606 | 6202 | 4450 | 5906 | 5272 |
| * Metropolitan Group Property and Casualty | 4560 | 5772 | 8442 | 4966 | 5576 | 6466 |
| * Mutual Benefit Insurance Co. | 2393 | 2936 | 3626 | 2534 | 3005 | 3515 |
| * National General Assurance Co. | 6014 | 6400 | 7279 | 6014 | 6468 | 8143 |
| * Nationwide Property & Casualty Co. | 2990 | 3771 | 4431 | 3145 | 3737 | 4581 |
| Old Dominion Insurance Co. | 4414 | 5036 | 6014 | 4436 | 5782 | 6668 |
| * Penn National Insurance Co. | 8318 | 10910 | 12096 | 8329 | 11442 | 12168 |
| * Pharmacists Mutual Insurance Co. | 2986 | 3637 | 3637 | 2986 | 3221 | 4090 |
| Privilege Underwriters Reciprocal Exch. | 4777 | 4983 | 4983 | 4777 | 3374 | 4703 |
| * Progressive Select Insurance Co. | 2610 | 2897 | 3609 | 2905 | 3101 | 3393 |
| * Progressive Specialty Insurance Co. | 3314 | 4128 | 5262 | 3630 | 4042 | 4933 |
| * Root Insurance Co. | 3417 | 3449 | 4043 | 3752 | 3885 | 4882 |
| * Selective Ins. Co. of South Carolina | 2792 | 3653 | 3899 | 2670 | 3008 | 3942 |
| * State Farm Fire & Casualty Co. | 6658 | 7684 | 9875 | 6667 | 8647 | 11118 |
| * State Farm Mutual Ins. Co. | 3270 | 3771 | 4823 | 3278 | 4207 | 5426 |
| * Teachers Insurance Co. | 3185 | 3786 | 5282 | 3185 | 4333 | 4333 |
| * Travelers Property Casualty Insurance Co. | 3270 | 4245 | 5751 | 3865 | 4616 | 6104 |
| * United Services Automobile Association | 3565 | 4195 | 4804 | 3713 | 4360 | 5047 |
| * Unitrin Safeguard Insurance Co. | 7893 | 9206 | 10563 | 7890 | 8829 | 10590 |
| * USAA Casualty Insurance Co. | 3901 | 4149 | 5151 | 4216 | 4899 | 5654 |
| * USAA General Indemnity Co. | 4441 | 5135 | 5945 | 4846 | 5312 | 6254 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 20: Married Rate, with Youthful Drivers*

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 9521 | 9264 | 7051 | 5819 |
| * AIG Property Casualty Co. | 8496 | 5873 | 6857 | 3207 |
| * Allstate Indemnity Co. | 13811 | 14998 | 11959 | 9341 |
| American National Property & Casualty Co. | 10500 | 10714 | 7682 | 6512 |
| * American States Preferred Insurance Co. | 14703 | 16033 | 11350 | 9632 |
| * Amica Mutual Insurance Co. | 9766 | 12902 | 8779 | 7411 |
| * Brethren Mutual Insurance Co. | 3252 | 3273 | 2291 | 2175 |
| * Chubb National Insurance Co. | 8829 | 10076 | 6470 | 5992 |
| Cincinnati Insurance Co. | 5803 | 7723 | 4378 | 3618 |
| * CSAA General Insurance Co. | 4126 | 3974 | 2639 | 2248 |
| * Cumberland Insurance Co. Inc. | n/a | n/a | n/a | n/a |
| * Dairyland Insurance Co. | 13247 | 16682 | 10426 | 10563 |
| Donegal Mutual Insurance Co. | 17870 | 17870 | 10513 | 6493 |
| Elephant Insurance Co. | 6816 | 7369 | 4923 | 4528 |
| * Encompass Home/Auto Insurance Co. | 7900 | 8719 | 5996 | 3379 |
| Erie Insurance Exchange | 4752 | 4752 | 2988 | 2640 |
| Esurance Property & Casualty Ins. Co. | 15102 | 15156 | 10634 | 8872 |
| * Farmers Insurance Exchange | 13322 | 14414 | 9312 | 8437 |
| * Foremost Insurance Co. | 15575 | 16293 | 11344 | 10232 |
| * Garrison Property & Casualty Ins. Co. | 10416 | 11832 | 7936 | 6793 |
| * GEICO Casualty Co. | 6930 | 6777 | 4496 | 4227 |
| * Hartford Casualty Insurance Co. | 12705 | 13988 | 8588 | 8038 |
| * Horace Mann Insurance Co. | 3325 | 3325 | 2491 | 2135 |
| * Horace Mann Property & Casualty Ins. Co. | 6202 | 6202 | 3604 | 3285 |
| IDS Property Casualty Inc. Co. | 10494 | 10822 | 6476 | 6700 |
| * Integon Indemnity Co. | 4158 | 4986 | 3636 | 3021 |
| * LM General Insurance Co. | 13560 | 14100 | 12403 | 11208 |
| * LM Insurance Corp. | 15067 | 15667 | 13781 | 12453 |
| Maryland Auto Insurance Fund | 14479 | 14181 | 13629 | 13875 |
| * Meridian Security Insurance Co. | 4771 | 4748 | 3184 | 2579 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 20: Married Rate, with Youthful Drivers*

| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 8121 | 6834 | 5952 | 4015 |
| | * Metropolitan Direct Property and Casualty | 7774 | 8258 | 5678 | 4450 |
| | * Metropolitan Group Property and Casualty | 6892 | 7758 | 5772 | 4560 |
| | * Mutual Benefit Insurance Co. | 4285 | 4193 | 2936 | 2635 |
| | * National General Assurance Co. | 8081 | 9791 | 6790 | 5957 |
| | * Nationwide Property & Casualty Co. | 4701 | 5085 | 3908 | 3074 |
| | Old Dominion Insurance Co. | 7626 | 8562 | 5200 | 4132 |
| | * Penn National Insurance Co. | 14335 | 15158 | 10953 | 8826 |
| | * Pharmacists Mutual Insurance Co. | 4647 | 4936 | 3637 | 2986 |
| | Privilege Underwriters Reciprocal Exch. | 5220 | 5220 | 4983 | 2272 |
| | * Progressive Select Insurance Co. | 4266 | 4507 | 3578 | 2872 |
| | * Progressive Specialty Insurance Co. | 5683 | 5751 | 4548 | 3517 |
| | * Root Insurance Co. | 4896 | 5365 | 3566 | 3598 |
| | * Selective Ins. Co. of South Carolina | 5046 | 5479 | 3360 | 2705 |
| | * State Farm Fire & Casualty Co. | 10462 | 12787 | 7740 | 7446 |
| | * State Farm Mutual Ins. Co. | 5115 | 6259 | 3803 | 3658 |
| | * Teachers Insurance Co. | 6640 | 6640 | 3786 | 3616 |
| | * Travelers Property Casualty Insurance Co. | 7018 | 6999 | 4536 | 3720 |
| | * United Services Automobile Association | 5743 | 6559 | 4175 | 3982 |
| | * Unitrin Safeguard Insurance Co. | 10859 | 11778 | 9510 | 8665 |
| | * USAA Casualty Insurance Co. | 6358 | 6893 | 4439 | 3943 |
| | * USAA General Indemnity Co. | 6828 | 7412 | 5175 | 4795 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 21: Married Rate No Youthful Driver*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 2131 | 2486 | 3285 | 2429 | 2433 | 2958 |
| * AIG Property Casualty Co. | 3160 | 3294 | 3294 | 3160 | 2216 | 2385 |
| * Allstate Indemnity Co. | 2507 | 3034 | 3336 | 2414 | 2953 | 3376 |
| American National Property & Casualty Co. | 1436 | 1756 | 2086 | 1460 | 1672 | 1992 |
| * American States Preferred Insurance Co. | 5040 | 5563 | 5756 | 5004 | 5575 | 6052 |
| * Amica Mutual Insurance Co. | 2010 | 2376 | 2376 | 2010 | 2091 | 2266 |
| * Brethren Mutual Insurance Co. | 1683 | 1898 | 2230 | 1682 | 1729 | 2222 |
| * Chubb National Insurance Co. | 2870 | 3567 | 4267 | 2870 | 3698 | 4558 |
| Cincinnati Insurance Co. | 2421 | 2623 | 2603 | 2318 | 2545 | 2641 |
| * CSAA General Insurance Co. | 2053 | 2618 | 2968 | 2416 | 2590 | 2886 |
| * Cumberland Insurance Co. Inc. | 1661 | 1947 | 2009 | 1661 | 1906 | 2001 |
| * Dairyland Insurance Co. | 4145 | 4623 | 5159 | 3858 | 5041 | 6126 |
| Donegal Mutual Insurance Co. | 6250 | 6474 | 7810 | 6250 | 8501 | 8912 |
| Elephant Insurance Co. | 4181 | 4995 | 6372 | 4181 | 5416 | 6102 |
| * Encompass Home/Auto Insurance Co. | 2622 | 3490 | 3874 | 2622 | 4042 | 3873 |
| Erie Insurance Exchange | 1626 | 1695 | 2145 | 1626 | 1916 | 2113 |
| Esurance Property & Casualty Ins. Co. | 2614 | 2698 | 3558 | 2614 | 3016 | 3206 |
| * Farmers Insurance Exchange | 4928 | 5442 | 6169 | 4928 | 5712 | 6618 |
| * Foremost Insurance Co. | 3452 | 3620 | 4113 | 3452 | 3556 | 4005 |
| * Garrison Property & Casualty Ins. Co. | 2353 | 2652 | 3026 | 2368 | 2753 | 3347 |
| * GEICO Casualty Co. | 1972 | 2165 | 2593 | 1972 | 1815 | 2283 |
| * Hartford Casualty Insurance Co. | 8444 | 10875 | 10647 | 6389 | 10194 | 11247 |
| * Horace Mann Insurance Co. | 1622 | 1782 | 2141 | 1622 | 1669 | 1804 |
| * Horace Mann Property & Casualty Ins. Co. | 2112 | 2501 | 3452 | 2112 | 2870 | 2870 |
| IDS Property Casualty Inc. Co. | 2152 | 2264 | 2704 | 2230 | 2286 | 2944 |
| * Integon Indemnity Co. | 1676 | 1814 | 2370 | 1787 | 1914 | 2304 |
| * LM General Insurance Co. | 4088 | 4709 | 4923 | 4044 | 4543 | 5059 |
| * LM Insurance Corp. | 4542 | 5233 | 5470 | 4493 | 5048 | 5621 |
| Maryland Auto Insurance Fund | 7955 | 7767 | 7831 | 7955 | 7194 | 6655 |
| * Meridian Security Insurance Co. | 1470 | 1845 | 2347 | 1692 | 1934 | 2421 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 21: Married Rate No Youthful Driver*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 3277 | 4868 | 5187 | 4284 | 4485 | 5417 |
| * Metropolitan Direct Property and Casualty | 3500 | 4166 | 4642 | 3500 | 4360 | 3956 |
| * Metropolitan Group Property and Casualty | 3430 | 4298 | 6306 | 3916 | 4082 | 4744 |
| * Mutual Benefit Insurance Co. | 1638 | 2002 | 2479 | 1739 | 2041 | 2392 |
| * National General Assurance Co. | 3110 | 3299 | 3766 | 3110 | 3318 | 4165 |
| * Nationwide Property & Casualty Co. | 2041 | 2198 | 2878 | 2136 | 2457 | 2970 |
| Old Dominion Insurance Co. | 1954 | 2174 | 2620 | 1976 | 2472 | 2838 |
| * Penn National Insurance Co. | 1803 | 2291 | 2504 | 1802 | 2352 | 2539 |
| * Pharmacists Mutual Insurance Co. | 1651 | 2010 | 2010 | 1651 | 1694 | 2261 |
| Privilege Underwriters Reciprocal Exch. | 2920 | 3036 | 3036 | 2920 | 2051 | 2847 |
| * Progressive Select Insurance Co. | 1000 | 1100 | 1371 | 1143 | 1152 | 1256 |
| * Progressive Specialty Insurance Co. | 1274 | 1564 | 1994 | 1447 | 1512 | 1851 |
| * Root Insurance Co. | 1543 | 1556 | 1829 | 1701 | 1753 | 2216 |
| * Selective Ins. Co. of South Carolina | 2289 | 2928 | 3103 | 2167 | 2387 | 3114 |
| * State Farm Fire & Casualty Co. | 3852 | 4353 | 5646 | 3929 | 4924 | 6483 |
| * State Farm Mutual Ins. Co. | 1746 | 1976 | 2542 | 1789 | 2199 | 2914 |
| * Teachers Insurance Co. | 2240 | 2632 | 3669 | 2240 | 2972 | 2972 |
| * Travelers Property Casualty Insurance Co. | 1898 | 2376 | 3131 | 2295 | 2463 | 3195 |
| * United Services Automobile Association | 1484 | 1732 | 1969 | 1538 | 1775 | 2031 |
| * Unitrin Safeguard Insurance Co. | 2309 | 2672 | 3262 | 2306 | 2590 | 3231 |
| * USAA Casualty Insurance Co. | 1537 | 1630 | 1990 | 1643 | 1860 | 2125 |
| * USAA General Indemnity Co. | 1528 | 1755 | 2002 | 1640 | 1764 | 2056 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 21: Married Rate No Youthful Driver*

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 3645 | 3610 | 2687 | 2212 |
| * AIG Property Casualty Co. | 4118 | 2824 | 3294 | 1563 |
| * Allstate Indemnity Co. | 3560 | 3683 | 3017 | 2515 |
| American National Property & Casualty Co. | 2356 | 2388 | 1696 | 1436 |
| * American States Preferred Insurance Co. | 7490 | 8163 | 5709 | 4925 |
| * Amica Mutual Insurance Co. | 2637 | 3429 | 2376 | 2010 |
| * Brethren Mutual Insurance Co. | 2621 | 2662 | 1837 | 1727 |
| * Chubb National Insurance Co. | 4639 | 5180 | 3413 | 3122 |
| Cincinnati Insurance Co. | 3315 | 4606 | 2598 | 2143 |
| * CSAA General Insurance Co. | 3685 | 3550 | 2352 | 2080 |
| * Cumberland Insurance Co. Inc. | 2797 | 4371 | 1949 | 1661 |
| * Dairyland Insurance Co. | 5809 | 7642 | 4404 | 4465 |
| Donegal Mutual Insurance Co. | 13116 | 13116 | 7810 | 4876 |
| Elephant Insurance Co. | 6493 | 7028 | 4763 | 4306 |
| * Encompass Home/Auto Insurance Co. | 5025 | 5430 | 3874 | 2341 |
| Erie Insurance Exchange | 2644 | 2644 | 1695 | 1509 |
| Esurance Property & Casualty Ins. Co. | 3824 | 3924 | 2756 | 2350 |
| * Farmers Insurance Exchange | 7219 | 7874 | 5055 | 4568 |
| * Foremost Insurance Co. | 4672 | 4715 | 3404 | 3057 |
| * Garrison Property & Casualty Ins. Co. | 3672 | 4156 | 2837 | 2428 |
| * GEICO Casualty Co. | 2997 | 2936 | 1939 | 1817 |
| * Hartford Casualty Insurance Co. | 12919 | 14198 | 8931 | 8371 |
| * Horace Mann Insurance Co. | 2365 | 2365 | 1782 | 1536 |
| * Horace Mann Property & Casualty Ins. Co. | 4213 | 4213 | 2501 | 2326 |
| IDS Property Casualty Inc. Co. | 3464 | 3572 | 2130 | 2198 |
| * Integon Indemnity Co. | 2400 | 2854 | 1993 | 1643 |
| * LM General Insurance Co. | 5129 | 5322 | 4792 | 4272 |
| * LM Insurance Corp. | 5698 | 5913 | 5324 | 4746 |
| Maryland Auto Insurance Fund | 8385 | 8256 | 7735 | 7955 |
| * Meridian Security Insurance Co. | 2847 | 2833 | 1950 | 1581 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 21: Married Rate No Youthful Driver*

| | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | * Metropolitan Casualty Insurance Co. | 6466 | 5542 | 4868 | 3277 |
| | * Metropolitan Direct Property and Casualty | 5828 | 6266 | 4386 | 3500 |
| | * Metropolitan Group Property and Casualty | 5274 | 6074 | 4298 | 3430 |
| | * Mutual Benefit Insurance Co. | 2948 | 2871 | 2002 | 1797 |
| | * National General Assurance Co. | 4190 | 5012 | 3484 | 3077 |
| | * Nationwide Property & Casualty Co. | 3106 | 3389 | 2275 | 2042 |
| | Old Dominion Insurance Co. | 3388 | 3676 | 2280 | 1846 |
| Rates Effective as of 8/1/2020 | * Penn National Insurance Co. | 3041 | 3224 | 2304 | 1883 |
| | * Pharmacists Mutual Insurance Co. | 2616 | 2793 | 2010 | 1651 |
| | Privilege Underwriters Reciprocal Exch. | 3187 | 3187 | 3036 | 1343 |
| | * Progressive Select Insurance Co. | 1606 | 1675 | 1354 | 1084 |
| | * Progressive Specialty Insurance Co. | 2162 | 2193 | 1737 | 1339 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 2243 | 2464 | 1615 | 1629 |
| | * Selective Ins. Co. of South Carolina | 4017 | 4344 | 2704 | 2171 |
| | * State Farm Fire & Casualty Co. | 6244 | 7513 | 4424 | 4225 |
| | * State Farm Mutual Ins. Co. | 2819 | 3396 | 2012 | 1914 |
| | * Teachers Insurance Co. | 4515 | 4515 | 2632 | 2563 |
| | * Travelers Property Casualty Insurance Co. | 3822 | 3762 | 2564 | 2050 |
| | * United Services Automobile Association | 2315 | 2628 | 1737 | 1642 |
| | * Unitrin Safeguard Insurance Co. | 3367 | 3912 | 2748 | 2472 |
| | * USAA Casualty Insurance Co. | 2414 | 2612 | 1735 | 1542 |
| | * USAA General Indemnity Co. | 2309 | 2524 | 1767 | 1628 |

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

*Scenario 22: Married Rate No Youthful Driver*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 2467 | 2889 | 3815 | 2754 | 2776 | 3385 |
| * AIG Property Casualty Co. | 2687 | 2798 | 2798 | 2687 | 1909 | 2014 |
| * Allstate Indemnity Co. | 2375 | 2904 | 3169 | 2288 | 2769 | 3240 |
| American National Property & Casualty Co. | 1134 | 1398 | 1650 | 1148 | 1336 | 1610 |
| * American States Preferred Insurance Co. | 3892 | 4293 | 4411 | 3864 | 4260 | 4628 |
| * Amica Mutual Insurance Co. | 1991 | 2343 | 2343 | 1991 | 2072 | 2229 |
| Atlantic States Insurance Co. | 2091 | 2156 | 2572 | 2091 | 2787 | 2930 |
| * Brethren Mutual Insurance Co. | 1310 | 1472 | 1706 | 1310 | 1332 | 1733 |
| * Chubb National Insurance Co. | 2138 | 2575 | 2997 | 2138 | 2680 | 3198 |
| Cincinnati Insurance Co. | 1535 | 1665 | 1647 | 1454 | 1666 | 1724 |
| * CSAA General Insurance Co. | 1074 | 1320 | 1518 | 1234 | 1338 | 1479 |
| * Cumberland Insurance Co. Inc. | 1172 | 1350 | 1401 | 1164 | 1334 | 1410 |
| * Dairyland Insurance Co. | 3369 | 3723 | 4106 | 3163 | 4039 | 4784 |
| Elephant Insurance Co. | 3658 | 4351 | 5564 | 3658 | 4834 | 5441 |
| * Encompass Home/Auto Insurance Co. | 1548 | 1991 | 2191 | 1548 | 2344 | 2248 |
| Erie Insurance Exchange | 1242 | 1332 | 1699 | 1242 | 1514 | 1690 |
| Esurance Property & Casualty Ins. Co. | 1782 | 1818 | 2370 | 1782 | 2016 | 2146 |
| * Farmers Insurance Exchange | 2235 | 2441 | 2804 | 2235 | 2527 | 2921 |
| * Foremost Insurance Co. | 2632 | 2767 | 3142 | 2632 | 2707 | 3058 |
| * Garrison Property & Casualty Ins. Co. | 2352 | 2651 | 3043 | 2381 | 2796 | 3393 |
| * GEICO Casualty Co. | 1712 | 1817 | 2170 | 1712 | 1524 | 1898 |
| * Hartford Casualty Insurance Co. | 2078 | 2684 | 2609 | 1602 | 2485 | 2769 |
| * Horace Mann Insurance Co. | 1227 | 1350 | 1608 | 1227 | 1277 | 1381 |
| * Horace Mann Property & Casualty Ins. Co. | 1757 | 2100 | 2863 | 1757 | 2401 | 2401 |
| IDS Property Casualty Inc. Co. | 1598 | 1700 | 2024 | 1652 | 1668 | 2222 |
| * Integon Indemnity Co. | 1565 | 1668 | 2167 | 1666 | 1726 | 2054 |
| * LM General Insurance Co. | 3186 | 3692 | 3953 | 3114 | 3656 | 4119 |
| * LM Insurance Corp. | 3540 | 4102 | 4392 | 3460 | 4062 | 4576 |
| Maryland Auto Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a |
| * Meridian Security Insurance Co. | 1526 | 1922 | 2446 | 1775 | 1993 | 2499 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 22: Married Rate No Youthful Driver*

| Insurer | 21502 Allegany | 20657 Calvert | 20603 Charles | 21550 Garrett | 20878 Montgomery | 20906 Montgomery |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 1790 | 2632 | 2800 | 2331 | 2493 | 2959 |
| * Metropolitan Direct Property and Casualty | 2090 | 2588 | 2874 | 2090 | 2722 | 2460 |
| * Metropolitan Group Property and Casualty | 1810 | 2274 | 3284 | 2022 | 2170 | 2490 |
| * Mutual Benefit Insurance Co. | 1125 | 1383 | 1716 | 1210 | 1395 | 1658 |
| * National General Assurance Co. | 3195 | 3383 | 3851 | 3195 | 3409 | 4276 |
| * Nationwide Property & Casualty Co. | 2061 | 2520 | 2950 | 2149 | 2504 | 3033 |
| Old Dominion Insurance Co. | 1652 | 1858 | 2238 | 1674 | 2146 | 2454 |
| * Penn National Insurance Co. | 1429 | 1781 | 1933 | 1428 | 1823 | 2001 |
| * Pharmacists Mutual Insurance Co. | 1481 | 1787 | 1787 | 1481 | 1527 | 2066 |
| Privilege Underwriters Reciprocal Exch. | 2445 | 2520 | 2520 | 2445 | 1721 | 2370 |
| * Progressive Select Insurance Co. | 844 | 918 | 1140 | 965 | 954 | 1035 |
| * Progressive Specialty Insurance Co. | 1250 | 1541 | 1960 | 1399 | 1447 | 1771 |
| * Root Insurance Co. | 1314 | 1325 | 1553 | 1455 | 1479 | 1873 |
| * Selective Ins. Co. of South Carolina | 1672 | 2142 | 2281 | 1608 | 1792 | 2354 |
| * State Farm Fire & Casualty Co. | 3018 | 3388 | 4462 | 3050 | 3948 | 5101 |
| * State Farm Mutual Ins. Co. | 1682 | 1894 | 2463 | 1709 | 2154 | 2817 |
| * Teachers Insurance Co. | 1867 | 2217 | 3049 | 1867 | 2492 | 2492 |
| * Travelers Property Casualty Insurance Co. | 1466 | 1861 | 2471 | 1750 | 1935 | 2550 |
| * United Services Automobile Association | 1430 | 1664 | 1895 | 1487 | 1731 | 1981 |
| * Unitrin Safeguard Insurance Co. | 1870 | 2224 | 2718 | 1870 | 2220 | 2777 |
| * USAA Casualty Insurance Co. | 1471 | 1554 | 1911 | 1574 | 1808 | 2060 |
| * USAA General Indemnity Co. | 1564 | 1800 | 2076 | 1684 | 1833 | 2152 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 22: Married Rate No Youthful Driver*

| Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|
| * Agency Insurance Co. | 4187 | 4102 | 3137 | 2541 |
| * AIG Property Casualty Co. | 3471 | 2394 | 2798 | 1345 |
| * Allstate Indemnity Co. | 3528 | 3662 | 2869 | 2383 |
| American National Property & Casualty Co. | 1862 | 1912 | 1346 | 1142 |
| * American States Preferred Insurance Co. | 5747 | 6235 | 4368 | 3782 |
| * Amica Mutual Insurance Co. | 2585 | 3345 | 2343 | 1991 |
| Atlantic States Insurance Co. | 4238 | 4238 | 2572 | 1660 |
| * Brethren Mutual Insurance Co. | 2031 | 2107 | 1426 | 1338 |
| * Chubb National Insurance Co. | 3275 | 3631 | 2472 | 2291 |
| Cincinnati Insurance Co. | 2120 | 2839 | 1641 | 1362 |
| * CSAA General Insurance Co. | 1843 | 1781 | 1211 | 1066 |
| * Cumberland Insurance Co. Inc. | 1994 | 3264 | 1363 | 1172 |
| * Dairyland Insurance Co. | 4549 | 5800 | 3560 | 3613 |
| Elephant Insurance Co. | 5655 | 6172 | 4125 | 3801 |
| * Encompass Home/Auto Insurance Co. | 2755 | 2985 | 2191 | 1423 |
| Erie Insurance Exchange | 2141 | 2141 | 1332 | 1172 |
| Esurance Property & Casualty Ins. Co. | 2552 | 2638 | 1860 | 1602 |
| * Farmers Insurance Exchange | 3275 | 3421 | 2286 | 2052 |
| * Foremost Insurance Co. | 3563 | 3617 | 2598 | 2334 |
| * Garrison Property & Casualty Ins. Co. | 3706 | 4193 | 2823 | 2440 |
| * GEICO Casualty Co. | 2550 | 2447 | 1650 | 1559 |
| * Hartford Casualty Insurance Co. | 3310 | 3608 | 2241 | 2090 |
| * Horace Mann Insurance Co. | 1774 | 1774 | 1350 | 1170 |
| * Horace Mann Property & Casualty Ins. Co. | 3496 | 3496 | 2100 | 1929 |
| IDS Property Casualty Inc. Co. | 2626 | 2702 | 1592 | 1618 |
| * Integon Indemnity Co. | 2162 | 2518 | 1828 | 1517 |
| * LM General Insurance Co. | 4159 | 4354 | 3776 | 3385 |
| * LM Insurance Corp. | 4621 | 4838 | 4196 | 3761 |
| Maryland Auto Insurance Fund | n/a | n/a | n/a | n/a |
| * Meridian Security Insurance Co. | 2969 | 2926 | 2037 | 1632 |

**Western Maryland, Washington D.C. Suburbs, and Southern Maryland**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 22: Married Rate No Youthful Driver*

| | Insurer | 20744 Prince George's | 20783 Prince George's | 20659 Saint Mary's | 21740 Washington |
|---|---|---|---|---|---|
| Western Maryland, Washington D.C. Suburbs, and Southern Maryland | * Metropolitan Casualty Insurance Co. | 3472 | 3026 | 2632 | 1790 |
| | * Metropolitan Direct Property and Casualty | 3598 | 3852 | 2638 | 2090 |
| | * Metropolitan Group Property and Casualty | 2738 | 3116 | 2274 | 1810 |
| | * Mutual Benefit Insurance Co. | 2083 | 2014 | 1383 | 1227 |
| | * National General Assurance Co. | 4289 | 5162 | 3561 | 3164 |
| | * Nationwide Property & Casualty Co. | 3146 | 3401 | 2597 | 2080 |
| | Old Dominion Insurance Co. | 2874 | 3172 | 1938 | 1568 |
| | * Penn National Insurance Co. | 2374 | 2539 | 1788 | 1486 |
| | * Pharmacists Mutual Insurance Co. | 2363 | 2572 | 1787 | 1481 |
| | Privilege Underwriters Reciprocal Exch. | 2674 | 2674 | 2520 | 1125 |
| | * Progressive Select Insurance Co. | 1317 | 1357 | 1134 | 902 |
| | * Progressive Specialty Insurance Co. | 2084 | 2074 | 1723 | 1300 |
| | * Root Insurance Co. | 1889 | 2066 | 1376 | 1377 |
| | * Selective Ins. Co. of South Carolina | 2960 | 3265 | 1981 | 1629 |
| | * State Farm Fire & Casualty Co. | 4895 | 5816 | 3428 | 3303 |
| | * State Farm Mutual Ins. Co. | 2714 | 3238 | 1922 | 1843 |
| | * Teachers Insurance Co. | 3761 | 3761 | 2217 | 2126 |
| | * Travelers Property Casualty Insurance Co. | 2991 | 2957 | 1982 | 1627 |
| | * United Services Automobile Association | 2237 | 2543 | 1658 | 1585 |
| | * Unitrin Safeguard Insurance Co. | 2834 | 3351 | 2282 | 2057 |
| | * USAA Casualty Insurance Co. | 2326 | 2518 | 1652 | 1486 |
| | * USAA General Indemnity Co. | 2402 | 2616 | 1807 | 1676 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 1: Young Single Male, Age19*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 4875 | 5529 | 8466 | 9321 | 7180 | 6494 |
| * AIG Property Casualty Co. | 3414 | 3414 | 4758 | 4758 | 4003 | 4003 |
| * Allstate Indemnity Co. | 8617 | 8711 | 11574 | 11574 | 10538 | 10387 |
| American National Property & Casualty Co. | 3892 | 3936 | 6076 | 6120 | 4842 | 4960 |
| * American States Preferred Insurance Co. | 12697 | 12338 | 16266 | 22108 | 14727 | 18771 |
| * Amica Mutual Insurance Co. | 6598 | 6598 | 12563 | 12563 | 8603 | 8603 |
| * Brethren Mutual Insurance Co. | 3449 | 3760 | 6633 | 3682 | 4670 | 5414 |
| * Chubb National Insurance Co. | 4838 | 5639 | 8402 | 8674 | 7081 | 7053 |
| Cincinnati Insurance Co. | 3975 | 3975 | 7912 | 7912 | 5910 | 5744 |
| * CSAA General Insurance Co. | 5988 | 7109 | 10155 | 12405 | 9624 | 8543 |
| * Cumberland Insurance Co. Inc. | 5049 | 5049 | 11386 | 9496 | 7807 | 7464 |
| * Dairyland Insurance Co. | 10146 | 10622 | 18386 | 20392 | 15213 | 14294 |
| Donegal Mutual Insurance Co. | 8687 | 8687 | 18551 | 18551 | 12545 | 9632 |
| Elephant Insurance Co. | 9844 | 9047 | 14081 | 19798 | 12548 | 13382 |
| * Encompass Home/Auto Insurance Co. | 4711 | 5381 | 6757 | 10229 | 6354 | 7736 |
| Erie Insurance Exchange | 4393 | 4393 | 7423 | 7285 | 5308 | 5970 |
| Esurance Property & Casualty Ins. Co. | 9874 | 9764 | 17766 | 18660 | 14636 | 16608 |
| Farmers Insurance Exchange | 4509 | 4509 | 7800 | 9073 | 5818 | 6738 |
| * Foremost Insurance Co. | 11317 | 11317 | 18438 | 21147 | 14098 | 16302 |
| * Garrison Property & Casualty Ins. Co. | 4756 | 5307 | 7505 | 7505 | 6697 | 6831 |
| * GEICO Casualty Co. | 2752 | 2752 | 4518 | 5119 | 3641 | 3996 |
| * Hartford Casualty Insurance Co. | 7170 | 7028 | 16240 | 14476 | 8526 | 13069 |
| Horace Mann Insurance Co. | 2990 | 2990 | 4790 | 3479 | 3911 | 4152 |
| Horace Mann Property & Casualty Ins. Co. | 3056 | 3056 | 6050 | 3684 | 4728 | 4250 |
| IDS Property Casualty Inc. Co. | 4042 | 4388 | 7086 | 7048 | 5948 | 6330 |
| * Integon Indemnity Co. | 5673 | 5936 | 9409 | 9409 | 7502 | 7265 |
| * LM General Insurance Co. | 10297 | 11241 | 15343 | 16086 | 13806 | 12758 |
| * LM Insurance Corp. | 11441 | 12490 | 17048 | 17873 | 15340 | 14175 |
| Maryland Auto Insurance Fund | 5543 | 5876 | 8978 | 9317 | 7637 | 7477 |
| * Meridian Security Insurance Co. | 5454 | 5729 | 10412 | 11074 | 8577 | 8372 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 1: Young Single Male, Age19*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 7014 | 5525 | 8917 | 11263 | 8542 | 6973 |
| * Metropolitan Direct Property and Casualty | 5860 | 5860 | 9624 | 9120 | 6696 | 7846 |
| * Metropolitan Group Property and Casualty | 5494 | 5494 | 9104 | 9282 | 7184 | 8652 |
| * Mutual Benefit Insurance Co. | 8168 | 8168 | 11091 | 15009 | 11091 | 11091 |
| * National General Assurance Co. | 17988 | 17988 | 23336 | 29281 | 22800 | 21834 |
| * Nationwide Property & Casualty Co. | 6594 | 6174 | 11832 | 12658 | 9214 | 9109 |
| Old Dominion Insurance Co. | 7732 | 8164 | 11756 | 15434 | 12648 | 11352 |
| Penn National Insurance Co. | 6777 | 7047 | 12096 | 13425 | 8172 | 8463 |
| * Pharmacists Mutual Insurance Co. | 4432 | 5313 | 8175 | 8794 | 5649 | 7213 |
| Privilege Underwriters Reciprocal Exch. | 5546 | 4871 | 7509 | 7509 | 4879 | 6526 |
| * Progressive Select Insurance Co. | 2821 | 2891 | 4544 | 4859 | 3308 | 3902 |
| * Progressive Specialty Insurance Co. | 3524 | 4034 | 6711 | 6927 | 5510 | 4876 |
| * Root Insurance Co. | 3655 | 3767 | 7091 | 6910 | 4965 | 5288 |
| * Selective Ins. Co. of South Carolina | 5971 | 8843 | 16018 | 15824 | 10280 | 10131 |
| * State Farm Fire & Casualty Co. | 7789 | 8348 | 13633 | 12855 | 9607 | 10196 |
| * State Farm Mutual Ins. Co. | 4542 | 4861 | 7915 | 7468 | 5582 | 5929 |
| Teachers Insurance Co. | 3387 | 3387 | 6324 | 4045 | 6552 | 4496 |
| * Travelers Property Casualty Insurance Co. | 5438 | 5682 | 10212 | 10874 | 8392 | 8236 |
| * United Services Automobile Association | 2475 | 2597 | 3717 | 3680 | 3381 | 3332 |
| * Unitrin Safeguard Insurance Co. | 5787 | 6022 | 6141 | 6229 | 6142 | 6176 |
| * USAA Casualty Insurance Co. | 2704 | 2965 | 4054 | 3964 | 3841 | 3690 |
| * USAA General Indemnity Co. | 6118 | 6467 | 9374 | 9647 | 8654 | 8520 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 1: Young Single Male, Age19*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Agency Insurance Co. | 5768 | 5395 | 4584 | 5353 | 6612 |
| | * AIG Property Casualty Co. | 3716 | 4057 | 1913 | 3716 | 3771 |
| | * Allstate Indemnity Co. | 7979 | 8775 | 7671 | 7885 | 8634 |
| | American National Property & Casualty Co. | 3856 | 3908 | 3438 | 4044 | 4056 |
| | * American States Preferred Insurance Co. | 11283 | 12456 | 10671 | 11831 | 14127 |
| | * Amica Mutual Insurance Co. | 7124 | 7124 | 6455 | 7124 | 6580 |
| | * Brethren Mutual Insurance Co. | 3412 | 3862 | 3069 | 3724 | 3678 |
| | * Chubb National Insurance Co. | 4580 | 6242 | 4257 | 6085 | 5009 |
| | Cincinnati Insurance Co. | 4038 | 4556 | 3611 | 4434 | 4157 |
| | * CSAA General Insurance Co. | 5518 | 7031 | 5412 | 6640 | 6503 |
| | * Cumberland Insurance Co. Inc. | 4194 | 4295 | 3942 | 4295 | 4324 |
| | * Dairyland Insurance Co. | 9119 | 9144 | 9476 | 9451 | 11144 |
| | Donegal Mutual Insurance Co. | 5699 | 6080 | 5699 | 7200 | 9199 |
| | Elephant Insurance Co. | 7479 | 7211 | 6824 | 8403 | 9807 |
| | * Encompass Home/Auto Insurance Co. | 4754 | 5374 | 4488 | 5103 | 5514 |
| | Erie Insurance Exchange | 4363 | 4329 | 3607 | 4301 | 4506 |
| | Esurance Property & Casualty Ins. Co. | 10056 | 10274 | 8682 | 10570 | 11916 |
| | Farmers Insurance Exchange | 4750 | 4724 | 3941 | 4975 | 5081 |
| | * Foremost Insurance Co. | 11919 | 11721 | 9854 | 12420 | 12599 |
| | * Garrison Property & Casualty Ins. Co. | 4772 | 5505 | 4497 | 5144 | 4847 |
| | * GEICO Casualty Co. | 2874 | 2900 | 2321 | 2900 | 2977 |
| | * Hartford Casualty Insurance Co. | 5610 | 7720 | 5819 | 7513 | 10798 |
| | Horace Mann Insurance Co. | 3017 | 3338 | 2704 | 3286 | 3042 |
| | Horace Mann Property & Casualty Ins. Co. | 3161 | 3551 | 2764 | 3711 | 3056 |
| | IDS Property Casualty Inc. Co. | 4066 | 4764 | 3764 | 4430 | 4274 |
| | * Integon Indemnity Co. | 5797 | 5483 | 4807 | 6669 | 6663 |
| | * LM General Insurance Co. | 10910 | 10375 | 10294 | 11432 | 11952 |
| | * LM Insurance Corp. | 12122 | 11528 | 11438 | 12703 | 13280 |
| | Maryland Auto Insurance Fund | 5657 | 6000 | 5045 | 6104 | 6080 |
| | * Meridian Security Insurance Co. | 5612 | 5771 | 4679 | 5726 | 6079 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 1: Young Single Male, Age19*

| Greater Baltimore Suburban area | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 5638 | 7078 | 5560 | 5947 | 5180 |
| | * Metropolitan Direct Property and Casualty | 5700 | 6668 | 4650 | 6668 | 5282 |
| | * Metropolitan Group Property and Casualty | 4560 | 5078 | 4454 | 5392 | 5496 |
| | * Mutual Benefit Insurance Co. | 7500 | 7888 | 6900 | 7889 | 8752 |
| | * National General Assurance Co. | 17811 | 18199 | 15765 | 18177 | 18629 |
| | * Nationwide Property & Casualty Co. | 5911 | 6219 | 5222 | 6159 | 7231 |
| | Old Dominion Insurance Co. | 8232 | 7084 | 6294 | 8290 | 8274 |
| | Penn National Insurance Co. | 6685 | 6400 | 5665 | 7018 | 7490 |
| | * Pharmacists Mutual Insurance Co. | 4562 | 4562 | 4070 | 4562 | 4562 |
| | Privilege Underwriters Reciprocal Exch. | 6080 | 7081 | 3040 | 6080 | 8234 |
| | * Progressive Select Insurance Co. | 2850 | 2593 | 2476 | 3074 | 2992 |
| | * Progressive Specialty Insurance Co. | 4176 | 3896 | 3290 | 3872 | 4867 |
| | * Root Insurance Co. | 3812 | 3925 | 3668 | 4125 | 4725 |
| | * Selective Ins. Co. of South Carolina | 5581 | 8509 | 5581 | 6769 | 6441 |
| | * State Farm Fire & Casualty Co. | 7879 | 8705 | 6191 | 8005 | 8416 |
| | * State Farm Mutual Ins. Co. | 4601 | 5087 | 3629 | 4672 | 4914 |
| | Teachers Insurance Co. | 3249 | 3791 | 2948 | 3872 | 3387 |
| | * Travelers Property Casualty Insurance Co. | 5580 | 5766 | 4680 | 5700 | 6026 |
| | * United Services Automobile Association | 2562 | 2618 | 2307 | 2514 | 2512 |
| | * Unitrin Safeguard Insurance Co. | 5781 | 6136 | 5490 | 5832 | 6060 |
| | * USAA Casualty Insurance Co. | 2633 | 2960 | 2574 | 2810 | 2786 |
| | * USAA General Indemnity Co. | 6442 | 6752 | 5765 | 6487 | 6211 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 2: Young Single Female, Age 19*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 4119 | 4737 | 7681 | 8507 | 6343 | 5695 |
| * AIG Property Casualty Co. | 2651 | 2651 | 3766 | 3766 | 3137 | 3137 |
| * Allstate Indemnity Co. | 5585 | 5641 | 7930 | 7930 | 7246 | 6984 |
| American National Property & Casualty Co. | 3624 | 3670 | 5906 | 5956 | 4622 | 4714 |
| * American States Preferred Insurance Co. | 8861 | 8642 | 11762 | 15996 | 10661 | 13043 |
| * Amica Mutual Insurance Co. | 5006 | 5006 | 9734 | 9734 | 6646 | 6646 |
| * Brethren Mutual Insurance Co. | 2584 | 2705 | 5730 | 5842 | 3769 | 4455 |
| * Chubb National Insurance Co. | 3996 | 4695 | 7074 | 7317 | 5977 | 5963 |
| Cincinnati Insurance Co. | 3646 | 3646 | 7259 | 7259 | 5371 | 5201 |
| * CSAA General Insurance Co. | 5814 | 6927 | 10237 | 12348 | 9620 | 8392 |
| * Cumberland Insurance Co. Inc. | 4091 | 4091 | 9973 | 8315 | 6625 | 6235 |
| * Dairyland Insurance Co. | 8366 | 8782 | 16003 | 18000 | 13008 | 12149 |
| Donegal Mutual Insurance Co. | 5759 | 5759 | 13024 | 13024 | 8564 | 6647 |
| Elephant Insurance Co. | 6995 | 6566 | 10428 | 14413 | 9274 | 9896 |
| * Encompass Home/Auto Insurance Co. | 4391 | 5043 | 6470 | 9848 | 6028 | 7312 |
| Erie Insurance Exchange | 2897 | 2897 | 4918 | 4817 | 3516 | 3952 |
| Esurance Property & Casualty Ins. Co. | 7264 | 7218 | 13820 | 14502 | 11198 | 12526 |
| Farmers Insurance Exchange | 4335 | 4335 | 7752 | 9114 | 5673 | 6583 |
| * Foremost Insurance Co. | 8269 | 8269 | 13575 | 15540 | 10327 | 12064 |
| * Garrison Property & Casualty Ins. Co. | 3862 | 4305 | 6186 | 6186 | 5439 | 5630 |
| * GEICO Casualty Co. | 2077 | 2077 | 3472 | 3995 | 2802 | 3087 |
| * Hartford Casualty Insurance Co. | 5747 | 5615 | 12796 | 11665 | 6773 | 10535 |
| Horace Mann Insurance Co. | 2272 | 2272 | 3787 | 2612 | 3025 | 3238 |
| Horace Mann Property & Casualty Ins. Co. | 2388 | 2388 | 4954 | 2821 | 3713 | 3405 |
| IDS Property Casualty Inc. Co. | 3112 | 3428 | 5602 | 5564 | 4668 | 4956 |
| * Integon Indemnity Co. | 5000 | 5381 | 8848 | 8848 | 6968 | 6667 |
| * LM General Insurance Co. | 10369 | 11471 | 16279 | 17144 | 14391 | 13202 |
| * LM Insurance Corp. | 11521 | 12745 | 18088 | 19048 | 15990 | 14668 |
| Maryland Auto Insurance Fund | 4336 | 4576 | 7050 | 7356 | 5951 | 5822 |
| * Meridian Security Insurance Co. | 4402 | 4677 | 8876 | 9383 | 7232 | 7026 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 2: Young Single Female, Age 19*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 5005 | 3840 | 6670 | 8439 | 6231 | 5066 |
| * Metropolitan Direct Property and Casualty | 4034 | 4034 | 6802 | 6532 | 4734 | 5518 |
| * Metropolitan Group Property and Casualty | 3986 | 3986 | 7254 | 7460 | 5716 | 6650 |
| * Mutual Benefit Insurance Co. | 6677 | 6677 | 9141 | 12398 | 9141 | 9141 |
| * National General Assurance Co. | 13655 | 13655 | 18038 | 23568 | 17646 | 16795 |
| * Nationwide Property & Casualty Co. | 5298 | 4975 | 9741 | 10473 | 7574 | 7440 |
| Old Dominion Insurance Co. | 5502 | 5808 | 9186 | 12496 | 9764 | 8418 |
| Penn National Insurance Co. | 6302 | 6620 | 11823 | 13123 | 7683 | 7939 |
| * Pharmacists Mutual Insurance Co. | 3651 | 4541 | 7270 | 7802 | 4883 | 6316 |
| Privilege Underwriters Reciprocal Exch. | 3605 | 3291 | 5039 | 5039 | 3169 | 4374 |
| * Progressive Select Insurance Co. | 2375 | 2452 | 4032 | 4315 | 2863 | 3347 |
| * Progressive Specialty Insurance Co. | 2812 | 3261 | 5740 | 5945 | 4575 | 4051 |
| * Root Insurance Co. | 3437 | 3560 | 6834 | 6677 | 4722 | 5039 |
| * Selective Ins. Co. of South Carolina | 5498 | 8288 | 15151 | 15086 | 9631 | 9581 |
| * State Farm Fire & Casualty Co. | 4790 | 5175 | 8848 | 8299 | 6123 | 6505 |
| * State Farm Mutual Ins. Co. | 2766 | 2985 | 5095 | 4781 | 3527 | 3750 |
| Teachers Insurance Co. | 2648 | 2648 | 5197 | 3092 | 5177 | 3594 |
| * Travelers Property Casualty Insurance Co. | 4864 | 5126 | 9352 | 9916 | 7642 | 7542 |
| * United Services Automobile Association | 2007 | 2108 | 3064 | 3034 | 2726 | 2743 |
| * Unitrin Safeguard Insurance Co. | 5334 | 5539 | 6088 | 6168 | 6065 | 6081 |
| * USAA Casualty Insurance Co. | 2199 | 2409 | 3344 | 3281 | 3118 | 3042 |
| * USAA General Indemnity Co. | 5036 | 5339 | 7843 | 8073 | 7240 | 7106 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 2: Young Single Female, Age 19*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Agency Insurance Co. | 4903 | 4531 | 3856 | 4541 | 5726 |
| | * AIG Property Casualty Co. | 2912 | 3061 | 1512 | 2912 | 2997 |
| | * Allstate Indemnity Co. | 5185 | 5511 | 4860 | 5087 | 5789 |
| | American National Property & Casualty Co. | 3570 | 3646 | 3160 | 3790 | 3808 |
| | * American States Preferred Insurance Co. | 7806 | 8546 | 7231 | 8225 | 9914 |
| | * Amica Mutual Insurance Co. | 5478 | 5478 | 4806 | 5478 | 4995 |
| | * Brethren Mutual Insurance Co. | 2567 | 2949 | 2054 | 2829 | 2699 |
| | * Chubb National Insurance Co. | 3834 | 5207 | 3480 | 5120 | 4194 |
| | Cincinnati Insurance Co. | 3583 | 4082 | 3176 | 3973 | 3740 |
| | * CSAA General Insurance Co. | 5418 | 6866 | 5194 | 6443 | 6356 |
| | * Cumberland Insurance Co. Inc. | 3343 | 3459 | 3074 | 3459 | 3485 |
| | * Dairyland Insurance Co. | 7543 | 7560 | 7832 | 7815 | 9265 |
| | Donegal Mutual Insurance Co. | 3612 | 4034 | 3612 | 4705 | 6116 |
| | Elephant Insurance Co. | 5292 | 5211 | 4749 | 6165 | 7049 |
| | * Encompass Home/Auto Insurance Co. | 4421 | 5062 | 4185 | 4756 | 5149 |
| | Erie Insurance Exchange | 2869 | 2836 | 2353 | 2831 | 2975 |
| | Esurance Property & Casualty Ins. Co. | 7352 | 7626 | 6322 | 7868 | 8870 |
| | Farmers Insurance Exchange | 4555 | 4507 | 3781 | 4797 | 4922 |
| | * Foremost Insurance Co. | 8703 | 8617 | 7175 | 9097 | 9201 |
| | * Garrison Property & Casualty Ins. Co. | 3795 | 4438 | 3620 | 4159 | 3937 |
| | * GEICO Casualty Co. | 2143 | 2209 | 1719 | 2209 | 2256 |
| | * Hartford Casualty Insurance Co. | 4488 | 6093 | 4506 | 6082 | 8536 |
| | Horace Mann Insurance Co. | 2270 | 2493 | 2000 | 2479 | 2317 |
| | Horace Mann Property & Casualty Ins. Co. | 2486 | 2675 | 2080 | 2836 | 2388 |
| | IDS Property Casualty Inc. Co. | 3124 | 3704 | 2896 | 3430 | 3294 |
| | * Integon Indemnity Co. | 5119 | 4867 | 4324 | 5998 | 6145 |
| | * LM General Insurance Co. | 10943 | 10340 | 10290 | 11546 | 12233 |
| | * LM Insurance Corp. | 12158 | 11488 | 11433 | 12829 | 13593 |
| | Maryland Auto Insurance Fund | 4410 | 4683 | 3930 | 4777 | 4758 |
| | * Meridian Security Insurance Co. | 4499 | 4695 | 3757 | 4614 | 4910 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 2: Young Single Female, Age 19*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 4015 | 5031 | 3855 | 4258 | 3613 |
| | * Metropolitan Direct Property and Casualty | 3784 | 4524 | 3096 | 4524 | 3554 |
| | * Metropolitan Group Property and Casualty | 3264 | 3582 | 3054 | 3904 | 4102 |
| | * Mutual Benefit Insurance Co. | 6062 | 6318 | 5560 | 6429 | 7155 |
| | * National General Assurance Co. | 13383 | 13677 | 11604 | 13717 | 14113 |
| | * Nationwide Property & Casualty Co. | 4681 | 4966 | 4167 | 4911 | 5858 |
| | Old Dominion Insurance Co. | 5800 | 5050 | 4364 | 5892 | 6010 |
| Rates Effective as of 8/1/2020 | Penn National Insurance Co. | 6203 | 5948 | 5215 | 6579 | 7003 |
| | * Pharmacists Mutual Insurance Co. | 3715 | 3715 | 3222 | 3715 | 3715 |
| | Privilege Underwriters Reciprocal Exch. | 4017 | 4414 | 2057 | 4017 | 5359 |
| | * Progressive Select Insurance Co. | 2405 | 2164 | 2097 | 2611 | 2553 |
| | * Progressive Specialty Insurance Co. | 3356 | 3071 | 2615 | 3091 | 3987 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 3599 | 3695 | 3460 | 3891 | 4469 |
| | * Selective Ins. Co. of South Carolina | 5154 | 7958 | 5154 | 6258 | 5931 |
| | * State Farm Fire & Casualty Co. | 4859 | 5350 | 3742 | 4926 | 5200 |
| | * State Farm Mutual Ins. Co. | 2813 | 3100 | 2173 | 2851 | 3010 |
| | Teachers Insurance Co. | 2550 | 2829 | 2195 | 2942 | 2648 |
| | * Travelers Property Casualty Insurance Co. | 4968 | 5194 | 4194 | 5112 | 5396 |
| | * United Services Automobile Association | 2033 | 2106 | 1866 | 2038 | 2052 |
| | * Unitrin Safeguard Insurance Co. | 5324 | 5617 | 4920 | 5218 | 5606 |
| | * USAA Casualty Insurance Co. | 2102 | 2408 | 2089 | 2278 | 2281 |
| | * USAA General Indemnity Co. | 5208 | 5600 | 4723 | 5357 | 5114 |

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

*Scenario 3: Single Male, Age 23*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 2179 | 2482 | 3841 | 4234 | 3245 | 2917 |
| * AIG Property Casualty Co. | 2187 | 2187 | 3044 | 3044 | 2557 | 2557 |
| * Allstate Indemnity Co. | 3410 | 3455 | 4674 | 4674 | 4288 | 4161 |
| American National Property & Casualty Co. | 2038 | 2062 | 3204 | 3230 | 2544 | 2598 |
| * American States Preferred Insurance Co. | 3964 | 3821 | 5107 | 6933 | 4561 | 5769 |
| * Amica Mutual Insurance Co. | 2833 | 2833 | 5597 | 5597 | 3806 | 3806 |
| * Brethren Mutual Insurance Co. | 1747 | 1990 | 3607 | 3693 | 2435 | 2897 |
| * Chubb National Insurance Co. | 2620 | 3046 | 4519 | 4641 | 3806 | 3796 |
| Cincinnati Insurance Co. | 1951 | 1951 | 3831 | 3831 | 2865 | 2779 |
| * CSAA General Insurance Co. | 3648 | 4313 | 6303 | 7551 | 5898 | 5191 |
| * Cumberland Insurance Co. Inc. | 2369 | 2369 | 5459 | 4547 | 3684 | 3522 |
| * Dairyland Insurance Co. | 6581 | 6890 | 11874 | 13197 | 9823 | 9243 |
| Donegal Mutual Insurance Co. | 3911 | 3911 | 8620 | 8620 | 5729 | 4434 |
| Elephant Insurance Co. | 6353 | 5923 | 9208 | 12745 | 8218 | 8738 |
| * Encompass Home/Auto Insurance Co. | 2722 | 3126 | 4021 | 6053 | 3716 | 4477 |
| Erie Insurance Exchange | 2584 | 2584 | 4373 | 4282 | 3134 | 3524 |
| Esurance Property & Casualty Ins. Co. | 4060 | 3990 | 7154 | 7528 | 5788 | 6630 |
| Farmers Insurance Exchange | 2893 | 2893 | 4868 | 5597 | 3663 | 4198 |
| * Foremost Insurance Co. | 6389 | 6389 | 11102 | 12839 | 8232 | 9597 |
| * Garrison Property & Casualty Ins. Co. | 2977 | 3329 | 4726 | 4726 | 4170 | 4267 |
| * GEICO Casualty Co. | 1133 | 1133 | 1855 | 2125 | 1500 | 1655 |
| * Hartford Casualty Insurance Co. | 5138 | 5037 | 11414 | 10128 | 6063 | 9149 |
| Horace Mann Insurance Co. | 1690 | 1690 | 2783 | 1955 | 2228 | 2376 |
| Horace Mann Property & Casualty Ins. Co. | 1765 | 1765 | 3582 | 2100 | 2743 | 2467 |
| IDS Property Casualty Inc. Co. | 1690 | 1856 | 2998 | 2976 | 2518 | 2682 |
| * Integon Indemnity Co. | 2144 | 2281 | 3906 | 3906 | 3009 | 2869 |
| * LM General Insurance Co. | 5691 | 6224 | 8520 | 8936 | 7650 | 7051 |
| * LM Insurance Corp. | 6323 | 6916 | 9466 | 9929 | 8500 | 7835 |
| Maryland Auto Insurance Fund | 3537 | 3747 | 5901 | 6172 | 4920 | 4811 |
| * Meridian Security Insurance Co. | 2254 | 2357 | 4255 | 4520 | 3509 | 3444 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 3: Single Male, Age 23*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 3850 | 2978 | 5002 | 6417 | 4690 | 3848 |
| * Metropolitan Direct Property and Casualty | 3176 | 3176 | 5242 | 5064 | 3674 | 4286 |
| * Metropolitan Group Property and Casualty | 3144 | 3144 | 5452 | 5632 | 4286 | 5160 |
| * Mutual Benefit Insurance Co. | 3171 | 3171 | 4357 | 5931 | 4357 | 4357 |
| * National General Assurance Co. | 6856 | 6856 | 8991 | 11586 | 8763 | 8426 |
| * Nationwide Property & Casualty Co. | 3239 | 3056 | 5773 | 6205 | 4522 | 4474 |
| Old Dominion Insurance Co. | 3314 | 3498 | 5374 | 7212 | 5714 | 4996 |
| Penn National Insurance Co. | 3727 | 3905 | 6803 | 7544 | 4504 | 4684 |
| * Pharmacists Mutual Insurance Co. | 2610 | 3183 | 5031 | 5397 | 3395 | 4434 |
| Privilege Underwriters Reciprocal Exch. | 2653 | 2380 | 3651 | 3651 | 2335 | 3172 |
| * Progressive Select Insurance Co. | 1406 | 1439 | 2229 | 2377 | 1644 | 1898 |
| * Progressive Specialty Insurance Co. | 1541 | 1772 | 2998 | 3103 | 2443 | 2153 |
| * Root Insurance Co. | 1454 | 1503 | 2844 | 2763 | 1979 | 2107 |
| * Selective Ins. Co. of South Carolina | 2691 | 4039 | 7433 | 7360 | 4727 | 4673 |
| * State Farm Fire & Casualty Co. | 3744 | 4018 | 6550 | 6162 | 4601 | 4882 |
| * State Farm Mutual Ins. Co. | 2169 | 2325 | 3782 | 3560 | 2656 | 2822 |
| Teachers Insurance Co. | 1951 | 1951 | 3749 | 2311 | 3801 | 2618 |
| * Travelers Property Casualty Insurance Co. | 2648 | 2758 | 4924 | 5218 | 4050 | 3996 |
| * United Services Automobile Association | 1597 | 1684 | 2413 | 2388 | 2162 | 2148 |
| * Unitrin Safeguard Insurance Co. | 3734 | 4051 | 4911 | 5178 | 4556 | 4529 |
| * USAA Casualty Insurance Co. | 1659 | 1826 | 2504 | 2462 | 2346 | 2265 |
| * USAA General Indemnity Co. | 4117 | 4371 | 6388 | 6587 | 5871 | 5754 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 3: Single Male, Age 23*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Agency Insurance Co. | 2594 | 2394 | 2064 | 2395 | 2976 |
| | * AIG Property Casualty Co. | 2383 | 2535 | 1245 | 2383 | 2442 |
| | * Allstate Indemnity Co. | 3195 | 3455 | 3039 | 3153 | 3488 |
| | American National Property & Casualty Co. | 2016 | 2042 | 1796 | 2116 | 2124 |
| | * American States Preferred Insurance Co. | 3567 | 3881 | 3391 | 3700 | 4348 |
| | * Amica Mutual Insurance Co. | 3101 | 3101 | 2692 | 3101 | 2826 |
| | * Brethren Mutual Insurance Co. | 1760 | 1964 | 1552 | 1899 | 1852 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 2491 | 3364 | 2305 | 3291 | 2715 |
| | Cincinnati Insurance Co. | 1943 | 2202 | 1737 | 2136 | 2021 |
| | * CSAA General Insurance Co. | 3382 | 4253 | 3300 | 4015 | 3973 |
| | * Cumberland Insurance Co. Inc. | 1961 | 2013 | 1839 | 2013 | 2026 |
| | * Dairyland Insurance Co. | 5937 | 5959 | 6165 | 6144 | 7219 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 2518 | 2751 | 2518 | 3226 | 4145 |
| | Elephant Insurance Co. | 4866 | 4747 | 4428 | 5524 | 6370 |
| | * Encompass Home/Auto Insurance Co. | 2761 | 3146 | 2616 | 2942 | 3189 |
| | Erie Insurance Exchange | 2549 | 2513 | 2086 | 2517 | 2648 |
| | Esurance Property & Casualty Ins. Co. | 4150 | 4178 | 3654 | 4300 | 4828 |
| | Farmers Insurance Exchange | 3017 | 2952 | 2510 | 3160 | 3235 |
| | * Foremost Insurance Co. | 6671 | 6637 | 5525 | 7034 | 7179 |
| | * Garrison Property & Casualty Ins. Co. | 2949 | 3429 | 2784 | 3206 | 3044 |
| | * GEICO Casualty Co. | 1178 | 1203 | 962 | 1203 | 1231 |
| | * Hartford Casualty Insurance Co. | 4011 | 5515 | 4119 | 5382 | 7597 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | Horace Mann Insurance Co. | 1702 | 1872 | 1512 | 1849 | 1725 |
| | Horace Mann Property & Casualty Ins. Co. | 1816 | 1994 | 1561 | 2099 | 1765 |
| | IDS Property Casualty Inc. Co. | 1730 | 2044 | 1572 | 1876 | 1794 |
| | * Integon Indemnity Co. | 2192 | 2080 | 1839 | 2590 | 2611 |
| | * LM General Insurance Co. | 6019 | 5736 | 5688 | 6280 | 6590 |
| | * LM Insurance Corp. | 6687 | 6373 | 6320 | 6978 | 7322 |
| | Maryland Auto Insurance Fund | 3599 | 3846 | 3164 | 3929 | 3911 |
| | * Meridian Security Insurance Co. | 2332 | 2388 | 1947 | 2359 | 2509 |

*Scenario 3: Single Male, Age 23*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 3090 | 3869 | 3047 | 3247 | 2797 |
| | * Metropolitan Direct Property and Casualty | 3016 | 3574 | 2480 | 3574 | 2808 |
| | * Metropolitan Group Property and Casualty | 2644 | 2888 | 2484 | 3114 | 3222 |
| | * Mutual Benefit Insurance Co. | 2884 | 3009 | 2644 | 3058 | 3404 |
| | * National General Assurance Co. | 6798 | 6934 | 5933 | 6882 | 7113 |
| | * Nationwide Property & Casualty Co. | 2913 | 3060 | 2588 | 3037 | 3552 |
| | Old Dominion Insurance Co. | 3526 | 3050 | 2676 | 3558 | 3610 |
| Rates Effective as of 8/1/2020 | Penn National Insurance Co. | 3678 | 3523 | 3113 | 3863 | 4111 |
| | * Pharmacists Mutual Insurance Co. | 2673 | 2673 | 2363 | 2673 | 2673 |
| | Privilege Underwriters Reciprocal Exch. | 2934 | 3308 | 1495 | 2934 | 3935 |
| | * Progressive Select Insurance Co. | 1421 | 1291 | 1258 | 1532 | 1490 |
| | * Progressive Specialty Insurance Co. | 1835 | 1690 | 1445 | 1693 | 2145 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 1523 | 1567 | 1465 | 1643 | 1885 |
| | * Selective Ins. Co. of South Carolina | 2519 | 3873 | 2519 | 3060 | 2906 |
| | * State Farm Fire & Casualty Co. | 3794 | 4171 | 2957 | 3831 | 4035 |
| | * State Farm Mutual Ins. Co. | 2207 | 2428 | 1725 | 2226 | 2346 |
| | Teachers Insurance Co. | 1871 | 2121 | 1658 | 2188 | 1951 |
| | * Travelers Property Casualty Insurance Co. | 2728 | 2820 | 2298 | 2772 | 2920 |
| | * United Services Automobile Association | 1631 | 1690 | 1486 | 1622 | 1629 |
| | * Unitrin Safeguard Insurance Co. | 3715 | 3882 | 3446 | 3595 | 3874 |
| | * USAA Casualty Insurance Co. | 1606 | 1820 | 1580 | 1730 | 1722 |
| | * USAA General Indemnity Co. | 4290 | 4572 | 3863 | 4370 | 4201 |

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

*Scenario 4: Single Female, Age 23*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 2760 | 3182 | 5124 | 5665 | 4274 | 3780 |
| * AIG Property Casualty Co. | 2723 | 2723 | 3728 | 3728 | 3165 | 3165 |
| * Allstate Indemnity Co. | 3617 | 3667 | 4914 | 4914 | 4505 | 4376 |
| American National Property & Casualty Co. | 2928 | 2958 | 4722 | 4778 | 3708 | 3776 |
| * American States Preferred Insurance Co. | 3693 | 3557 | 4805 | 6528 | 4270 | 5368 |
| * Amica Mutual Insurance Co. | 3069 | 3069 | 6069 | 6069 | 4129 | 4129 |
| * Brethren Mutual Insurance Co. | 2336 | 2712 | 4960 | 5064 | 3325 | 3936 |
| * Chubb National Insurance Co. | 3664 | 4310 | 6506 | 6724 | 5504 | 5498 |
| Cincinnati Insurance Co. | 3664 | 3664 | 7073 | 7073 | 5275 | 5094 |
| * CSAA General Insurance Co. | 5721 | 6821 | 10042 | 12172 | 9458 | 8256 |
| * Cumberland Insurance Co. Inc. | 2717 | 2717 | 6472 | 5391 | 4313 | 4090 |
| * Dairyland Insurance Co. | 6499 | 6816 | 12223 | 13722 | 9981 | 9352 |
| Donegal Mutual Insurance Co. | 4375 | 4375 | 10148 | 10148 | 6591 | 5139 |
| Elephant Insurance Co. | 6464 | 6067 | 9522 | 13091 | 8492 | 9039 |
| * Encompass Home/Auto Insurance Co. | 4090 | 4729 | 6145 | 9310 | 5689 | 6829 |
| Erie Insurance Exchange | 2916 | 2916 | 4974 | 4848 | 3572 | 3996 |
| Esurance Property & Casualty Ins. Co. | 4412 | 4346 | 7990 | 8414 | 6494 | 7330 |
| Farmers Insurance Exchange | 5173 | 5173 | 9224 | 10824 | 6749 | 7831 |
| * Foremost Insurance Co. | 5002 | 5002 | 8465 | 9806 | 6367 | 7367 |
| * Garrison Property & Casualty Ins. Co. | 3327 | 3707 | 5276 | 5276 | 4633 | 4779 |
| * GEICO Casualty Co. | 1340 | 1340 | 2218 | 2568 | 1792 | 1984 |
| * Hartford Casualty Insurance Co. | 5671 | 5534 | 12299 | 10995 | 6612 | 9930 |
| Horace Mann Insurance Co. | 1884 | 1884 | 3168 | 2179 | 2505 | 2678 |
| Horace Mann Property & Casualty Ins. Co. | 1978 | 1978 | 4041 | 2349 | 3073 | 2777 |
| IDS Property Casualty Inc. Co. | 2420 | 2676 | 4364 | 4334 | 3658 | 3874 |
| * Integon Indemnity Co. | 2635 | 2829 | 4750 | 4750 | 3709 | 3540 |
| * LM General Insurance Co. | 6253 | 6873 | 9682 | 10136 | 8549 | 7886 |
| * LM Insurance Corp. | 6948 | 7637 | 10758 | 11263 | 9499 | 8762 |
| Maryland Auto Insurance Fund | 2814 | 2949 | 4808 | 5085 | 3923 | 3830 |
| * Meridian Security Insurance Co. | 3768 | 3982 | 7360 | 7787 | 6034 | 5918 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 4: Single Female, Age 23*

| | Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 4304 | 3305 | 5680 | 7202 | 5335 | 4333 |
| | * Metropolitan Direct Property and Casualty | 3494 | 3494 | 5908 | 5682 | 4102 | 4778 |
| | * Metropolitan Group Property and Casualty | 3812 | 3812 | 6904 | 7120 | 5386 | 6326 |
| | * Mutual Benefit Insurance Co. | 2939 | 2939 | 4067 | 5576 | 4067 | 4067 |
| | * National General Assurance Co. | 7954 | 7954 | 10612 | 14196 | 10376 | 9864 |
| | * Nationwide Property & Casualty Co. | 4606 | 4306 | 8257 | 8916 | 6510 | 6374 |
| | Old Dominion Insurance Co. | 5182 | 5470 | 8674 | 11782 | 9190 | 7940 |
| | Penn National Insurance Co. | 4686 | 4901 | 8650 | 9597 | 5666 | 5905 |
| | * Pharmacists Mutual Insurance Co. | 3019 | 3749 | 5982 | 6417 | 4021 | 5233 |
| | Privilege Underwriters Reciprocal Exch. | 3288 | 2987 | 4560 | 4560 | 2879 | 3993 |
| | * Progressive Select Insurance Co. | 1868 | 1925 | 3103 | 3296 | 2231 | 2587 |
| | * Progressive Specialty Insurance Co. | 2017 | 2346 | 4098 | 4247 | 3308 | 2875 |
| | * Root Insurance Co. | 1911 | 1976 | 3790 | 3703 | 2632 | 2770 |
| | * Selective Ins. Co. of South Carolina | 3791 | 5706 | 10487 | 10405 | 6661 | 6598 |
| | * State Farm Fire & Casualty Co. | 4417 | 4750 | 7985 | 7510 | 5602 | 5941 |
| | * State Farm Mutual Ins. Co. | 2183 | 2346 | 3951 | 3717 | 2767 | 2938 |
| | Teachers Insurance Co. | 2191 | 2191 | 4247 | 2595 | 4263 | 2960 |
| | * Travelers Property Casualty Insurance Co. | 3232 | 3388 | 6194 | 6548 | 5060 | 5000 |
| | * United Services Automobile Association | 1703 | 1791 | 2577 | 2552 | 2289 | 2301 |
| | * Unitrin Safeguard Insurance Co. | 4850 | 5170 | 6095 | 6173 | 5847 | 5795 |
| | * USAA Casualty Insurance Co. | 1796 | 1972 | 2709 | 2667 | 2523 | 2459 |
| | * USAA General Indemnity Co. | 4572 | 4856 | 7079 | 7296 | 6532 | 6406 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 4: Single Female, Age 23*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Agency Insurance Co. | 3301 | 3010 | 2602 | 3050 | 3844 |
| | * AIG Property Casualty Co. | 2967 | 3062 | 1541 | 2967 | 3077 |
| | * Allstate Indemnity Co. | 3411 | 3677 | 3237 | 3345 | 3700 |
| | American National Property & Casualty Co. | 2880 | 2922 | 2540 | 3046 | 3068 |
| | * American States Preferred Insurance Co. | 3315 | 3603 | 3144 | 3445 | 4043 |
| | * Amica Mutual Insurance Co. | 3363 | 3363 | 2925 | 3363 | 3059 |
| | * Brethren Mutual Insurance Co. | 2331 | 2611 | 2060 | 2559 | 2461 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 3533 | 4793 | 3182 | 4724 | 3856 |
| | Cincinnati Insurance Co. | 3489 | 4025 | 3111 | 3886 | 3714 |
| | * CSAA General Insurance Co. | 5295 | 6740 | 5098 | 6340 | 6217 |
| | * Cumberland Insurance Co. Inc. | 2233 | 2303 | 2077 | 2303 | 2317 |
| | * Dairyland Insurance Co. | 5876 | 5896 | 6105 | 6084 | 7176 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 2717 | 3090 | 2717 | 3584 | 4648 |
| | Elephant Insurance Co. | 4925 | 4843 | 4456 | 5672 | 6509 |
| | * Encompass Home/Auto Insurance Co. | 4146 | 4786 | 3930 | 4413 | 4820 |
| | Erie Insurance Exchange | 2857 | 2809 | 2309 | 2820 | 2982 |
| | Esurance Property & Casualty Ins. Co. | 4476 | 4566 | 3938 | 4724 | 5292 |
| | Farmers Insurance Exchange | 5576 | 5500 | 4627 | 5717 | 5866 |
| | * Foremost Insurance Co. | 5242 | 5182 | 4343 | 5511 | 5615 |
| | * Garrison Property & Casualty Ins. Co. | 3246 | 3747 | 3097 | 3535 | 3395 |
| | * GEICO Casualty Co. | 1393 | 1432 | 1129 | 1432 | 1462 |
| | * Hartford Casualty Insurance Co. | 4399 | 6024 | 4431 | 5949 | 8208 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | Horace Mann Insurance Co. | 1893 | 2087 | 1679 | 2064 | 1926 |
| | Horace Mann Property & Casualty Ins. Co. | 2025 | 2213 | 1736 | 2342 | 1978 |
| | IDS Property Casualty Inc. Co. | 2450 | 2926 | 2252 | 2678 | 2564 |
| | * Integon Indemnity Co. | 2696 | 2571 | 2284 | 3184 | 3244 |
| | * LM General Insurance Co. | 6562 | 6190 | 6205 | 6899 | 7358 |
| | * LM Insurance Corp. | 7291 | 6877 | 6894 | 7666 | 8175 |
| | Maryland Auto Insurance Fund | 2836 | 3042 | 2484 | 3132 | 3117 |
| | * Meridian Security Insurance Co. | 3874 | 4014 | 3243 | 3959 | 4202 |

*Scenario 4: Single Female, Age 23*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 3454 | 4313 | 3364 | 3654 | 3108 |
| | * Metropolitan Direct Property and Casualty | 3296 | 3934 | 2704 | 3934 | 3110 |
| | * Metropolitan Group Property and Casualty | 3156 | 3462 | 2948 | 3742 | 3898 |
| | * Mutual Benefit Insurance Co. | 2681 | 2813 | 2457 | 2839 | 3159 |
| | * National General Assurance Co. | 7774 | 7938 | 6650 | 7950 | 8223 |
| | * Nationwide Property & Casualty Co. | 4018 | 4261 | 3610 | 4232 | 5061 |
| | Old Dominion Insurance Co. | 5460 | 4750 | 4110 | 5552 | 5658 |
| Rates Effective as of 8/1/2020 | Penn National Insurance Co. | 4610 | 4407 | 3893 | 4872 | 5184 |
| | * Pharmacists Mutual Insurance Co. | 3071 | 3071 | 2668 | 3071 | 3071 |
| | Privilege Underwriters Reciprocal Exch. | 3662 | 4049 | 1849 | 3662 | 4881 |
| | * Progressive Select Insurance Co. | 1894 | 1691 | 1668 | 2052 | 2006 |
| | * Progressive Specialty Insurance Co. | 2413 | 2194 | 1885 | 2226 | 2861 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 1996 | 2035 | 1934 | 2169 | 2482 |
| | * Selective Ins. Co. of South Carolina | 3549 | 5474 | 3549 | 4316 | 4096 |
| | * State Farm Fire & Casualty Co. | 4471 | 4914 | 3466 | 4520 | 4759 |
| | * State Farm Mutual Ins. Co. | 2218 | 2441 | 1722 | 2244 | 2363 |
| | Teachers Insurance Co. | 2095 | 2359 | 1853 | 2450 | 2191 |
| | * Travelers Property Casualty Insurance Co. | 3316 | 3458 | 2798 | 3388 | 3564 |
| | * United Services Automobile Association | 1710 | 1764 | 1583 | 1715 | 1741 |
| | * Unitrin Safeguard Insurance Co. | 4852 | 5101 | 4493 | 4752 | 5074 |
| | * USAA Casualty Insurance Co. | 1715 | 1940 | 1710 | 1849 | 1868 |
| | * USAA General Indemnity Co. | 4690 | 5023 | 4283 | 4835 | 4647 |

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

*Scenario 5: Single Male, Age 30*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1570 | 1786 | 2822 | 3108 | 2333 | 2143 |
| * AIG Property Casualty Co. | 2462 | 2462 | 3386 | 3386 | 2842 | 2842 |
| * Allstate Indemnity Co. | 2278 | 2310 | 3241 | 3241 | 2989 | 2770 |
| American National Property & Casualty Co. | 1890 | 1916 | 3002 | 3020 | 2382 | 2432 |
| * American States Preferred Insurance Co. | 3312 | 3165 | 4313 | 5882 | 3781 | 4863 |
| * Amica Mutual Insurance Co. | 1475 | 1475 | 2830 | 2830 | 1907 | 1907 |
| * Brethren Mutual Insurance Co. | 1526 | 1818 | 3376 | 3448 | 2226 | 2691 |
| * Chubb National Insurance Co. | 2096 | 2436 | 3607 | 3688 | 3024 | 3026 |
| Cincinnati Insurance Co. | 2153 | 2153 | 4229 | 4229 | 3160 | 3083 |
| * CSAA General Insurance Co. | 1611 | 1874 | 2726 | 3196 | 2528 | 2247 |
| * Cumberland Insurance Co. Inc. | 1532 | 1532 | 3662 | 3047 | 2387 | 2296 |
| * Dairyland Insurance Co. | 5253 | 5508 | 9851 | 11053 | 8055 | 7538 |
| Donegal Mutual Insurance Co. | 3013 | 3013 | 6775 | 6775 | 4440 | 3452 |
| Elephant Insurance Co. | 6700 | 6278 | 9924 | 13734 | 8834 | 9414 |
| * Encompass Home/Auto Insurance Co. | 1469 | 1678 | 2206 | 3244 | 1986 | 2362 |
| Erie Insurance Exchange | 1620 | 1620 | 2794 | 2746 | 1979 | 2221 |
| Esurance Property & Casualty Ins. Co. | 2110 | 2070 | 3806 | 3970 | 3046 | 3438 |
| Farmers Insurance Exchange | 1926 | 1926 | 3269 | 3753 | 2465 | 2836 |
| * Foremost Insurance Co. | 2925 | 2925 | 4976 | 5719 | 3728 | 4348 |
| * Garrison Property & Casualty Ins. Co. | 2192 | 2435 | 3484 | 3484 | 3061 | 3158 |
| * GEICO Casualty Co. | 1152 | 1152 | 1950 | 2257 | 1541 | 1729 |
| * Hartford Casualty Insurance Co. | 5506 | 5224 | 11850 | 10454 | 6329 | 9441 |
| Horace Mann Insurance Co. | 1178 | 1178 | 1920 | 1354 | 1533 | 1622 |
| Horace Mann Property & Casualty Ins. Co. | 1628 | 1628 | 3326 | 1923 | 2542 | 2241 |
| IDS Property Casualty Inc. Co. | 1134 | 1262 | 2046 | 2030 | 1738 | 1836 |
| * Integon Indemnity Co. | 2374 | 2519 | 4619 | 4619 | 3504 | 3316 |
| * LM General Insurance Co. | 3730 | 4284 | 6626 | 6987 | 5631 | 5033 |
| * LM Insurance Corp. | 4145 | 4760 | 7362 | 7763 | 6256 | 5593 |
| Maryland Auto Insurance Fund | 3570 | 3734 | 5985 | 6341 | 4953 | 4777 |
| * Meridian Security Insurance Co. | 1639 | 1707 | 3069 | 3264 | 2532 | 2493 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 5: Single Male, Age 30*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 2832 | 2191 | 3606 | 4657 | 3427 | 2814 |
| * Metropolitan Direct Property and Casualty | 2612 | 2612 | 4356 | 4240 | 3034 | 3538 |
| * Metropolitan Group Property and Casualty | 2410 | 2410 | 4252 | 4428 | 3292 | 3954 |
| * Mutual Benefit Insurance Co. | 1915 | 1915 | 2667 | 3690 | 2667 | 2667 |
| * National General Assurance Co. | 8526 | 8526 | 11262 | 14609 | 11042 | 10608 |
| * Nationwide Property & Casualty Co. | 1632 | 1555 | 2830 | 3072 | 2227 | 2239 |
| Old Dominion Insurance Co. | 2124 | 2238 | 3444 | 4558 | 3600 | 3220 |
| Penn National Insurance Co. | 1924 | 2059 | 3631 | 4013 | 2359 | 2484 |
| * Pharmacists Mutual Insurance Co. | 2624 | 3297 | 5284 | 5686 | 3527 | 4644 |
| Privilege Underwriters Reciprocal Exch. | 2682 | 2390 | 3664 | 3664 | 2364 | 3182 |
| * Progressive Select Insurance Co. | 866 | 890 | 1330 | 1430 | 998 | 1166 |
| * Progressive Specialty Insurance Co. | 1220 | 1402 | 2366 | 2456 | 1927 | 1704 |
| * Root Insurance Co. | 1110 | 1152 | 2207 | 2145 | 1522 | 1621 |
| * Selective Ins. Co. of South Carolina | 1981 | 2940 | 5411 | 5331 | 3466 | 3405 |
| * State Farm Fire & Casualty Co. | 2811 | 3008 | 5220 | 4914 | 3668 | 3903 |
| * State Farm Mutual Ins. Co. | 1597 | 1709 | 2986 | 2810 | 2089 | 2227 |
| Teachers Insurance Co. | 1789 | 1789 | 3476 | 2122 | 3490 | 2389 |
| * Travelers Property Casualty Insurance Co. | 2143 | 2221 | 4045 | 4281 | 3330 | 3220 |
| * United Services Automobile Association | 1373 | 1443 | 2073 | 2052 | 1857 | 1858 |
| * Unitrin Safeguard Insurance Co. | 2145 | 2339 | 3392 | 3561 | 2803 | 2632 |
| * USAA Casualty Insurance Co. | 1441 | 1579 | 2179 | 2139 | 2034 | 1982 |
| * USAA General Indemnity Co. | 2346 | 2491 | 3666 | 3764 | 3379 | 3295 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 5: Single Male, Age 30*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Agency Insurance Co. | 1869 | 1723 | 1484 | 1717 | 2152 |
| | * AIG Property Casualty Co. | 2654 | 2908 | 1412 | 2654 | 2690 |
| | * Allstate Indemnity Co. | 2137 | 2339 | 2062 | 2136 | 2318 |
| | American National Property & Casualty Co. | 1876 | 1906 | 1670 | 1972 | 1972 |
| | * American States Preferred Insurance Co. | 3009 | 3286 | 2891 | 3117 | 3607 |
| | * Amica Mutual Insurance Co. | 1617 | 1617 | 1439 | 1617 | 1474 |
| | * Brethren Mutual Insurance Co. | 1553 | 1733 | 1360 | 1678 | 1615 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 1990 | 2684 | 1836 | 2626 | 2165 |
| | Cincinnati Insurance Co. | 2188 | 2458 | 1968 | 2383 | 2257 |
| | * CSAA General Insurance Co. | 1476 | 1824 | 1468 | 1739 | 1735 |
| | * Cumberland Insurance Co. Inc. | 1271 | 1303 | 1200 | 1303 | 1309 |
| | * Dairyland Insurance Co. | 4759 | 4777 | 4937 | 4919 | 5796 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 1954 | 2147 | 1954 | 2506 | 3191 |
| | Elephant Insurance Co. | 5087 | 4994 | 4585 | 5878 | 6742 |
| | * Encompass Home/Auto Insurance Co. | 1497 | 1692 | 1420 | 1581 | 1706 |
| | Erie Insurance Exchange | 1591 | 1583 | 1298 | 1583 | 1649 |
| | Esurance Property & Casualty Ins. Co. | 2164 | 2198 | 1910 | 2248 | 2518 |
| | Farmers Insurance Exchange | 2017 | 2007 | 1678 | 2109 | 2156 |
| | * Foremost Insurance Co. | 3063 | 3049 | 2535 | 3215 | 3272 |
| | * Garrison Property & Casualty Ins. Co. | 2132 | 2480 | 2038 | 2321 | 2244 |
| | * GEICO Casualty Co. | 1204 | 1242 | 975 | 1242 | 1256 |
| | * Hartford Casualty Insurance Co. | 4244 | 5759 | 4487 | 5513 | 7916 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | Horace Mann Insurance Co. | 1187 | 1300 | 1065 | 1282 | 1203 |
| | Horace Mann Property & Casualty Ins. Co. | 1653 | 1810 | 1437 | 1906 | 1628 |
| | IDS Property Casualty Inc. Co. | 1184 | 1434 | 1056 | 1268 | 1206 |
| | * Integon Indemnity Co. | 2442 | 2308 | 2004 | 2960 | 2890 |
| | * LM General Insurance Co. | 3995 | 3734 | 3740 | 4186 | 4695 |
| | * LM Insurance Corp. | 4439 | 4149 | 4155 | 4652 | 5217 |
| | Maryland Auto Insurance Fund | 3606 | 3857 | 3183 | 3951 | 3948 |
| | * Meridian Security Insurance Co. | 1699 | 1732 | 1419 | 1707 | 1828 |

*Scenario 5: Single Male, Age 30*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 2277 | 2851 | 2316 | 2386 | 2062 |
| | * Metropolitan Direct Property and Casualty | 2504 | 2948 | 2060 | 2948 | 2334 |
| | * Metropolitan Group Property and Casualty | 2034 | 2238 | 1912 | 2390 | 2452 |
| | * Mutual Benefit Insurance Co. | 1764 | 1871 | 1615 | 1864 | 2060 |
| | * National General Assurance Co. | 8403 | 8604 | 7295 | 8573 | 8832 |
| | * Nationwide Property & Casualty Co. | 1482 | 1548 | 1330 | 1545 | 1781 |
| | Old Dominion Insurance Co. | 2260 | 1974 | 1724 | 2296 | 2316 |
| | Penn National Insurance Co. | 1906 | 1835 | 1616 | 2001 | 2119 |
| | * Pharmacists Mutual Insurance Co. | 2709 | 2709 | 2422 | 2709 | 2709 |
| | Privilege Underwriters Reciprocal Exch. | 2953 | 3365 | 1514 | 2953 | 3951 |
| | * Progressive Select Insurance Co. | 888 | 817 | 786 | 938 | 912 |
| | * Progressive Specialty Insurance Co. | 1456 | 1348 | 1151 | 1342 | 1695 |
| | * Root Insurance Co. | 1168 | 1201 | 1123 | 1257 | 1446 |
| | * Selective Ins. Co. of South Carolina | 1850 | 2813 | 1850 | 2242 | 2140 |
| | * State Farm Fire & Casualty Co. | 2785 | 3059 | 2203 | 2808 | 2969 |
| | * State Farm Mutual Ins. Co. | 1601 | 1761 | 1265 | 1612 | 1707 |
| | Teachers Insurance Co. | 1710 | 1933 | 1533 | 1992 | 1789 |
| | * Travelers Property Casualty Insurance Co. | 2238 | 2277 | 1850 | 2229 | 2352 |
| | * United Services Automobile Association | 1387 | 1434 | 1274 | 1383 | 1403 |
| | * Unitrin Safeguard Insurance Co. | 2144 | 2256 | 1990 | 2077 | 2237 |
| | * USAA Casualty Insurance Co. | 1379 | 1565 | 1366 | 1490 | 1499 |
| | * USAA General Indemnity Co. | 2402 | 2591 | 2183 | 2471 | 2391 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 6: Single Female, Age 30*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1478 | 1685 | 2731 | 3034 | 2214 | 2064 |
| * AIG Property Casualty Co. | 2292 | 2292 | 3187 | 3187 | 2669 | 2669 |
| * Allstate Indemnity Co. | 1923 | 1948 | 2653 | 2653 | 2452 | 2295 |
| American National Property & Casualty Co. | 1080 | 1096 | 1784 | 1792 | 1388 | 1412 |
| * American States Preferred Insurance Co. | 3647 | 3475 | 4747 | 6492 | 4129 | 5372 |
| * Amica Mutual Insurance Co. | 1432 | 1432 | 2682 | 2682 | 1812 | 1812 |
| * Brethren Mutual Insurance Co. | 1329 | 1554 | 2904 | 2988 | 1937 | 2325 |
| * Chubb National Insurance Co. | 1576 | 1822 | 2672 | 2712 | 2227 | 2235 |
| Cincinnati Insurance Co. | 1244 | 1244 | 2448 | 2448 | 1827 | 1786 |
| * CSAA General Insurance Co. | 1284 | 1483 | 2087 | 2457 | 1952 | 1756 |
| * Cumberland Insurance Co. Inc. | 1276 | 1276 | 3099 | 2580 | 1992 | 1915 |
| * Dairyland Insurance Co. | 3821 | 4003 | 7142 | 8012 | 5847 | 5481 |
| Donegal Mutual Insurance Co. | 2872 | 2872 | 6255 | 6255 | 4160 | 3222 |
| Elephant Insurance Co. | 4819 | 4524 | 7243 | 9847 | 6449 | 6857 |
| * Encompass Home/Auto Insurance Co. | 1119 | 1267 | 1662 | 2399 | 1479 | 1754 |
| Erie Insurance Exchange | 1116 | 1116 | 1932 | 1908 | 1360 | 1524 |
| Esurance Property & Casualty Ins. Co. | 1560 | 1534 | 2840 | 2956 | 2234 | 2520 |
| * Farmers Insurance Exchange | 1917 | 1917 | 3533 | 4076 | 2533 | 2994 |
| * Foremost Insurance Co. | 2116 | 2116 | 3599 | 4132 | 2695 | 3131 |
| * Garrison Property & Casualty Ins. Co. | 1850 | 2050 | 2909 | 2909 | 2571 | 2641 |
| * GEICO Casualty Co. | 1160 | 1160 | 1995 | 2305 | 1555 | 1757 |
| * Hartford Casualty Insurance Co. | 2588 | 2428 | 5311 | 4868 | 2918 | 4403 |
| * Horace Mann Insurance Co. | 910 | 910 | 1457 | 1045 | 1168 | 1239 |
| * Horace Mann Property & Casualty Ins. Co. | 1245 | 1245 | 2386 | 1474 | 1880 | 1675 |
| IDS Property Casualty Inc. Co. | 1074 | 1172 | 1944 | 1928 | 1640 | 1720 |
| * Integon Indemnity Co. | 1579 | 1671 | 3009 | 3009 | 2298 | 2188 |
| * LM General Insurance Co. | 2824 | 3286 | 5222 | 5514 | 4384 | 3896 |
| * LM Insurance Corp. | 3138 | 3651 | 5802 | 6127 | 4871 | 4329 |
| Maryland Auto Insurance Fund | 4407 | 4554 | 7239 | 7625 | 6061 | 5846 |
| * Meridian Security Insurance Co. | 1294 | 1345 | 2430 | 2592 | 1991 | 1973 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 6: Single Female, Age 30*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 1886 | 1456 | 2377 | 3055 | 2286 | 1863 |
| * Metropolitan Direct Property and Casualty | 1722 | 1722 | 2896 | 2802 | 2000 | 2340 |
| * Metropolitan Group Property and Casualty | 1682 | 1682 | 2956 | 3088 | 2264 | 2730 |
| * Mutual Benefit Insurance Co. | 1267 | 1267 | 1749 | 2398 | 1749 | 1749 |
| * National General Assurance Co. | 2239 | 2239 | 2993 | 3955 | 2936 | 2848 |
| * Nationwide Property & Casualty Co. | 1697 | 1626 | 3050 | 3302 | 2367 | 2371 |
| Old Dominion Insurance Co. | 1396 | 1472 | 2308 | 3006 | 2338 | 2144 |
| * Penn National Insurance Co. | 1381 | 1488 | 2566 | 2830 | 1703 | 1806 |
| * Pharmacists Mutual Insurance Co. | 1613 | 2016 | 3237 | 3493 | 2161 | 2835 |
| Privilege Underwriters Reciprocal Exch. | 1725 | 1513 | 2335 | 2335 | 1522 | 2025 |
| * Progressive Select Insurance Co. | 713 | 733 | 1126 | 1225 | 830 | 976 |
| * Progressive Specialty Insurance Co. | 987 | 1134 | 1984 | 2068 | 1567 | 1422 |
| * Root Insurance Co. | 887 | 920 | 1840 | 1819 | 1234 | 1325 |
| * Selective Ins. Co. of South Carolina | 1180 | 1743 | 3211 | 3171 | 2070 | 2038 |
| * State Farm Fire & Casualty Co. | 2398 | 2551 | 4351 | 4109 | 3077 | 3283 |
| * State Farm Mutual Ins. Co. | 1362 | 1449 | 2493 | 2353 | 1753 | 1875 |
| * Teachers Insurance Co. | 1363 | 1363 | 2499 | 1628 | 2555 | 1793 |
| * Travelers Property Casualty Insurance Co. | 1462 | 1508 | 2697 | 2852 | 2227 | 2160 |
| * United Services Automobile Association | 1067 | 1117 | 1580 | 1564 | 1435 | 1422 |
| * Unitrin Safeguard Insurance Co. | 1766 | 1939 | 2826 | 2949 | 2315 | 2154 |
| * USAA Casualty Insurance Co. | 1087 | 1187 | 1618 | 1585 | 1524 | 1477 |
| * USAA General Indemnity Co. | 1600 | 1693 | 2463 | 2527 | 2275 | 2224 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 6: Single Female, Age 30*

| Greater Baltimore Suburban area | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| | * Agency Insurance Co. | 1769 | 1641 | 1403 | 1617 | 2043 |
| | * AIG Property Casualty Co. | 2481 | 2731 | 1308 | 2481 | 2508 |
| | * Allstate Indemnity Co. | 1812 | 1981 | 1759 | 1810 | 1944 |
| | American National Property & Casualty Co. | 1068 | 1096 | 950 | 1132 | 1132 |
| | * American States Preferred Insurance Co. | 3320 | 3632 | 3205 | 3434 | 3958 |
| | * Amica Mutual Insurance Co. | 1562 | 1562 | 1427 | 1562 | 1429 |
| | * Brethren Mutual Insurance Co. | 1335 | 1514 | 1185 | 1448 | 1413 |
| | * Chubb National Insurance Co. | 1485 | 1999 | 1391 | 1948 | 1614 |
| | Cincinnati Insurance Co. | 1278 | 1424 | 1151 | 1385 | 1310 |
| | * CSAA General Insurance Co. | 1172 | 1440 | 1181 | 1381 | 1374 |
| | * Cumberland Insurance Co. Inc. | 1062 | 1086 | 1005 | 1086 | 1091 |
| | * Dairyland Insurance Co. | 3471 | 3488 | 3606 | 3589 | 4213 |
| | Donegal Mutual Insurance Co. | 1913 | 2052 | 1913 | 2416 | 3040 |
| | Elephant Insurance Co. | 3665 | 3615 | 3339 | 4221 | 4874 |
| | * Encompass Home/Auto Insurance Co. | 1143 | 1275 | 1082 | 1199 | 1291 |
| | Erie Insurance Exchange | 1098 | 1104 | 906 | 1095 | 1136 |
| | Esurance Property & Casualty Ins. Co. | 1602 | 1626 | 1422 | 1658 | 1854 |
| | * Farmers Insurance Exchange | 2002 | 2005 | 1661 | 2106 | 2162 |
| | * Foremost Insurance Co. | 2216 | 2196 | 1837 | 2319 | 2366 |
| | * Garrison Property & Casualty Ins. Co. | 1815 | 2098 | 1731 | 1962 | 1889 |
| | * GEICO Casualty Co. | 1217 | 1257 | 988 | 1257 | 1267 |
| | * Hartford Casualty Insurance Co. | 2013 | 2661 | 2144 | 2587 | 3620 |
| | * Horace Mann Insurance Co. | 922 | 1009 | 834 | 991 | 931 |
| | * Horace Mann Property & Casualty Ins. Co. | 1252 | 1390 | 1119 | 1458 | 1245 |
| | IDS Property Casualty Inc. Co. | 1112 | 1340 | 1004 | 1188 | 1140 |
| | * Integon Indemnity Co. | 1621 | 1531 | 1338 | 1951 | 1906 |
| | * LM General Insurance Co. | 3038 | 2818 | 2828 | 3185 | 3633 |
| | * LM Insurance Corp. | 3376 | 3131 | 3142 | 3539 | 4037 |
| | Maryland Auto Insurance Fund | 4428 | 4683 | 4004 | 4791 | 4786 |
| | * Meridian Security Insurance Co. | 1334 | 1368 | 1118 | 1340 | 1446 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 6: Single Female, Age 30*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 1519 | 1891 | 1523 | 1586 | 1365 |
| | * Metropolitan Direct Property and Casualty | 1662 | 1954 | 1368 | 1954 | 1554 |
| | * Metropolitan Group Property and Casualty | 1426 | 1566 | 1342 | 1662 | 1684 |
| | * Mutual Benefit Insurance Co. | 1175 | 1248 | 1077 | 1233 | 1362 |
| | * National General Assurance Co. | 2202 | 2254 | 1893 | 2247 | 2311 |
| | * Nationwide Property & Casualty Co. | 1545 | 1626 | 1384 | 1613 | 1877 |
| | Old Dominion Insurance Co. | 1488 | 1310 | 1144 | 1520 | 1526 |
| | * Penn National Insurance Co. | 1374 | 1325 | 1169 | 1430 | 1516 |
| | * Pharmacists Mutual Insurance Co. | 1677 | 1677 | 1514 | 1677 | 1677 |
| | Privilege Underwriters Reciprocal Exch. | 1891 | 2206 | 950 | 1891 | 2569 |
| | * Progressive Select Insurance Co. | 733 | 683 | 646 | 775 | 751 |
| | * Progressive Specialty Insurance Co. | 1181 | 1095 | 928 | 1080 | 1385 |
| | * Root Insurance Co. | 933 | 972 | 889 | 1005 | 1153 |
| | * Selective Ins. Co. of South Carolina | 1107 | 1662 | 1107 | 1331 | 1273 |
| | * State Farm Fire & Casualty Co. | 2351 | 2590 | 1901 | 2371 | 2511 |
| | * State Farm Mutual Ins. Co. | 1354 | 1495 | 1094 | 1364 | 1447 |
| | * Teachers Insurance Co. | 1299 | 1484 | 1196 | 1530 | 1363 |
| | * Travelers Property Casualty Insurance Co. | 1522 | 1550 | 1273 | 1517 | 1596 |
| | * United Services Automobile Association | 1089 | 1116 | 994 | 1075 | 1085 |
| | * Unitrin Safeguard Insurance Co. | 1772 | 1855 | 1635 | 1703 | 1834 |
| | * USAA Casualty Insurance Co. | 1050 | 1180 | 1033 | 1125 | 1125 |
| | * USAA General Indemnity Co. | 1652 | 1761 | 1495 | 1683 | 1628 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 7: Single Male, Age 40*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1759 | 2021 | 3332 | 3696 | 2698 | 2474 |
| * AIG Property Casualty Co. | 2605 | 2605 | 3671 | 3671 | 3057 | 3057 |
| * Allstate Indemnity Co. | 2574 | 2607 | 3705 | 3705 | 3410 | 3144 |
| American National Property & Casualty Co. | 1938 | 1968 | 3222 | 3242 | 2506 | 2548 |
| * American States Preferred Insurance Co. | 3472 | 3307 | 4517 | 6176 | 3926 | 5119 |
| * Amica Mutual Insurance Co. | 1741 | 1741 | 3306 | 3306 | 2228 | 2228 |
| * Brethren Mutual Insurance Co. | 1562 | 1940 | 3661 | 3756 | 2412 | 2903 |
| * Chubb National Insurance Co. | 2238 | 2598 | 3844 | 3932 | 3219 | 3216 |
| Cincinnati Insurance Co. | 1074 | 1074 | 2100 | 2100 | 1566 | 1533 |
| * CSAA General Insurance Co. | 1821 | 2124 | 3182 | 3682 | 2914 | 2544 |
| * Cumberland Insurance Co. Inc. | 1389 | 1389 | 3411 | 2839 | 2238 | 2106 |
| * Dairyland Insurance Co. | 5197 | 5451 | 9960 | 11229 | 8095 | 7560 |
| Donegal Mutual Insurance Co. | 3312 | 3312 | 7320 | 7320 | 4836 | 3750 |
| Elephant Insurance Co. | 5042 | 4733 | 7470 | 10274 | 6655 | 7087 |
| * Encompass Home/Auto Insurance Co. | 1803 | 2070 | 2718 | 4029 | 2465 | 2935 |
| Erie Insurance Exchange | 1864 | 1864 | 3281 | 3223 | 2309 | 2587 |
| Esurance Property & Casualty Ins. Co. | 2236 | 2208 | 4196 | 4390 | 3294 | 3726 |
| Farmers Insurance Exchange | 2214 | 2214 | 4088 | 4713 | 2923 | 3472 |
| * Foremost Insurance Co. | 2672 | 2672 | 4653 | 5392 | 3452 | 4010 |
| * Garrison Property & Casualty Ins. Co. | 2044 | 2267 | 3261 | 3261 | 2864 | 2972 |
| * GEICO Casualty Co. | 1275 | 1275 | 2197 | 2533 | 1714 | 1933 |
| * Hartford Casualty Insurance Co. | 3587 | 3339 | 7453 | 6890 | 4019 | 6227 |
| Horace Mann Insurance Co. | 1083 | 1083 | 1786 | 1241 | 1416 | 1499 |
| Horace Mann Property & Casualty Ins. Co. | 1507 | 1507 | 3143 | 1769 | 2369 | 2088 |
| IDS Property Casualty Inc. Co. | 1104 | 1228 | 2034 | 2016 | 1714 | 1796 |
| * Integon Indemnity Co. | 2015 | 2216 | 4449 | 4449 | 3253 | 2988 |
| * LM General Insurance Co. | 3792 | 4374 | 6809 | 7196 | 5780 | 5151 |
| * LM Insurance Corp. | 4213 | 4860 | 7565 | 7995 | 6422 | 5723 |
| Maryland Auto Insurance Fund | 3898 | 4051 | 6374 | 6715 | 5347 | 5150 |
| * Meridian Security Insurance Co. | 1675 | 1749 | 3224 | 3429 | 2625 | 2601 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 7: Single Male, Age 40*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 2907 | 2245 | 3716 | 4782 | 3522 | 2882 |
| * Metropolitan Direct Property and Casualty | 2680 | 2680 | 4492 | 4366 | 3118 | 3628 |
| * Metropolitan Group Property and Casualty | 2388 | 2388 | 4226 | 4388 | 3288 | 3914 |
| * Mutual Benefit Insurance Co. | 1789 | 1789 | 2490 | 3440 | 2490 | 2490 |
| * National General Assurance Co. | 5570 | 5570 | 7514 | 10153 | 7400 | 7054 |
| * Nationwide Property & Casualty Co. | 1934 | 1834 | 3406 | 3693 | 2673 | 2671 |
| Old Dominion Insurance Co. | 2028 | 2140 | 3272 | 4294 | 3400 | 3068 |
| Penn National Insurance Co. | 1980 | 2129 | 3789 | 4190 | 2451 | 2572 |
| * Pharmacists Mutual Insurance Co. | 2630 | 3434 | 5492 | 5930 | 3676 | 4818 |
| Privilege Underwriters Reciprocal Exch. | 2630 | 2326 | 3583 | 3583 | 2321 | 3108 |
| * Progressive Select Insurance Co. | 944 | 969 | 1513 | 1639 | 1106 | 1299 |
| * Progressive Specialty Insurance Co. | 1309 | 1514 | 2674 | 2793 | 2125 | 1889 |
| * Root Insurance Co. | 1304 | 1349 | 2664 | 2633 | 1807 | 1934 |
| * Selective Ins. Co. of South Carolina | 1832 | 2713 | 4990 | 4919 | 3201 | 3147 |
| * State Farm Fire & Casualty Co. | 2813 | 3017 | 5278 | 4965 | 3688 | 3927 |
| * State Farm Mutual Ins. Co. | 1595 | 1711 | 3014 | 2835 | 2097 | 2237 |
| Teachers Insurance Co. | 1655 | 1655 | 3286 | 1953 | 3257 | 2226 |
| * Travelers Property Casualty Insurance Co. | 2332 | 2426 | 4530 | 4788 | 3702 | 3568 |
| * United Services Automobile Association | 1306 | 1370 | 1979 | 1958 | 1768 | 1782 |
| * Unitrin Safeguard Insurance Co. | 2354 | 2578 | 3806 | 4025 | 3135 | 2940 |
| * USAA Casualty Insurance Co. | 1368 | 1496 | 2073 | 2035 | 1933 | 1895 |
| * USAA General Indemnity Co. | 1582 | 1679 | 2457 | 2522 | 2270 | 2227 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 7: Single Male, Age 40*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Agency Insurance Co. | 2091 | 1938 | 1644 | 1928 | 2449 |
| | * AIG Property Casualty Co. | 2844 | 3029 | 1507 | 2844 | 2907 |
| | * Allstate Indemnity Co. | 2401 | 2626 | 2316 | 2401 | 2614 |
| | American National Property & Casualty Co. | 1918 | 1964 | 1694 | 2032 | 2038 |
| | * American States Preferred Insurance Co. | 3166 | 3465 | 3061 | 3274 | 3768 |
| | * Amica Mutual Insurance Co. | 1903 | 1903 | 1721 | 1903 | 1737 |
| | * Brethren Mutual Insurance Co. | 1588 | 1792 | 1388 | 1715 | 1656 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 2116 | 2858 | 1970 | 2790 | 2307 |
| | Cincinnati Insurance Co. | 1103 | 1225 | 992 | 1188 | 1128 |
| | * CSAA General Insurance Co. | 1666 | 2051 | 1656 | 1950 | 1965 |
| | * Cumberland Insurance Co. Inc. | 1148 | 1178 | 1079 | 1178 | 1183 |
| | * Dairyland Insurance Co. | 4724 | 4745 | 4905 | 4884 | 5754 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 2120 | 2315 | 2120 | 2711 | 3512 |
| | Elephant Insurance Co. | 3831 | 3770 | 3461 | 4427 | 5082 |
| | * Encompass Home/Auto Insurance Co. | 1829 | 2089 | 1739 | 1940 | 2101 |
| | Erie Insurance Exchange | 1821 | 1816 | 1472 | 1818 | 1898 |
| | Esurance Property & Casualty Ins. Co. | 2292 | 2334 | 2008 | 2394 | 2692 |
| | Farmers Insurance Exchange | 2306 | 2312 | 1911 | 2434 | 2494 |
| | * Foremost Insurance Co. | 2790 | 2775 | 2315 | 2944 | 3008 |
| | * Garrison Property & Casualty Ins. Co. | 1981 | 2313 | 1904 | 2168 | 2092 |
| | * GEICO Casualty Co. | 1330 | 1377 | 1075 | 1377 | 1387 |
| | * Hartford Casualty Insurance Co. | 2734 | 3652 | 2868 | 3538 | 5061 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | Horace Mann Insurance Co. | 1089 | 1190 | 973 | 1175 | 1108 |
| | Horace Mann Property & Casualty Ins. Co. | 1531 | 1654 | 1315 | 1748 | 1507 |
| | IDS Property Casualty Inc. Co. | 1144 | 1392 | 1032 | 1228 | 1174 |
| | * Integon Indemnity Co. | 2079 | 1951 | 1714 | 2604 | 2576 |
| | * LM General Insurance Co. | 4068 | 3808 | 3802 | 4262 | 4782 |
| | * LM Insurance Corp. | 4520 | 4231 | 4225 | 4736 | 5313 |
| | Maryland Auto Insurance Fund | 3931 | 4170 | 3530 | 4258 | 4257 |
| | * Meridian Security Insurance Co. | 1724 | 1783 | 1444 | 1739 | 1869 |

*Scenario 7: Single Male, Age 40*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 2338 | 2913 | 2351 | 2444 | 2105 |
| | * Metropolitan Direct Property and Casualty | 2580 | 3042 | 2118 | 3042 | 2390 |
| | * Metropolitan Group Property and Casualty | 1998 | 2198 | 1892 | 2354 | 2434 |
| | * Mutual Benefit Insurance Co. | 1656 | 1763 | 1516 | 1741 | 1923 |
| | * National General Assurance Co. | 5406 | 5545 | 4587 | 5577 | 5744 |
| | * Nationwide Property & Casualty Co. | 1737 | 1823 | 1559 | 1816 | 2118 |
| | Old Dominion Insurance Co. | 2164 | 1890 | 1656 | 2196 | 2206 |
| | Penn National Insurance Co. | 1966 | 1898 | 1659 | 2067 | 2189 |
| | * Pharmacists Mutual Insurance Co. | 2739 | 2739 | 2482 | 2739 | 2739 |
| | Privilege Underwriters Reciprocal Exch. | 2894 | 3332 | 1460 | 2894 | 3922 |
| | * Progressive Select Insurance Co. | 962 | 890 | 841 | 1026 | 996 |
| | * Progressive Specialty Insurance Co. | 1559 | 1456 | 1221 | 1442 | 1846 |
| | * Root Insurance Co. | 1364 | 1415 | 1305 | 1477 | 1690 |
| | * Selective Ins. Co. of South Carolina | 1713 | 2596 | 1713 | 2072 | 1977 |
| | * State Farm Fire & Casualty Co. | 2777 | 3058 | 2197 | 2811 | 2975 |
| | * State Farm Mutual Ins. Co. | 1593 | 1757 | 1259 | 1611 | 1707 |
| | Teachers Insurance Co. | 1583 | 1762 | 1399 | 1825 | 1655 |
| | * Travelers Property Casualty Insurance Co. | 2422 | 2489 | 2007 | 2420 | 2563 |
| | * United Services Automobile Association | 1314 | 1361 | 1213 | 1318 | 1336 |
| | * Unitrin Safeguard Insurance Co. | 2347 | 2482 | 2161 | 2280 | 2467 |
| | * USAA Casualty Insurance Co. | 1303 | 1487 | 1297 | 1413 | 1423 |
| | * USAA General Indemnity Co. | 1617 | 1746 | 1476 | 1668 | 1609 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 8: Single Female, Age 40*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1547 | 1767 | 2870 | 3170 | 1767 | 2156 |
| * AIG Property Casualty Co. | 2311 | 2311 | 3226 | 3226 | 2700 | 2700 |
| * Allstate Indemnity Co. | 1615 | 1633 | 2276 | 2276 | 2111 | 1943 |
| American National Property & Casualty Co. | 1024 | 1038 | 1678 | 1688 | 1314 | 1336 |
| * American States Preferred Insurance Co. | 3108 | 2972 | 4147 | 5664 | 3597 | 4599 |
| * Amica Mutual Insurance Co. | 1388 | 1388 | 2605 | 2605 | 1757 | 1757 |
| * Brethren Mutual Insurance Co. | 1075 | 1301 | 2407 | 2487 | 1625 | 1958 |
| * Chubb National Insurance Co. | 1448 | 1667 | 2439 | 2477 | 2035 | 2035 |
| Cincinnati Insurance Co. | 971 | 971 | 1905 | 1905 | 1432 | 1397 |
| * CSAA General Insurance Co. | 1047 | 1207 | 1717 | 2002 | 1603 | 1428 |
| * Cumberland Insurance Co. Inc. | 961 | 961 | 2370 | 1969 | 1499 | 1450 |
| * Dairyland Insurance Co. | 3686 | 3866 | 7037 | 7925 | 5726 | 5354 |
| Donegal Mutual Insurance Co. | 2496 | 2496 | 5355 | 5355 | 3581 | 2769 |
| Elephant Insurance Co. | 3758 | 3546 | 5628 | 7555 | 5024 | 5322 |
| * Encompass Home/Auto Insurance Co. | 1101 | 1248 | 1652 | 2382 | 1471 | 1735 |
| Erie Insurance Exchange | 1191 | 1191 | 1998 | 1965 | 1439 | 1613 |
| Esurance Property & Casualty Ins. Co. | 1454 | 1436 | 2628 | 2738 | 2078 | 2340 |
| * Farmers Insurance Exchange | 1531 | 1531 | 2711 | 3084 | 1981 | 2331 |
| * Foremost Insurance Co. | 1957 | 1957 | 3211 | 3644 | 2445 | 2842 |
| * Garrison Property & Casualty Ins. Co. | 1565 | 1731 | 2463 | 2463 | 2171 | 2242 |
| * GEICO Casualty Co. | 965 | 965 | 1680 | 1962 | 1300 | 1483 |
| * Hartford Casualty Insurance Co. | 1852 | 1728 | 3760 | 3544 | 2069 | 3210 |
| * Horace Mann Insurance Co. | 800 | 800 | 1296 | 914 | 1032 | 1096 |
| * Horace Mann Property & Casualty Ins. Co. | 1101 | 1101 | 2166 | 1291 | 1671 | 1497 |
| IDS Property Casualty Inc. Co. | 926 | 1024 | 1706 | 1690 | 1434 | 1502 |
| * Integon Indemnity Co. | 1416 | 1516 | 2761 | 2761 | 2104 | 1995 |
| * LM General Insurance Co. | 2494 | 2942 | 4802 | 5082 | 3983 | 3522 |
| * LM Insurance Corp. | 2771 | 3269 | 5336 | 5647 | 4426 | 3913 |
| Maryland Auto Insurance Fund | 4121 | 4263 | 6747 | 7112 | 5809 | 5450 |
| * Meridian Security Insurance Co. | 1117 | 1162 | 2096 | 2235 | 1717 | 1707 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 8: Single Female, Age 40*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 1980 | 1534 | 2487 | 3186 | 2399 | 1953 |
| * Metropolitan Direct Property and Casualty | 1812 | 1812 | 3040 | 2926 | 2102 | 2450 |
| * Metropolitan Group Property and Casualty | 1642 | 1642 | 2880 | 2990 | 2216 | 2642 |
| * Mutual Benefit Insurance Co. | 1185 | 1185 | 1638 | 2248 | 1638 | 1638 |
| * National General Assurance Co. | 2317 | 2317 | 3123 | 4166 | 3067 | 2979 |
| * Nationwide Property & Casualty Co. | 1414 | 1342 | 2364 | 2567 | 1881 | 1896 |
| Old Dominion Insurance Co. | 1086 | 1144 | 1826 | 2398 | 1852 | 1678 |
| * Penn National Insurance Co. | 1210 | 1307 | 2242 | 2471 | 1494 | 1591 |
| * Pharmacists Mutual Insurance Co. | 1360 | 1784 | 2852 | 3069 | 1903 | 2512 |
| Privilege Underwriters Reciprocal Exch. | 1576 | 1369 | 2102 | 2102 | 1383 | 1830 |
| * Progressive Select Insurance Co. | 687 | 708 | 1086 | 1173 | 802 | 939 |
| * Progressive Specialty Insurance Co. | 948 | 1092 | 1915 | 1989 | 1514 | 1368 |
| * Root Insurance Co. | 945 | 980 | 1949 | 1924 | 1316 | 1408 |
| * Selective Ins. Co. of South Carolina | 1170 | 1740 | 3225 | 3192 | 2069 | 2043 |
| * State Farm Fire & Casualty Co. | 1961 | 2096 | 3597 | 3387 | 2544 | 2702 |
| * State Farm Mutual Ins. Co. | 1098 | 1175 | 2040 | 1920 | 1433 | 1526 |
| * Teachers Insurance Co. | 1206 | 1206 | 2271 | 1423 | 2276 | 1600 |
| * Travelers Property Casualty Insurance Co. | 1199 | 1243 | 2243 | 2373 | 1844 | 1791 |
| * United Services Automobile Association | 924 | 967 | 1370 | 1356 | 1239 | 1236 |
| * Unitrin Safeguard Insurance Co. | 1571 | 1725 | 2513 | 2634 | 2067 | 1929 |
| * USAA Casualty Insurance Co. | 940 | 1025 | 1399 | 1371 | 1314 | 1281 |
| * USAA General Indemnity Co. | 1050 | 1111 | 1605 | 1645 | 1486 | 1456 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 8: Single Female, Age 40*

| Greater Baltimore Suburban area | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| | * Agency Insurance Co. | 1844 | 1700 | 1455 | 1692 | 2142 |
| | * AIG Property Casualty Co. | 2515 | 2703 | 1327 | 2515 | 2563 |
| | * Allstate Indemnity Co. | 1520 | 1637 | 1468 | 1519 | 1646 |
| | American National Property & Casualty Co. | 1012 | 1034 | 896 | 1070 | 1074 |
| | * American States Preferred Insurance Co. | 2809 | 3087 | 2689 | 2934 | 3389 |
| | * Amica Mutual Insurance Co. | 1516 | 1516 | 1377 | 1516 | 1389 |
| | * Brethren Mutual Insurance Co. | 1091 | 1222 | 976 | 1172 | 1154 |
| | * Chubb National Insurance Co. | 1362 | 1823 | 1279 | 1777 | 1482 |
| | Cincinnati Insurance Co. | 999 | 1107 | 905 | 1080 | 1025 |
| | * CSAA General Insurance Co. | 961 | 1172 | 958 | 1121 | 1118 |
| | * Cumberland Insurance Co. Inc. | 799 | 817 | 760 | 817 | 820 |
| | * Dairyland Insurance Co. | 3345 | 3360 | 3476 | 3462 | 4080 |
| | Donegal Mutual Insurance Co. | 1644 | 1751 | 1644 | 2062 | 2641 |
| | Elephant Insurance Co. | 2878 | 2844 | 2642 | 3287 | 3810 |
| | * Encompass Home/Auto Insurance Co. | 1115 | 1262 | 1067 | 1175 | 1268 |
| | Erie Insurance Exchange | 1178 | 1171 | 968 | 1165 | 1218 |
| | Esurance Property & Casualty Ins. Co. | 1492 | 1514 | 1322 | 1544 | 1724 |
| | * Farmers Insurance Exchange | 1606 | 1603 | 1334 | 1671 | 1709 |
| | * Foremost Insurance Co. | 2060 | 2041 | 1705 | 2139 | 2171 |
| | * Garrison Property & Casualty Ins. Co. | 1525 | 1765 | 1462 | 1653 | 1598 |
| | * GEICO Casualty Co. | 1012 | 1056 | 820 | 1056 | 1057 |
| | * Hartford Casualty Insurance Co. | 1437 | 1888 | 1534 | 1836 | 2592 |
| | * Horace Mann Insurance Co. | 807 | 880 | 727 | 868 | 818 |
| | * Horace Mann Property & Casualty Ins. Co. | 1112 | 1210 | 974 | 1276 | 1101 |
| | IDS Property Casualty Inc. Co. | 958 | 1162 | 866 | 1024 | 980 |
| | * Integon Indemnity Co. | 1457 | 1375 | 1207 | 1765 | 1736 |
| | * LM General Insurance Co. | 2690 | 2477 | 2493 | 2829 | 3275 |
| | * LM Insurance Corp. | 2989 | 2752 | 2769 | 3143 | 3639 |
| | Maryland Auto Insurance Fund | 4144 | 4387 | 3741 | 4485 | 4482 |
| | * Meridian Security Insurance Co. | 1150 | 1181 | 967 | 1156 | 1249 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 8: Single Female, Age 40*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 1594 | 1985 | 1602 | 1666 | 1441 |
| | * Metropolitan Direct Property and Casualty | 1756 | 2066 | 1444 | 2066 | 1644 |
| | * Metropolitan Group Property and Casualty | 1372 | 1524 | 1312 | 1612 | 1642 |
| | * Mutual Benefit Insurance Co. | 1090 | 1152 | 997 | 1150 | 1269 |
| | * National General Assurance Co. | 2275 | 2329 | 1944 | 2328 | 2391 |
| | * Nationwide Property & Casualty Co. | 1279 | 1333 | 1158 | 1333 | 1531 |
| | Old Dominion Insurance Co. | 1156 | 1020 | 890 | 1184 | 1198 |
| Rates Effective as of 8/1/2020 | * Penn National Insurance Co. | 1205 | 1162 | 1027 | 1253 | 1328 |
| | * Pharmacists Mutual Insurance Co. | 1413 | 1413 | 1281 | 1413 | 1413 |
| | Privilege Underwriters Reciprocal Exch. | 1709 | 2031 | 867 | 1709 | 2274 |
| | * Progressive Select Insurance Co. | 705 | 653 | 622 | 746 | 727 |
| | * Progressive Specialty Insurance Co. | 1135 | 1046 | 889 | 1037 | 1333 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 992 | 1025 | 948 | 1072 | 1230 |
| | * Selective Ins. Co. of South Carolina | 1099 | 1657 | 1099 | 1324 | 1263 |
| | * State Farm Fire & Casualty Co. | 1918 | 2100 | 1521 | 1930 | 2040 |
| | * State Farm Mutual Ins. Co. | 1093 | 1199 | 864 | 1098 | 1163 |
| | * Teachers Insurance Co. | 1151 | 1287 | 1038 | 1335 | 1206 |
| | * Travelers Property Casualty Insurance Co. | 1237 | 1274 | 1043 | 1240 | 1310 |
| | * United Services Automobile Association | 938 | 962 | 862 | 930 | 942 |
| | * Unitrin Safeguard Insurance Co. | 1581 | 1660 | 1455 | 1519 | 1636 |
| | * USAA Casualty Insurance Co. | 903 | 1018 | 893 | 970 | 975 |
| | * USAA General Indemnity Co. | 1076 | 1153 | 982 | 1103 | 1067 |

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

*Scenario 9: Single Male, Age 50*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1631 | 2117 | 3282 | 3656 | 2743 | 2512 |
| * AIG Property Casualty Co. | 2843 | 2843 | 3888 | 3888 | 3282 | 3282 |
| * Allstate Indemnity Co. | 2549 | 2603 | 3540 | 3540 | 3263 | 3081 |
| American National Property & Casualty Co. | 1412 | 1434 | 2282 | 2298 | 1790 | 1816 |
| * American States Preferred Insurance Co. | 4141 | 3931 | 5529 | 7599 | 4760 | 6127 |
| * Amica Mutual Insurance Co. | 1879 | 1879 | 3674 | 3674 | 2460 | 2460 |
| * Brethren Mutual Insurance Co. | 1239 | 1619 | 2959 | 3034 | 1329 | 2411 |
| * Chubb National Insurance Co. | 2153 | 2483 | 3633 | 3680 | 3035 | 3049 |
| Cincinnati Insurance Co. | 1326 | 1326 | 2551 | 2551 | 1900 | 1872 |
| * CSAA General Insurance Co. | 1137 | 1319 | 1907 | 2247 | 1784 | 1590 |
| * Cumberland Insurance Co. Inc. | 1256 | 1256 | 3104 | 2577 | 1952 | 1907 |
| * Dairyland Insurance Co. | 5158 | 5284 | 7334 | 7881 | 6506 | 6305 |
| Donegal Mutual Insurance Co. | 4148 | 4148 | 9459 | 9459 | 6155 | 4802 |
| Elephant Insurance Co. | 4969 | 4660 | 7246 | 9946 | 6469 | 6866 |
| * Encompass Home/Auto Insurance Co. | 1776 | 1991 | 2706 | 3764 | 2288 | 2681 |
| Erie Insurance Exchange | 1385 | 1385 | 2333 | 2287 | 1677 | 1881 |
| Esurance Property & Casualty Ins. Co. | 2146 | 2094 | 3932 | 4104 | 3098 | 3526 |
| * Farmers Insurance Exchange | 2303 | 2303 | 3864 | 4424 | 2978 | 3336 |
| * Foremost Insurance Co. | 2230 | 2230 | 3630 | 4117 | 2783 | 3217 |
| * Garrison Property & Casualty Ins. Co. | 2494 | 2761 | 3917 | 3917 | 3425 | 3539 |
| * GEICO Casualty Co. | 1546 | 1546 | 2548 | 2992 | 2035 | 2284 |
| * Hartford Casualty Insurance Co. | 2795 | 2518 | 5462 | 5428 | 3022 | 4909 |
| * Horace Mann Insurance Co. | 1337 | 1337 | 2090 | 1521 | 1690 | 1791 |
| * Horace Mann Property & Casualty Ins. Co. | 1823 | 1823 | 3457 | 2135 | 2732 | 2427 |
| IDS Property Casualty Inc. Co. | 1398 | 1534 | 2530 | 2504 | 2132 | 2254 |
| * Integon Indemnity Co. | 1588 | 1691 | 3104 | 3104 | 2355 | 2230 |
| * LM General Insurance Co. | 3375 | 3627 | 4708 | 4858 | 4258 | 3952 |
| * LM Insurance Corp. | 3750 | 4030 | 5231 | 5397 | 4731 | 4391 |
| Maryland Auto Insurance Fund | 7073 | 7412 | 12131 | 12893 | 9973 | 9593 |
| * Meridian Security Insurance Co. | 1461 | 1512 | 2597 | 2763 | 2174 | 2150 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 9: Single Male, Age 50*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 2956 | 2266 | 3683 | 4870 | 3511 | 2889 |
| * Metropolitan Direct Property and Casualty | 2750 | 2750 | 4572 | 4518 | 3186 | 3706 |
| * Metropolitan Group Property and Casualty | 2254 | 2254 | 3930 | 4106 | 3028 | 3700 |
| * Mutual Benefit Insurance Co. | 1416 | 1416 | 1983 | 2730 | 1983 | 1983 |
| * National General Assurance Co. | 3185 | 3185 | 4309 | 5814 | 4235 | 4083 |
| * Nationwide Property & Casualty Co. | 1957 | 1889 | 3126 | 3412 | 2527 | 2568 |
| Old Dominion Insurance Co. | 1428 | 1506 | 2464 | 3272 | 2492 | 2240 |
| * Penn National Insurance Co. | 1618 | 1762 | 3043 | 3347 | 1991 | 2135 |
| * Pharmacists Mutual Insurance Co. | 1294 | 1713 | 2791 | 2902 | 1820 | 2496 |
| Privilege Underwriters Reciprocal Exch. | 1446 | 1291 | 1982 | 1982 | 1280 | 1720 |
| * Progressive Select Insurance Co. | 961 | 980 | 1488 | 1612 | 1107 | 1287 |
| * Progressive Specialty Insurance Co. | 1186 | 1359 | 2295 | 2401 | 1870 | 1654 |
| * Root Insurance Co. | 1521 | 1554 | 2933 | 2876 | 2056 | 2159 |
| * Selective Ins. Co. of South Carolina | 1236 | 1812 | 3382 | 3328 | 2193 | 2153 |
| * State Farm Fire & Casualty Co. | 3159 | 3366 | 5619 | 5306 | 4061 | 4287 |
| * State Farm Mutual Ins. Co. | 1768 | 1885 | 3187 | 3007 | 2286 | 2420 |
| * Teachers Insurance Co. | 1979 | 1979 | 3602 | 2345 | 3681 | 2582 |
| * Travelers Property Casualty Insurance Co. | 1557 | 1590 | 2844 | 2991 | 2369 | 2278 |
| * United Services Automobile Association | 1493 | 1568 | 2205 | 2183 | 1974 | 1978 |
| * Unitrin Safeguard Insurance Co. | 1771 | 1913 | 2740 | 2908 | 2311 | 2203 |
| * USAA Casualty Insurance Co. | 1454 | 1586 | 2155 | 2123 | 2007 | 1962 |
| * USAA General Indemnity Co. | 1611 | 1706 | 2437 | 2501 | 2254 | 2203 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 9: Single Male, Age 50*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Agency Insurance Co. | 2251 | 2079 | 1807 | 2051 | 2540 |
| | * AIG Property Casualty Co. | 3073 | 3311 | 1630 | 3073 | 3133 |
| | * Allstate Indemnity Co. | 2419 | 2698 | 2338 | 2418 | 2588 |
| | American National Property & Casualty Co. | 1404 | 1430 | 1256 | 1474 | 1484 |
| | * American States Preferred Insurance Co. | 3758 | 4102 | 3608 | 3897 | 4486 |
| | * Amica Mutual Insurance Co. | 2059 | 2059 | 1818 | 2059 | 1876 |
| | * Brethren Mutual Insurance Co. | 1360 | 1494 | 1200 | 1450 | 1410 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 2047 | 2709 | 1887 | 2664 | 2221 |
| | Cincinnati Insurance Co. | 1339 | 1485 | 1214 | 1445 | 1385 |
| | * CSAA General Insurance Co. | 1060 | 1302 | 1030 | 1246 | 1222 |
| | * Cumberland Insurance Co. Inc. | 1048 | 1073 | 999 | 1073 | 1077 |
| | * Dairyland Insurance Co. | 4913 | 4949 | 5044 | 5008 | 5425 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 2713 | 3001 | 2713 | 3493 | 4389 |
| | Elephant Insurance Co. | 3762 | 3688 | 3425 | 4283 | 4996 |
| | * Encompass Home/Auto Insurance Co. | 1832 | 2004 | 1738 | 1890 | 2025 |
| | Erie Insurance Exchange | 1360 | 1346 | 1109 | 1356 | 1413 |
| | Esurance Property & Casualty Ins. Co. | 2212 | 2230 | 1954 | 2286 | 2572 |
| | * Farmers Insurance Exchange | 2346 | 2351 | 1969 | 2509 | 2583 |
| | * Foremost Insurance Co. | 2349 | 2324 | 1947 | 2435 | 2472 |
| | * Garrison Property & Casualty Ins. Co. | 2405 | 2785 | 2310 | 2618 | 2551 |
| | * GEICO Casualty Co. | 1648 | 1676 | 1329 | 1676 | 1697 |
| | * Hartford Casualty Insurance Co. | 2127 | 2723 | 2219 | 2710 | 3817 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | * Horace Mann Insurance Co. | 1356 | 1469 | 1227 | 1445 | 1370 |
| | * Horace Mann Property & Casualty Ins. Co. | 1840 | 2014 | 1632 | 2104 | 1823 |
| | IDS Property Casualty Inc. Co. | 1484 | 1792 | 1302 | 1562 | 1486 |
| | * Integon Indemnity Co. | 1632 | 1549 | 1351 | 1982 | 1944 |
| | * LM General Insurance Co. | 3509 | 3420 | 3419 | 3556 | 3813 |
| | * LM Insurance Corp. | 3899 | 3800 | 3799 | 3951 | 4236 |
| | Maryland Auto Insurance Fund | 7145 | 7674 | 6256 | 7874 | 7871 |
| | * Meridian Security Insurance Co. | 1516 | 1528 | 1283 | 1511 | 1626 |

*Scenario 9: Single Male, Age 50*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 2382 | 2951 | 2420 | 2450 | 2124 |
| | * Metropolitan Direct Property and Casualty | 2646 | 3114 | 2204 | 3114 | 2450 |
| | * Metropolitan Group Property and Casualty | 1924 | 2112 | 1798 | 2244 | 2288 |
| | * Mutual Benefit Insurance Co. | 1294 | 1363 | 1186 | 1383 | 1527 |
| | * National General Assurance Co. | 3114 | 3190 | 2642 | 3192 | 3289 |
| | * Nationwide Property & Casualty Co. | 1817 | 1877 | 1653 | 1885 | 2110 |
| | Old Dominion Insurance Co. | 1512 | 1342 | 1158 | 1550 | 1574 |
| | * Penn National Insurance Co. | 1607 | 1555 | 1379 | 1671 | 1765 |
| | * Pharmacists Mutual Insurance Co. | 1405 | 1405 | 1214 | 1405 | 1405 |
| | Privilege Underwriters Reciprocal Exch. | 1599 | 1811 | 817 | 1599 | 2162 |
| | * Progressive Select Insurance Co. | 987 | 907 | 879 | 1046 | 1005 |
| | * Progressive Specialty Insurance Co. | 1430 | 1323 | 1139 | 1308 | 1647 |
| | * Root Insurance Co. | 1577 | 1636 | 1524 | 1714 | 1945 |
| | * Selective Ins. Co. of South Carolina | 1159 | 1711 | 1159 | 1386 | 1328 |
| | * State Farm Fire & Casualty Co. | 3103 | 3374 | 2442 | 3107 | 3262 |
| | * State Farm Mutual Ins. Co. | 1768 | 1927 | 1387 | 1768 | 1859 |
| | * Teachers Insurance Co. | 1897 | 2127 | 1725 | 2190 | 1979 |
| | * Travelers Property Casualty Insurance Co. | 1655 | 1649 | 1373 | 1617 | 1688 |
| | * United Services Automobile Association | 1496 | 1546 | 1392 | 1498 | 1526 |
| | * Unitrin Safeguard Insurance Co. | 1775 | 1893 | 1666 | 1742 | 1861 |
| | * USAA Casualty Insurance Co. | 1390 | 1567 | 1383 | 1499 | 1514 |
| | * USAA General Indemnity Co. | 1640 | 1754 | 1507 | 1684 | 1642 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 10: Single Male, Age 50*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1462 | 1670 | 3295 | 2637 | 2728 | 2197 |
| * AIG Property Casualty Co. | 2085 | 2085 | 2832 | 2832 | 2392 | 2392 |
| * Allstate Indemnity Co. | 2020 | 2060 | 2627 | 2627 | 2429 | 2366 |
| American National Property & Casualty Co. | 1006 | 1022 | 1614 | 1626 | 1270 | 1288 |
| * American States Preferred Insurance Co. | 2890 | 2777 | 3945 | 5382 | 3436 | 4299 |
| * Amica Mutual Insurance Co. | 1366 | 1366 | 2623 | 2623 | 1771 | 1771 |
| * Brethren Mutual Insurance Co. | 1151 | 1372 | 2457 | 2538 | 1688 | 2022 |
| * Chubb National Insurance Co. | 1300 | 1503 | 2204 | 2233 | 1841 | 1848 |
| Cincinnati Insurance Co. | 1175 | 1175 | 2259 | 2259 | 1692 | 1660 |
| * CSAA General Insurance Co. | 1023 | 1174 | 1686 | 1950 | 1564 | 1390 |
| * Cumberland Insurance Co. Inc. | 1145 | 1145 | 2697 | 2241 | 1740 | 1693 |
| * Dairyland Insurance Co. | 4708 | 4924 | 8683 | 9679 | 7150 | 6726 |
| Donegal Mutual Insurance Co. | 3350 | 3350 | 7573 | 7573 | 4956 | 3852 |
| Elephant Insurance Co. | 5078 | 4753 | 7361 | 10029 | 6581 | 6968 |
| * Encompass Home/Auto Insurance Co. | 2017 | 2302 | 3012 | 4422 | 2700 | 3234 |
| Erie Insurance Exchange | 852 | 852 | 1464 | 1436 | 1038 | 1166 |
| Esurance Property & Casualty Ins. Co. | 1686 | 1654 | 2904 | 3028 | 2368 | 2670 |
| * Farmers Insurance Exchange | 1921 | 1921 | 3340 | 3887 | 2493 | 2847 |
| * Foremost Insurance Co. | 1999 | 1999 | 3373 | 3922 | 2537 | 2916 |
| * Garrison Property & Casualty Ins. Co. | 1519 | 1683 | 2381 | 2381 | 2088 | 2150 |
| * GEICO Casualty Co. | 1076 | 1076 | 1778 | 2071 | 1417 | 1587 |
| * Hartford Casualty Insurance Co. | 1935 | 1755 | 3716 | 3510 | 2089 | 3178 |
| * Horace Mann Insurance Co. | 831 | 831 | 1281 | 949 | 1049 | 1113 |
| * Horace Mann Property & Casualty Ins. Co. | 1137 | 1137 | 2143 | 1340 | 1707 | 1520 |
| IDS Property Casualty Inc. Co. | 1016 | 1106 | 1816 | 1800 | 1536 | 1624 |
| * Integon Indemnity Co. | 1510 | 1604 | 2874 | 2874 | 2206 | 2106 |
| * LM General Insurance Co. | 2808 | 3258 | 5211 | 5483 | 4366 | 3863 |
| * LM Insurance Corp. | 3120 | 3620 | 5790 | 6092 | 4852 | 4293 |
| Maryland Auto Insurance Fund | 3562 | 3722 | 5968 | 6318 | 4958 | 4776 |
| * Meridian Security Insurance Co. | 1071 | 1108 | 1937 | 2068 | 1605 | 1597 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 10: Single Male, Age 50*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 2550 | 1997 | 3170 | 4070 | 3064 | 2514 |
| * Metropolitan Direct Property and Casualty | 2200 | 2200 | 3628 | 3488 | 2524 | 2954 |
| * Metropolitan Group Property and Casualty | 2154 | 2154 | 3626 | 3752 | 2806 | 3440 |
| * Mutual Benefit Insurance Co. | 1138 | 1138 | 1580 | 2181 | 1580 | 1580 |
| * National General Assurance Co. | 2366 | 2366 | 3154 | 4177 | 3101 | 2978 |
| * Nationwide Property & Casualty Co. | 1540 | 1467 | 2592 | 2810 | 2059 | 2071 |
| Old Dominion Insurance Co. | 1258 | 1328 | 2070 | 2724 | 2134 | 1924 |
| * Penn National Insurance Co. | 1122 | 1206 | 2039 | 2243 | 1368 | 1468 |
| * Pharmacists Mutual Insurance Co. | 1285 | 1671 | 2674 | 2888 | 1784 | 2362 |
| Privilege Underwriters Reciprocal Exch. | 1561 | 1382 | 2129 | 2129 | 1381 | 1853 |
| * Progressive Select Insurance Co. | 630 | 642 | 941 | 1015 | 717 | 828 |
| * Progressive Specialty Insurance Co. | 985 | 1130 | 1909 | 1992 | 1556 | 1374 |
| * Root Insurance Co. | 828 | 851 | 1650 | 1627 | 1135 | 1203 |
| * Selective Ins. Co. of South Carolina | 1112 | 1641 | 3034 | 2991 | 1953 | 1920 |
| * State Farm Fire & Casualty Co. | 2070 | 2202 | 3633 | 3438 | 2648 | 2790 |
| * State Farm Mutual Ins. Co. | 1166 | 1241 | 2070 | 1958 | 1498 | 1583 |
| * Teachers Insurance Co. | 1235 | 1235 | 2224 | 1467 | 2308 | 1607 |
| * Travelers Property Casualty Insurance Co. | 1203 | 1236 | 2163 | 2277 | 1811 | 1740 |
| * United Services Automobile Association | 929 | 976 | 1375 | 1362 | 1235 | 1232 |
| * Unitrin Safeguard Insurance Co. | 1779 | 1941 | 2795 | 2930 | 2319 | 2177 |
| * USAA Casualty Insurance Co. | 908 | 993 | 1351 | 1329 | 1261 | 1228 |
| * USAA General Indemnity Co. | 997 | 1056 | 1509 | 1548 | 1395 | 1363 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 10: Single Male, Age 50*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Agency Insurance Co. | 1748 | 1613 | 1389 | 1607 | 1607 |
| | * AIG Property Casualty Co. | 2242 | 2447 | 1191 | 2242 | 2277 |
| | * Allstate Indemnity Co. | 1933 | 2152 | 1880 | 1924 | 2031 |
| | American National Property & Casualty Co. | 1000 | 1018 | 896 | 1048 | 1056 |
| | * American States Preferred Insurance Co. | 2595 | 2860 | 2455 | 2734 | 3180 |
| | * Amica Mutual Insurance Co. | 1495 | 1495 | 1333 | 1495 | 1364 |
| | * Brethren Mutual Insurance Co. | 1185 | 1297 | 1059 | 1259 | 1243 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 1236 | 1647 | 1138 | 1616 | 1339 |
| | Cincinnati Insurance Co. | 1190 | 1338 | 1085 | 1290 | 1233 |
| | * CSAA General Insurance Co. | 946 | 1141 | 939 | 1092 | 1094 |
| | * Cumberland Insurance Co. Inc. | 957 | 980 | 917 | 980 | 980 |
| | * Dairyland Insurance Co. | 4261 | 4283 | 4445 | 4422 | 5185 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 2221 | 2429 | 2221 | 2841 | 3540 |
| | Elephant Insurance Co. | 3908 | 3822 | 3599 | 4391 | 5110 |
| | * Encompass Home/Auto Insurance Co. | 2063 | 2313 | 1950 | 2169 | 2344 |
| | Erie Insurance Exchange | 837 | 829 | 681 | 831 | 871 |
| | Esurance Property & Casualty Ins. Co. | 1728 | 1750 | 1540 | 1790 | 1990 |
| | * Farmers Insurance Exchange | 1941 | 1920 | 1616 | 2110 | 2169 |
| | * Foremost Insurance Co. | 2094 | 2053 | 1738 | 2199 | 2246 |
| | * Garrison Property & Casualty Ins. Co. | 1471 | 1693 | 1409 | 1592 | 1553 |
| | * GEICO Casualty Co. | 1138 | 1160 | 919 | 1160 | 1174 |
| | * Hartford Casualty Insurance Co. | 1475 | 1924 | 1621 | 1843 | 2585 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | * Horace Mann Insurance Co. | 844 | 915 | 763 | 900 | 852 |
| | * Horace Mann Property & Casualty Ins. Co. | 1160 | 1277 | 1025 | 1327 | 1137 |
| | IDS Property Casualty Inc. Co. | 1074 | 1288 | 948 | 1128 | 1078 |
| | * Integon Indemnity Co. | 1552 | 1467 | 1284 | 1870 | 1836 |
| | * LM General Insurance Co. | 3011 | 2815 | 2838 | 3136 | 3609 |
| | * LM Insurance Corp. | 3346 | 3128 | 3153 | 3484 | 4010 |
| | Maryland Auto Insurance Fund | 3598 | 3843 | 3188 | 3933 | 3933 |
| | * Meridian Security Insurance Co. | 1109 | 1127 | 934 | 1109 | 1196 |

*Scenario 10: Single Male, Age 50*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 2051 | 2567 | 2075 | 2142 | 1875 |
| | * Metropolitan Direct Property and Casualty | 2132 | 2490 | 1754 | 2490 | 1982 |
| | * Metropolitan Group Property and Casualty | 1834 | 2018 | 1748 | 2140 | 2160 |
| | * Mutual Benefit Insurance Co. | 1049 | 1108 | 961 | 1112 | 1223 |
| | * National General Assurance Co. | 2313 | 2370 | 1989 | 2373 | 2442 |
| | * Nationwide Property & Casualty Co. | 1406 | 1464 | 1265 | 1463 | 1673 |
| | Old Dominion Insurance Co. | 1346 | 1178 | 1032 | 1372 | 1384 |
| Rates Effective as of 8/1/2020 | * Penn National Insurance Co. | 1113 | 1073 | 956 | 1154 | 1222 |
| | * Pharmacists Mutual Insurance Co. | 1343 | 1343 | 1228 | 1343 | 1343 |
| | Privilege Underwriters Reciprocal Exch. | 1727 | 1975 | 865 | 1727 | 2366 |
| | * Progressive Select Insurance Co. | 645 | 600 | 575 | 681 | 657 |
| | * Progressive Specialty Insurance Co. | 1183 | 1095 | 936 | 1086 | 1368 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 862 | 894 | 829 | 936 | 1066 |
| | * Selective Ins. Co. of South Carolina | 1042 | 1562 | 1042 | 1252 | 1197 |
| | * State Farm Fire & Casualty Co. | 2041 | 2221 | 1609 | 2046 | 2141 |
| | * State Farm Mutual Ins. Co. | 1168 | 1274 | 919 | 1169 | 1226 |
| | * Teachers Insurance Co. | 1189 | 1345 | 1078 | 1376 | 1235 |
| | * Travelers Property Casualty Insurance Co. | 1273 | 1272 | 1066 | 1250 | 1306 |
| | * United Services Automobile Association | 934 | 960 | 865 | 930 | 948 |
| | * Unitrin Safeguard Insurance Co. | 1786 | 1886 | 1667 | 1729 | 1852 |
| | * USAA Casualty Insurance Co. | 870 | 977 | 863 | 935 | 945 |
| | * USAA General Indemnity Co. | 1018 | 1080 | 932 | 1040 | 1015 |

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

*Scenario 11: Single Female, Age 50*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1492 | 1718 | 2883 | 3194 | 2310 | 2123 |
| * AIG Property Casualty Co. | 2580 | 2580 | 3623 | 3623 | 3016 | 3016 |
| * Allstate Indemnity Co. | 2711 | 2744 | 3944 | 3944 | 3628 | 3331 |
| American National Property & Casualty Co. | 2322 | 2354 | 3872 | 3900 | 3004 | 3054 |
| * American States Preferred Insurance Co. | 3166 | 3035 | 4325 | 5920 | 3736 | 4730 |
| * Amica Mutual Insurance Co. | 1269 | 1269 | 2471 | 2471 | 1652 | 1652 |
| * Brethren Mutual Insurance Co. | 1478 | 1833 | 2454 | 3547 | 2269 | 2763 |
| * Chubb National Insurance Co. | 2297 | 2674 | 3973 | 4063 | 3329 | 3331 |
| Cincinnati Insurance Co. | 1521 | 1521 | 3000 | 3000 | 2227 | 2173 |
| * CSAA General Insurance Co. | 1965 | 2306 | 3543 | 4084 | 3239 | 2783 |
| * Cumberland Insurance Co. Inc. | 1485 | 1485 | 3631 | 3023 | 2338 | 2237 |
| * Dairyland Insurance Co. | 4467 | 4695 | 8866 | 10076 | 7126 | 6631 |
| Donegal Mutual Insurance Co. | 3535 | 3535 | 8190 | 8190 | 5292 | 4133 |
| Elephant Insurance Co. | 4785 | 4514 | 7153 | 9770 | 6373 | 6783 |
| * Encompass Home/Auto Insurance Co. | 1673 | 1905 | 2594 | 3751 | 2277 | 2670 |
| Erie Insurance Exchange | 1864 | 1864 | 3264 | 3206 | 2302 | 2579 |
| Esurance Property & Casualty Ins. Co. | 2444 | 2416 | 4704 | 4924 | 3668 | 4132 |
| Farmers Insurance Exchange | 2882 | 2882 | 5598 | 6439 | 3877 | 4662 |
| * Foremost Insurance Co. | 2973 | 2973 | 5394 | 6284 | 3914 | 4579 |
| * Garrison Property & Casualty Ins. Co. | 1917 | 2129 | 3088 | 3088 | 2695 | 2809 |
| * GEICO Casualty Co. | 1136 | 1136 | 2033 | 2393 | 1557 | 1791 |
| * Hartford Casualty Insurance Co. | 2604 | 2373 | 5270 | 5072 | 2834 | 4587 |
| Horace Mann Insurance Co. | 1155 | 1155 | 1973 | 1323 | 1534 | 1630 |
| Horace Mann Property & Casualty Ins. Co. | 1626 | 1626 | 3469 | 1897 | 2565 | 2280 |
| IDS Property Casualty Inc. Co. | 1152 | 1296 | 2208 | 2178 | 1824 | 1908 |
| * Integon Indemnity Co. | 2086 | 2260 | 4320 | 4320 | 3222 | 3017 |
| * LM General Insurance Co. | 4119 | 4841 | 7862 | 8325 | 6541 | 5783 |
| * LM Insurance Corp. | 4577 | 5379 | 8736 | 9250 | 7268 | 6426 |
| Maryland Auto Insurance Fund | 3234 | 3371 | 5454 | 5803 | 4833 | 4315 |
| * Meridian Security Insurance Co. | 1336 | 1397 | 2562 | 2721 | 2090 | 2074 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 11: Single Female, Age 50*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 3205 | 2460 | 4117 | 5312 | 3901 | 3185 |
| * Metropolitan Direct Property and Casualty | 2688 | 2688 | 4566 | 4454 | 3154 | 3674 |
| * Metropolitan Group Property and Casualty | 2540 | 2540 | 4648 | 4854 | 3564 | 4210 |
| * Mutual Benefit Insurance Co. | 1444 | 1444 | 2062 | 2879 | 2062 | 2062 |
| * National General Assurance Co. | 6811 | 6811 | 9154 | 12228 | 8996 | 8629 |
| * Nationwide Property & Casualty Co. | 1904 | 1818 | 3439 | 3742 | 2678 | 2672 |
| Old Dominion Insurance Co. | 1844 | 1944 | 3138 | 4226 | 3258 | 2866 |
| Penn National Insurance Co. | 1927 | 2071 | 3672 | 4057 | 2377 | 2509 |
| * Pharmacists Mutual Insurance Co. | 2300 | 3048 | 4980 | 5353 | 3267 | 4370 |
| Privilege Underwriters Reciprocal Exch. | 2021 | 1799 | 2756 | 2756 | 1776 | 2397 |
| * Progressive Select Insurance Co. | 1068 | 1100 | 1789 | 1952 | 1279 | 1498 |
| * Progressive Specialty Insurance Co. | 1490 | 1743 | 3214 | 3404 | 2522 | 2210 |
| * Root Insurance Co. | 1398 | 1452 | 2905 | 2872 | 1955 | 2087 |
| * Selective Ins. Co. of South Carolina | 1900 | 2847 | 5259 | 5212 | 3352 | 3317 |
| * State Farm Fire & Casualty Co. | 3282 | 3525 | 6057 | 5696 | 4301 | 4541 |
| * State Farm Mutual Ins. Co. | 1819 | 1956 | 3410 | 3204 | 2401 | 2542 |
| Teachers Insurance Co. | 1794 | 1794 | 3648 | 2104 | 3542 | 2446 |
| * Travelers Property Casualty Insurance Co. | 2040 | 2130 | 3986 | 4202 | 3254 | 3142 |
| * United Services Automobile Association | 1241 | 1304 | 1901 | 1880 | 1681 | 1706 |
| * Unitrin Safeguard Insurance Co. | 2502 | 2733 | 4033 | 4267 | 3328 | 3126 |
| * USAA Casualty Insurance Co. | 1251 | 1369 | 1911 | 1878 | 1769 | 1743 |
| * USAA General Indemnity Co. | 1516 | 1611 | 2375 | 2438 | 2192 | 2146 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 11: Single Female, Age 50*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Agency Insurance Co. | 1784 | 1633 | 1401 | 1636 | 2096 |
| | * AIG Property Casualty Co. | 2820 | 2932 | 1514 | 2820 | 2906 |
| | * Allstate Indemnity Co. | 2530 | 2761 | 2436 | 2528 | 2769 |
| | American National Property & Casualty Co. | 2286 | 2346 | 2020 | 2436 | 2442 |
| | * American States Preferred Insurance Co. | 2849 | 3147 | 2707 | 2996 | 3473 |
| | * Amica Mutual Insurance Co. | 1394 | 1394 | 1235 | 1394 | 1269 |
| | * Brethren Mutual Insurance Co. | 1512 | 1686 | 1334 | 1625 | 1576 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 2183 | 2950 | 2011 | 2888 | 2378 |
| | Cincinnati Insurance Co. | 1528 | 1710 | 1366 | 1666 | 1585 |
| | * CSAA General Insurance Co. | 1788 | 2214 | 1757 | 2094 | 2123 |
| | * Cumberland Insurance Co. Inc. | 1230 | 1263 | 1158 | 1263 | 1267 |
| | * Dairyland Insurance Co. | 4063 | 4079 | 4219 | 4203 | 4974 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 2272 | 2542 | 2272 | 2951 | 3749 |
| | Elephant Insurance Co. | 3636 | 3596 | 3283 | 4225 | 4838 |
| | * Encompass Home/Auto Insurance Co. | 1683 | 1936 | 1615 | 1777 | 1931 |
| | Erie Insurance Exchange | 1824 | 1818 | 1481 | 1819 | 1902 |
| | Esurance Property & Casualty Ins. Co. | 2498 | 2558 | 2180 | 2628 | 2956 |
| | Farmers Insurance Exchange | 2983 | 2986 | 2473 | 3158 | 3254 |
| | * Foremost Insurance Co. | 3083 | 3076 | 2559 | 3281 | 3365 |
| | * Garrison Property & Casualty Ins. Co. | 1844 | 2176 | 1778 | 2035 | 1967 |
| | * GEICO Casualty Co. | 1182 | 1252 | 949 | 1252 | 1246 |
| | * Hartford Casualty Insurance Co. | 1938 | 2573 | 2014 | 2495 | 3624 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | Horace Mann Insurance Co. | 1158 | 1266 | 1028 | 1254 | 1183 |
| | Horace Mann Property & Casualty Ins. Co. | 1643 | 1751 | 1396 | 1871 | 1626 |
| | IDS Property Casualty Inc. Co. | 1192 | 1472 | 1076 | 1286 | 1226 |
| | * Integon Indemnity Co. | 2149 | 2029 | 1776 | 2647 | 2618 |
| | * LM General Insurance Co. | 4424 | 4088 | 4110 | 4652 | 5356 |
| | * LM Insurance Corp. | 4915 | 4542 | 4567 | 5169 | 5952 |
| | Maryland Auto Insurance Fund | 3256 | 3490 | 2869 | 3584 | 3581 |
| | * Meridian Security Insurance Co. | 1373 | 1420 | 1155 | 1385 | 1491 |

*Scenario 11: Single Female, Age 50*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 2566 | 3204 | 2579 | 2696 | 2303 |
| | * Metropolitan Direct Property and Casualty | 2576 | 3050 | 2122 | 3050 | 2406 |
| | * Metropolitan Group Property and Casualty | 2122 | 2338 | 1982 | 2496 | 2574 |
| | * Mutual Benefit Insurance Co. | 1324 | 1404 | 1208 | 1408 | 1556 |
| | * National General Assurance Co. | 6654 | 6822 | 5679 | 6830 | 7035 |
| | * Nationwide Property & Casualty Co. | 1708 | 1804 | 1536 | 1793 | 2108 |
| | Old Dominion Insurance Co. | 1946 | 1720 | 1476 | 2000 | 2032 |
| | Penn National Insurance Co. | 1909 | 1840 | 1615 | 2008 | 2125 |
| | * Pharmacists Mutual Insurance Co. | 2379 | 2379 | 2130 | 2379 | 2379 |
| | Privilege Underwriters Reciprocal Exch. | 2222 | 2540 | 1135 | 2222 | 2962 |
| | * Progressive Select Insurance Co. | 1085 | 1011 | 948 | 1166 | 1134 |
| | * Progressive Specialty Insurance Co. | 1776 | 1683 | 1375 | 1655 | 2127 |
| | * Root Insurance Co. | 1468 | 1514 | 1406 | 1589 | 1822 |
| | * Selective Ins. Co. of South Carolina | 1778 | 2718 | 1778 | 2153 | 2049 |
| | * State Farm Fire & Casualty Co. | 3204 | 3491 | 2490 | 3231 | 3398 |
| | * State Farm Mutual Ins. Co. | 1808 | 1975 | 1398 | 1821 | 1919 |
| | Teachers Insurance Co. | 1708 | 1873 | 1492 | 1963 | 1794 |
| | * Travelers Property Casualty Insurance Co. | 2118 | 2184 | 1760 | 2118 | 2240 |
| | * United Services Automobile Association | 1239 | 1297 | 1150 | 1254 | 1274 |
| | * Unitrin Safeguard Insurance Co. | 2491 | 2632 | 2297 | 2425 | 2626 |
| | * USAA Casualty Insurance Co. | 1185 | 1365 | 1184 | 1295 | 1306 |
| | * USAA General Indemnity Co. | 1539 | 1680 | 1409 | 1599 | 1544 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 12: Single Male, Age 65*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1168 | 1839 | 2244 | 2478 | 1839 | 1355 |
| * AIG Property Casualty Co. | 1171 | 1171 | 1639 | 1639 | 1348 | 1348 |
| * Allstate Indemnity Co. | 1405 | 1418 | 1939 | 1939 | 1804 | 1693 |
| American National Property & Casualty Co. | 590 | 598 | 996 | 1008 | 772 | 778 |
| * American States Preferred Insurance Co. | 2453 | 2361 | 3302 | 4472 | 2903 | 3589 |
| * Amica Mutual Insurance Co. | 915 | 915 | 1858 | 1858 | 1236 | 1236 |
| Atlantic States Insurance Co. | 901 | 901 | 2250 | 2250 | 1384 | 1111 |
| * Brethren Mutual Insurance Co. | 525 | 670 | 1276 | 1298 | 808 | 1036 |
| * Chubb National Insurance Co. | 944 | 1099 | 1648 | 1673 | 1377 | 1391 |
| Cincinnati Insurance Co. | 744 | 744 | 1441 | 1441 | 1066 | 1036 |
| * CSAA General Insurance Co. | 1083 | 1257 | 1776 | 2112 | 1685 | 1498 |
| * Cumberland Insurance Co. Inc. | 588 | 588 | 1597 | 1320 | 960 | 932 |
| * Dairyland Insurance Co. | 2862 | 2997 | 5415 | 6052 | 4426 | 4151 |
| Elephant Insurance Co. | 2867 | 2718 | 4136 | 5617 | 3728 | 3962 |
| * Encompass Home/Auto Insurance Co. | 910 | 1025 | 1383 | 1978 | 1217 | 1423 |
| Erie Insurance Exchange | 787 | 787 | 1400 | 1377 | 979 | 1098 |
| Esurance Property & Casualty Ins. Co. | 1264 | 1254 | 2230 | 2326 | 1816 | 2004 |
| * Farmers Insurance Exchange | 1296 | 1296 | 2336 | 2755 | 1709 | 1977 |
| * Foremost Insurance Co. | 2573 | 2573 | 4221 | 4984 | 3245 | 3678 |
| * Garrison Property & Casualty Ins. Co. | 1097 | 1212 | 1748 | 1748 | 1513 | 1589 |
| * GEICO Casualty Co. | 680 | 680 | 1153 | 1345 | 912 | 1029 |
| * Hartford Casualty Insurance Co. | 1387 | 1244 | 2650 | 2629 | 1445 | 2383 |
| * Horace Mann Insurance Co. | 640 | 640 | 1028 | 718 | 827 | 876 |
| * Horace Mann Property & Casualty Ins. Co. | 884 | 884 | 1830 | 1014 | 1357 | 1231 |
| IDS Property Casualty Inc. Co. | 680 | 792 | 1294 | 1282 | 1110 | 1156 |
| * Integon Indemnity Co. | 1152 | 1261 | 2348 | 2348 | 1779 | 1655 |
| * LM General Insurance Co. | 1815 | 2064 | 3172 | 3333 | 2689 | 2437 |
| * LM Insurance Corp. | 2017 | 2293 | 3524 | 3703 | 2988 | 2707 |
| Maryland Auto Insurance Fund | 2433 | 2749 | 4639 | 4985 | 3553 | 3587 |
| * Meridian Security Insurance Co. | 1170 | 1234 | 2266 | 2404 | 1858 | 1832 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 12: Single Male, Age 65*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 988 | 767 | 1314 | 1670 | 1230 | 1010 |
| * Metropolitan Direct Property and Casualty | 964 | 964 | 1628 | 1580 | 1148 | 1324 |
| * Metropolitan Group Property and Casualty | 936 | 936 | 1716 | 1784 | 1358 | 1578 |
| * Mutual Benefit Insurance Co. | 673 | 673 | 983 | 1391 | 983 | 983 |
| * National General Assurance Co. | 2397 | 2397 | 3282 | 4594 | 3247 | 3066 |
| * Nationwide Property & Casualty Co. | 1272 | 1204 | 2099 | 2285 | 1692 | 1696 |
| Old Dominion Insurance Co. | 930 | 982 | 1648 | 2268 | 1716 | 1472 |
| * Penn National Insurance Co. | 991 | 1077 | 1908 | 2098 | 1226 | 1324 |
| * Pharmacists Mutual Insurance Co. | 612 | 837 | 1430 | 1517 | 894 | 1273 |
| Privilege Underwriters Reciprocal Exch. | 857 | 806 | 1224 | 1224 | 756 | 1052 |
| * Progressive Select Insurance Co. | 561 | 577 | 881 | 936 | 652 | 751 |
| * Progressive Specialty Insurance Co. | 769 | 897 | 1586 | 1649 | 1278 | 1103 |
| * Root Insurance Co. | 701 | 723 | 1399 | 1375 | 965 | 1023 |
| * Selective Ins. Co. of South Carolina | 686 | 1034 | 1950 | 1943 | 1245 | 1239 |
| * State Farm Fire & Casualty Co. | 1524 | 1635 | 2756 | 2596 | 1986 | 2086 |
| * State Farm Mutual Ins. Co. | 837 | 899 | 1543 | 1452 | 1100 | 1159 |
| * Teachers Insurance Co. | 965 | 965 | 1910 | 1104 | 1856 | 1295 |
| * Travelers Property Casualty Insurance Co. | 1055 | 1118 | 2028 | 2129 | 1681 | 1611 |
| * United Services Automobile Association | 661 | 694 | 990 | 980 | 871 | 892 |
| * Unitrin Safeguard Insurance Co. | 1440 | 1559 | 2290 | 2424 | 1896 | 1792 |
| * USAA Casualty Insurance Co. | 646 | 703 | 969 | 957 | 891 | 888 |
| * USAA General Indemnity Co. | 753 | 799 | 1158 | 1189 | 1073 | 1051 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 12: Single Male, Age 65*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Agency Insurance Co. | 1402 | 1263 | 1099 | 1289 | 1649 |
| | * AIG Property Casualty Co. | 1265 | 1333 | 704 | 1265 | 1302 |
| | * Allstate Indemnity Co. | 1324 | 1390 | 1262 | 1313 | 1445 |
| | American National Property & Casualty Co. | 580 | 594 | 508 | 616 | 624 |
| | * American States Preferred Insurance Co. | 2196 | 2402 | 2071 | 2310 | 2687 |
| | * Amica Mutual Insurance Co. | 1008 | 1008 | 848 | 1008 | 913 |
| | Atlantic States Insurance Co. | 569 | 675 | 569 | 759 | 955 |
| | * Brethren Mutual Insurance Co. | 533 | 590 | 471 | 575 | 552 |
| | * Chubb National Insurance Co. | 910 | 1202 | 815 | 1200 | 990 |
| | Cincinnati Insurance Co. | 710 | 797 | 630 | 779 | 753 |
| | * CSAA General Insurance Co. | 997 | 1231 | 976 | 1170 | 1156 |
| | * Cumberland Insurance Co. Inc. | 478 | 493 | 444 | 493 | 497 |
| | * Dairyland Insurance Co. | 2572 | 2579 | 2686 | 2678 | 3167 |
| | Elephant Insurance Co. | 2127 | 2103 | 1910 | 2469 | 2880 |
| | * Encompass Home/Auto Insurance Co. | 913 | 1041 | 880 | 967 | 1041 |
| | Erie Insurance Exchange | 767 | 761 | 614 | 768 | 802 |
| | Esurance Property & Casualty Ins. Co. | 1280 | 1312 | 1142 | 1346 | 1490 |
| | * Farmers Insurance Exchange | 1398 | 1390 | 1161 | 1436 | 1476 |
| | * Foremost Insurance Co. | 2707 | 2644 | 2243 | 2850 | 2907 |
| | * Garrison Property & Casualty Ins. Co. | 1040 | 1223 | 1012 | 1153 | 1122 |
| | * GEICO Casualty Co. | 700 | 735 | 569 | 735 | 738 |
| | * Hartford Casualty Insurance Co. | 1001 | 1327 | 996 | 1291 | 1850 |
| | * Horace Mann Insurance Co. | 637 | 687 | 569 | 685 | 652 |
| | * Horace Mann Property & Casualty Ins. Co. | 912 | 952 | 763 | 1010 | 884 |
| | IDS Property Casualty Inc. Co. | 714 | 906 | 628 | 776 | 728 |
| | * Integon Indemnity Co. | 1186 | 1126 | 997 | 1455 | 1451 |
| | * LM General Insurance Co. | 1915 | 1772 | 1796 | 2029 | 2269 |
| | * LM Insurance Corp. | 2128 | 1969 | 1996 | 2255 | 2522 |
| | Maryland Auto Insurance Fund | 2626 | 2869 | 2217 | 2820 | 2958 |
| | * Meridian Security Insurance Co. | 1196 | 1237 | 1009 | 1215 | 1313 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 12: Single Male, Age 65*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 801 | 1006 | 828 | 847 | 722 |
| | * Metropolitan Direct Property and Casualty | 890 | 1076 | 728 | 1076 | 844 |
| | * Metropolitan Group Property and Casualty | 774 | 840 | 722 | 918 | 974 |
| | * Mutual Benefit Insurance Co. | 602 | 625 | 544 | 651 | 726 |
| | * National General Assurance Co. | 2289 | 2352 | 1900 | 2389 | 2460 |
| | * Nationwide Property & Casualty Co. | 1138 | 1186 | 1038 | 1189 | 1369 |
| | Old Dominion Insurance Co. | 980 | 870 | 740 | 1018 | 1046 |
| | * Penn National Insurance Co. | 978 | 939 | 832 | 1033 | 1092 |
| | * Pharmacists Mutual Insurance Co. | 620 | 620 | 542 | 620 | 620 |
| | Privilege Underwriters Reciprocal Exch. | 959 | 1008 | 523 | 959 | 1235 |
| | * Progressive Select Insurance Co. | 571 | 520 | 511 | 607 | 594 |
| | * Progressive Specialty Insurance Co. | 920 | 841 | 717 | 852 | 1095 |
| | * Root Insurance Co. | 731 | 752 | 704 | 794 | 907 |
| | * Selective Ins. Co. of South Carolina | 646 | 973 | 646 | 776 | 737 |
| | * State Farm Fire & Casualty Co. | 1477 | 1603 | 1143 | 1490 | 1558 |
| | * State Farm Mutual Ins. Co. | 827 | 901 | 637 | 834 | 874 |
| | * Teachers Insurance Co. | 932 | 998 | 796 | 1042 | 965 |
| | * Travelers Property Casualty Insurance Co. | 1086 | 1120 | 921 | 1103 | 1156 |
| | * United Services Automobile Association | 650 | 680 | 616 | 665 | 680 |
| | * Unitrin Safeguard Insurance Co. | 1419 | 1495 | 1314 | 1393 | 1511 |
| | * USAA Casualty Insurance Co. | 608 | 699 | 614 | 665 | 676 |
| | * USAA General Indemnity Co. | 755 | 830 | 703 | 793 | 767 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 13: Single Male, Age 65*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1759 | 2020 | 3270 | 3616 | 2693 | 2434 |
| * AIG Property Casualty Co. | 1449 | 1449 | 2057 | 2057 | 1682 | 1682 |
| * Allstate Indemnity Co. | 2046 | 2071 | 2798 | 2798 | 2583 | 2461 |
| American National Property & Casualty Co. | 600 | 610 | 1016 | 1022 | 792 | 800 |
| * American States Preferred Insurance Co. | 3245 | 3116 | 4362 | 5948 | 3816 | 4807 |
| * Amica Mutual Insurance Co. | 1134 | 1134 | 2191 | 2191 | 1473 | 1473 |
| * Brethren Mutual Insurance Co. | 683 | 839 | 1556 | 1600 | 1028 | 1280 |
| * Chubb National Insurance Co. | 1099 | 1270 | 1869 | 1895 | 1559 | 1566 |
| Cincinnati Insurance Co. | 1007 | 1007 | 1981 | 1981 | 1474 | 1442 |
| * CSAA General Insurance Co. | 1147 | 1328 | 1855 | 2202 | 1755 | 1573 |
| * Cumberland Insurance Co. Inc. | 1037 | 1037 | 2548 | 2118 | 1619 | 1564 |
| * Dairyland Insurance Co. | 3240 | 3398 | 6151 | 6913 | 5012 | 4687 |
| Donegal Mutual Insurance Co. | 1839 | 1839 | 4151 | 4151 | 2702 | 2113 |
| Elephant Insurance Co. | 3261 | 3072 | 4695 | 6343 | 4229 | 4479 |
| * Encompass Home/Auto Insurance Co. | 1638 | 1858 | 2453 | 3570 | 2195 | 2607 |
| Erie Insurance Exchange | 789 | 789 | 1401 | 1384 | 977 | 1099 |
| Esurance Property & Casualty Ins. Co. | 1720 | 1698 | 3134 | 3272 | 2502 | 2804 |
| * Farmers Insurance Exchange | 1942 | 1942 | 3558 | 4156 | 2576 | 3026 |
| * Foremost Insurance Co. | 3138 | 3138 | 5290 | 6194 | 3992 | 4584 |
| * Garrison Property & Casualty Ins. Co. | 1149 | 1269 | 1814 | 1814 | 1590 | 1651 |
| * GEICO Casualty Co. | 927 | 927 | 1577 | 1820 | 1239 | 1394 |
| * Hartford Casualty Insurance Co. | 1514 | 1372 | 2969 | 2897 | 1613 | 2624 |
| * Horace Mann Insurance Co. | 830 | 830 | 1330 | 947 | 1070 | 1133 |
| * Horace Mann Property & Casualty Ins. Co. | 1137 | 1137 | 2274 | 1334 | 1743 | 1557 |
| IDS Property Casualty Inc. Co. | 948 | 1062 | 1756 | 1742 | 1496 | 1558 |
| * Integon Indemnity Co. | 1572 | 1692 | 3068 | 3068 | 2341 | 2217 |
| * LM General Insurance Co. | 2304 | 2619 | 3962 | 4173 | 3394 | 3061 |
| * LM Insurance Corp. | 2560 | 2910 | 4402 | 4637 | 3771 | 3401 |
| Maryland Auto Insurance Fund | 3372 | 3533 | 5672 | 6018 | 4694 | 4522 |
| * Meridian Security Insurance Co. | 1354 | 1415 | 2546 | 2715 | 2093 | 2070 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 13: Single Male, Age 65*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 1398 | 1093 | 1807 | 2295 | 1718 | 1414 |
| * Metropolitan Direct Property and Casualty | 1246 | 1246 | 2076 | 2010 | 1460 | 1694 |
| * Metropolitan Group Property and Casualty | 1218 | 1218 | 2142 | 2222 | 1672 | 1994 |
| * Mutual Benefit Insurance Co. | 998 | 998 | 1416 | 1971 | 1416 | 1416 |
| * National General Assurance Co. | 3200 | 3200 | 4317 | 5858 | 4263 | 4044 |
| * Nationwide Property & Casualty Co. | 1486 | 1413 | 2555 | 2772 | 2019 | 2027 |
| Old Dominion Insurance Co. | 1276 | 1344 | 2132 | 2850 | 2218 | 1962 |
| * Penn National Insurance Co. | 1101 | 1191 | 2064 | 2273 | 1363 | 1457 |
| * Pharmacists Mutual Insurance Co. | 735 | 974 | 1610 | 1723 | 1035 | 1437 |
| Privilege Underwriters Reciprocal Exch. | 1225 | 1090 | 1673 | 1673 | 1082 | 1448 |
| * Progressive Select Insurance Co. | 673 | 692 | 1052 | 1131 | 782 | 908 |
| * Progressive Specialty Insurance Co. | 944 | 1091 | 1903 | 1982 | 1527 | 1347 |
| * Root Insurance Co. | 826 | 853 | 1655 | 1627 | 1138 | 1210 |
| * Selective Ins. Co. of South Carolina | 1099 | 1625 | 3003 | 2967 | 1932 | 1903 |
| * State Farm Fire & Casualty Co. | 2062 | 2208 | 3773 | 3556 | 2682 | 2839 |
| * State Farm Mutual Ins. Co. | 1155 | 1238 | 2140 | 2015 | 1511 | 1602 |
| * Teachers Insurance Co. | 1246 | 1246 | 2376 | 1464 | 2381 | 1653 |
| * Travelers Property Casualty Insurance Co. | 1115 | 1167 | 2079 | 2192 | 1722 | 1663 |
| * United Services Automobile Association | 722 | 756 | 1073 | 1061 | 961 | 969 |
| * Unitrin Safeguard Insurance Co. | 1977 | 2167 | 3185 | 3353 | 2616 | 2445 |
| * USAA Casualty Insurance Co. | 708 | 770 | 1053 | 1035 | 982 | 965 |
| * USAA General Indemnity Co. | 786 | 832 | 1200 | 1230 | 1112 | 1089 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 13: Single Male, Age 65*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Agency Insurance Co. | 2095 | 1931 | 1648 | 1934 | 2445 |
| | * AIG Property Casualty Co. | 1569 | 1709 | 856 | 1569 | 1591 |
| | * Allstate Indemnity Co. | 1919 | 2076 | 1846 | 1910 | 2077 |
| | American National Property & Casualty Co. | 594 | 612 | 522 | 632 | 630 |
| | * American States Preferred Insurance Co. | 2916 | 3206 | 2768 | 3061 | 3563 |
| | * Amica Mutual Insurance Co. | 1243 | 1243 | 1104 | 1243 | 1132 |
| | * Brethren Mutual Insurance Co. | 695 | 772 | 620 | 743 | 729 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 1044 | 1386 | 962 | 1365 | 1137 |
| | Cincinnati Insurance Co. | 1018 | 1132 | 912 | 1108 | 1051 |
| | * CSAA General Insurance Co. | 1050 | 1294 | 1042 | 1235 | 1223 |
| | * Cumberland Insurance Co. Inc. | 860 | 882 | 816 | 882 | 886 |
| | * Dairyland Insurance Co. | 2929 | 2939 | 3043 | 3033 | 3583 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 1221 | 1341 | 1221 | 1557 | 1946 |
| | Elephant Insurance Co. | 2520 | 2477 | 2306 | 2858 | 3275 |
| | * Encompass Home/Auto Insurance Co. | 1650 | 1873 | 1577 | 1757 | 1892 |
| | Erie Insurance Exchange | 773 | 773 | 629 | 776 | 804 |
| | Esurance Property & Casualty Ins. Co. | 1754 | 1794 | 1552 | 1836 | 2052 |
| | * Farmers Insurance Exchange | 2031 | 2043 | 1684 | 2150 | 2203 |
| | * Foremost Insurance Co. | 3289 | 3227 | 2723 | 3467 | 3536 |
| | * Garrison Property & Casualty Ins. Co. | 1110 | 1297 | 1070 | 1215 | 1174 |
| | * GEICO Casualty Co. | 964 | 999 | 782 | 999 | 1006 |
| | * Hartford Casualty Insurance Co. | 1114 | 1479 | 1146 | 1428 | 2062 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | * Horace Mann Insurance Co. | 835 | 910 | 753 | 899 | 847 |
| | * Horace Mann Property & Casualty Ins. Co. | 1159 | 1260 | 1008 | 1326 | 1137 |
| | IDS Property Casualty Inc. Co. | 990 | 1224 | 882 | 1058 | 1008 |
| | * Integon Indemnity Co. | 1618 | 1525 | 1341 | 1956 | 1934 |
| | * LM General Insurance Co. | 2451 | 2290 | 2296 | 2572 | 2852 |
| | * LM Insurance Corp. | 2723 | 2545 | 2551 | 2858 | 3168 |
| | Maryland Auto Insurance Fund | 3410 | 3653 | 3001 | 3742 | 3742 |
| | * Meridian Security Insurance Co. | 1389 | 1428 | 1169 | 1405 | 1517 |

*Scenario 13: Single Male, Age 65*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 1132 | 1417 | 1171 | 1192 | 1027 |
| | * Metropolitan Direct Property and Casualty | 1172 | 1400 | 964 | 1400 | 1104 |
| | * Metropolitan Group Property and Casualty | 1018 | 1110 | 954 | 1198 | 1242 |
| | * Mutual Benefit Insurance Co. | 906 | 954 | 829 | 964 | 1071 |
| | * National General Assurance Co. | 3086 | 3166 | 2615 | 3204 | 3290 |
| | * Nationwide Property & Casualty Co. | 1343 | 1404 | 1211 | 1400 | 1617 |
| | Old Dominion Insurance Co. | 1354 | 1190 | 1032 | 1390 | 1406 |
| Rates Effective as of 8/1/2020 | * Penn National Insurance Co. | 1091 | 1054 | 931 | 1143 | 1211 |
| | * Pharmacists Mutual Insurance Co. | 762 | 762 | 696 | 762 | 762 |
| | Privilege Underwriters Reciprocal Exch. | 1346 | 1540 | 694 | 1346 | 1803 |
| | * Progressive Select Insurance Co. | 685 | 636 | 608 | 728 | 710 |
| | * Progressive Specialty Insurance Co. | 1126 | 1043 | 880 | 1040 | 1328 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 863 | 889 | 829 | 935 | 1070 |
| | * Selective Ins. Co. of South Carolina | 1025 | 1547 | 1025 | 1241 | 1183 |
| | * State Farm Fire & Casualty Co. | 2015 | 2207 | 1588 | 2039 | 2145 |
| | * State Farm Mutual Ins. Co. | 1146 | 1258 | 900 | 1159 | 1221 |
| | * Teachers Insurance Co. | 1194 | 1338 | 1068 | 1382 | 1246 |
| | * Travelers Property Casualty Insurance Co. | 1144 | 1180 | 972 | 1161 | 1222 |
| | * United Services Automobile Association | 725 | 752 | 673 | 728 | 738 |
| | * Unitrin Safeguard Insurance Co. | 1973 | 2072 | 1813 | 1907 | 2068 |
| | * USAA Casualty Insurance Co. | 675 | 769 | 672 | 732 | 736 |
| | * USAA General Indemnity Co. | 800 | 866 | 735 | 826 | 800 |

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

*Scenario 14: Single Female, Age 65*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * AIG Property Casualty Co. | 1655 | 1655 | 2284 | 2284 | 1901 | 1901 |
| * Allstate Indemnity Co. | 2108 | 2129 | 2895 | 2895 | 2671 | 2531 |
| American National Property & Casualty Co. | 918 | 932 | 1522 | 1530 | 1184 | 1206 |
| * American States Preferred Insurance Co. | 3143 | 3005 | 4153 | 5658 | 3610 | 4633 |
| * Amica Mutual Insurance Co. | 1654 | 1654 | 3087 | 3087 | 2088 | 2088 |
| Atlantic States Insurance Co. | 1582 | 1582 | 3459 | 3459 | 2280 | 1778 |
| * Brethren Mutual Insurance Co. | 863 | 1065 | 1995 | 2051 | 1313 | 1626 |
| * Chubb National Insurance Co. | 1478 | 1707 | 2513 | 2555 | 2098 | 2102 |
| Cincinnati Insurance Co. | 1185 | 1185 | 2338 | 2338 | 1759 | 1716 |
| * CSAA General Insurance Co. | 1285 | 1491 | 2108 | 2497 | 1988 | 1771 |
| * Cumberland Insurance Co. Inc. | 1288 | 1288 | 3136 | 2610 | 2020 | 1942 |
| * Dairyland Insurance Co. | 3240 | 3398 | 6151 | 6913 | 5012 | 4687 |
| Elephant Insurance Co. | 3423 | 3209 | 4932 | 6720 | 4434 | 4710 |
| * Encompass Home/Auto Insurance Co. | 1086 | 1227 | 1621 | 2348 | 1451 | 1709 |
| Erie Insurance Exchange | 1108 | 1108 | 1904 | 1878 | 1351 | 1514 |
| Esurance Property & Casualty Ins. Co. | 1718 | 1694 | 3058 | 3194 | 2446 | 2764 |
| * Farmers Insurance Exchange | 2273 | 2273 | 4193 | 4861 | 3008 | 3551 |
| * Foremost Insurance Co. | 3262 | 3262 | 5250 | 6018 | 4045 | 4664 |
| * Garrison Property & Casualty Ins. Co. | 1512 | 1670 | 2367 | 2367 | 2092 | 2156 |
| * GEICO Casualty Co. | 919 | 919 | 1595 | 1853 | 1234 | 1405 |
| * Hartford Casualty Insurance Co. | 1735 | 1595 | 3369 | 3067 | 1886 | 2783 |
| * Horace Mann Insurance Co. | 907 | 907 | 1485 | 1041 | 1181 | 1253 |
| * Horace Mann Property & Casualty Ins. Co. | 1245 | 1245 | 2477 | 1467 | 1901 | 1707 |
| IDS Property Casualty Inc. Co. | 930 | 1052 | 1772 | 1754 | 1484 | 1550 |
| * Integon Indemnity Co. | 1557 | 1669 | 2995 | 2995 | 2299 | 2188 |
| * LM General Insurance Co. | 2162 | 2506 | 3909 | 4130 | 3304 | 2951 |
| * LM Insurance Corp. | 2402 | 2784 | 4343 | 4589 | 3671 | 3279 |
| Maryland Auto Insurance Fund | 3987 | 4133 | 6524 | 6873 | 5476 | 5275 |
| * Meridian Security Insurance Co. | 1175 | 1231 | 2261 | 2407 | 1846 | 1830 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 14: Single Female, Age 65*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 1722 | 1356 | 2181 | 2754 | 2107 | 1715 |
| * Metropolitan Direct Property and Casualty | 1588 | 1588 | 2650 | 2530 | 1842 | 2148 |
| * Metropolitan Group Property and Casualty | 1562 | 1562 | 2682 | 2776 | 2078 | 2500 |
| * Mutual Benefit Insurance Co. | 1369 | 1369 | 1898 | 2597 | 1898 | 1898 |
| * National General Assurance Co. | 2582 | 2582 | 3463 | 4644 | 3417 | 3259 |
| * Nationwide Property & Casualty Co. | 1770 | 1670 | 3037 | 3280 | 2405 | 2402 |
| Old Dominion Insurance Co. | 1278 | 1344 | 2130 | 2824 | 2196 | 1966 |
| * Penn National Insurance Co. | 1309 | 1417 | 2469 | 2719 | 1624 | 1729 |
| * Pharmacists Mutual Insurance Co. | 1077 | 1423 | 2307 | 2473 | 1512 | 2052 |
| Privilege Underwriters Reciprocal Exch. | 1581 | 1380 | 2119 | 2119 | 1390 | 1847 |
| * Progressive Select Insurance Co. | 827 | 851 | 1307 | 1406 | 966 | 1129 |
| * Progressive Specialty Insurance Co. | 996 | 1145 | 1934 | 2001 | 1576 | 1390 |
| * Root Insurance Co. | 847 | 872 | 1684 | 1659 | 1164 | 1233 |
| * Selective Ins. Co. of South Carolina | 1398 | 2079 | 3805 | 3773 | 2450 | 2426 |
| * State Farm Fire & Casualty Co. | 2305 | 2458 | 4177 | 3944 | 2971 | 3156 |
| * State Farm Mutual Ins. Co. | 1303 | 1390 | 2385 | 2251 | 1686 | 1795 |
| * Teachers Insurance Co. | 1371 | 1371 | 2606 | 1620 | 2602 | 1829 |
| * Travelers Property Casualty Insurance Co. | 1317 | 1381 | 2478 | 2622 | 2040 | 1977 |
| * United Services Automobile Association | 926 | 968 | 1367 | 1354 | 1241 | 1236 |
| * Unitrin Safeguard Insurance Co. | 2024 | 2216 | 3275 | 3454 | 2687 | 2513 |
| * USAA Casualty Insurance Co. | 911 | 991 | 1347 | 1319 | 1269 | 1235 |
| * USAA General Indemnity Co. | 1000 | 1056 | 1514 | 1551 | 1404 | 1376 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 14: Single Female, Age 65*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * AIG Property Casualty Co. | 1772 | 2000 | 956 | 1772 | 1777 |
| | * Allstate Indemnity Co. | 1971 | 2121 | 1896 | 1958 | 2136 |
| | American National Property & Casualty Co. | 906 | 926 | 798 | 960 | 960 |
| | * American States Preferred Insurance Co. | 2836 | 3116 | 2720 | 2963 | 3418 |
| | * Amica Mutual Insurance Co. | 1808 | 1808 | 1649 | 1808 | 1653 |
| | Atlantic States Insurance Co. | 1054 | 1137 | 1054 | 1329 | 1670 |
| | * Brethren Mutual Insurance Co. | 872 | 978 | 776 | 940 | 916 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 1394 | 1869 | 1297 | 1828 | 1518 |
| | Cincinnati Insurance Co. | 1222 | 1356 | 1099 | 1323 | 1253 |
| | * CSAA General Insurance Co. | 1167 | 1445 | 1167 | 1378 | 1373 |
| | * Cumberland Insurance Co. Inc. | 1070 | 1096 | 1012 | 1096 | 1100 |
| | * Dairyland Insurance Co. | 2929 | 2939 | 3043 | 3033 | 3583 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Elephant Insurance Co. | 2627 | 2573 | 2392 | 2988 | 3430 |
| | * Encompass Home/Auto Insurance Co. | 1090 | 1240 | 1044 | 1154 | 1245 |
| | Erie Insurance Exchange | 1090 | 1091 | 896 | 1085 | 1129 |
| | Esurance Property & Casualty Ins. Co. | 1756 | 1784 | 1556 | 1822 | 2034 |
| | * Farmers Insurance Exchange | 2374 | 2377 | 1969 | 2504 | 2569 |
| | * Foremost Insurance Co. | 3441 | 3386 | 2844 | 3582 | 3629 |
| | * Garrison Property & Casualty Ins. Co. | 1479 | 1705 | 1417 | 1598 | 1541 |
| | * GEICO Casualty Co. | 960 | 1000 | 779 | 1000 | 1002 |
| | * Hartford Casualty Insurance Co. | 1324 | 1733 | 1382 | 1660 | 2320 |
| | * Horace Mann Insurance Co. | 913 | 1002 | 824 | 988 | 926 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | * Horace Mann Property & Casualty Ins. Co. | 1257 | 1378 | 1105 | 1458 | 1245 |
| | IDS Property Casualty Inc. Co. | 972 | 1206 | 870 | 1042 | 992 |
| | * Integon Indemnity Co. | 1602 | 1510 | 1328 | 1932 | 1905 |
| | * LM General Insurance Co. | 2331 | 2157 | 2158 | 2444 | 2760 |
| | * LM Insurance Corp. | 2590 | 2396 | 2398 | 2715 | 3067 |
| | Maryland Auto Insurance Fund | 4016 | 4252 | 3620 | 4344 | 4343 |
| | * Meridian Security Insurance Co. | 1204 | 1245 | 1014 | 1217 | 1318 |

*Scenario 14: Single Female, Age 65*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 1390 | 1739 | 1413 | 1465 | 1272 |
| | * Metropolitan Direct Property and Casualty | 1536 | 1808 | 1256 | 1808 | 1442 |
| | * Metropolitan Group Property and Casualty | 1304 | 1446 | 1252 | 1532 | 1560 |
| | * Mutual Benefit Insurance Co. | 1250 | 1315 | 1148 | 1322 | 1468 |
| | * National General Assurance Co. | 2502 | 2568 | 2135 | 2591 | 2658 |
| | * Nationwide Property & Casualty Co. | 1589 | 1662 | 1431 | 1657 | 1921 |
| | Old Dominion Insurance Co. | 1358 | 1192 | 1038 | 1392 | 1402 |
| | * Penn National Insurance Co. | 1298 | 1252 | 1103 | 1361 | 1443 |
| | * Pharmacists Mutual Insurance Co. | 1120 | 1120 | 1018 | 1120 | 1120 |
| | Privilege Underwriters Reciprocal Exch. | 1723 | 2028 | 870 | 1723 | 2311 |
| | * Progressive Select Insurance Co. | 844 | 783 | 744 | 897 | 875 |
| | * Progressive Specialty Insurance Co. | 1185 | 1094 | 932 | 1093 | 1388 |
| | * Root Insurance Co. | 881 | 907 | 849 | 959 | 1093 |
| | * Selective Ins. Co. of South Carolina | 1315 | 1982 | 1315 | 1581 | 1507 |
| | * State Farm Fire & Casualty Co. | 2257 | 2482 | 1805 | 2283 | 2406 |
| | * State Farm Mutual Ins. Co. | 1294 | 1426 | 1033 | 1308 | 1380 |
| | * Teachers Insurance Co. | 1306 | 1476 | 1183 | 1531 | 1371 |
| | * Travelers Property Casualty Insurance Co. | 1357 | 1398 | 1148 | 1368 | 1447 |
| | * United Services Automobile Association | 942 | 963 | 865 | 932 | 943 |
| | * Unitrin Safeguard Insurance Co. | 2011 | 2116 | 1849 | 1951 | 2118 |
| | * USAA Casualty Insurance Co. | 876 | 985 | 866 | 938 | 942 |
| | * USAA General Indemnity Co. | 1028 | 1092 | 937 | 1048 | 1015 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 15: Single Female, Age 65*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1717 | 1973 | 3197 | 3526 | 2625 | 2382 |
| * AIG Property Casualty Co. | 1493 | 1493 | 2087 | 2087 | 1724 | 1724 |
| * Allstate Indemnity Co. | 1921 | 1940 | 2664 | 2664 | 2463 | 2321 |
| American National Property & Casualty Co. | 836 | 848 | 1454 | 1464 | 1114 | 1126 |
| * American States Preferred Insurance Co. | 3082 | 2959 | 4131 | 5626 | 3602 | 4558 |
| * Amica Mutual Insurance Co. | 1329 | 1329 | 2598 | 2598 | 1743 | 1743 |
| * Brethren Mutual Insurance Co. | 744 | 928 | 1754 | 1799 | 1140 | 1430 |
| * Chubb National Insurance Co. | 1176 | 1363 | 2016 | 2047 | 1683 | 1691 |
| Cincinnati Insurance Co. | 922 | 922 | 1814 | 1814 | 1349 | 1315 |
| * CSAA General Insurance Co. | 1201 | 1393 | 2009 | 2345 | 1881 | 1658 |
| * Cumberland Insurance Co. Inc. | 1002 | 1002 | 2534 | 2108 | 1595 | 1534 |
| * Dairyland Insurance Co. | 3240 | 3398 | 6151 | 6913 | 5012 | 4687 |
| Donegal Mutual Insurance Co. | 1727 | 1727 | 3960 | 3960 | 2559 | 2007 |
| Elephant Insurance Co. | 3362 | 3165 | 4792 | 6498 | 4315 | 4579 |
| * Encompass Home/Auto Insurance Co. | 1568 | 1779 | 2363 | 3435 | 2112 | 2498 |
| Erie Insurance Exchange | 950 | 950 | 1675 | 1648 | 1175 | 1319 |
| Esurance Property & Casualty Ins. Co. | 1556 | 1542 | 2836 | 2960 | 2260 | 2526 |
| * Farmers Insurance Exchange | 2312 | 2312 | 4154 | 4825 | 3021 | 3540 |
| * Foremost Insurance Co. | 3065 | 3065 | 5225 | 6086 | 3912 | 4514 |
| * Garrison Property & Casualty Ins. Co. | 1268 | 1401 | 2006 | 2006 | 1759 | 1831 |
| * GEICO Casualty Co. | 902 | 902 | 1572 | 1834 | 1220 | 1388 |
| * Hartford Casualty Insurance Co. | 1360 | 1269 | 2764 | 2597 | 1494 | 2355 |
| * Horace Mann Insurance Co. | 812 | 812 | 1339 | 926 | 1062 | 1127 |
| * Horace Mann Property & Casualty Ins. Co. | 1122 | 1122 | 2276 | 1309 | 1717 | 1554 |
| IDS Property Casualty Inc. Co. | 884 | 1010 | 1696 | 1678 | 1424 | 1484 |
| * Integon Indemnity Co. | 1412 | 1520 | 2767 | 2767 | 2112 | 1996 |
| * LM General Insurance Co. | 2525 | 2876 | 4301 | 4540 | 3706 | 3339 |
| * LM Insurance Corp. | 2805 | 3196 | 4779 | 5045 | 4117 | 3710 |
| Maryland Auto Insurance Fund | 2749 | 2895 | 4866 | 5215 | 3930 | 3780 |
| * Meridian Security Insurance Co. | 1099 | 1153 | 2105 | 2238 | 1723 | 1708 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 15: Single Female, Age 65*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 1779 | 1389 | 2312 | 2921 | 2193 | 1792 |
| * Metropolitan Direct Property and Casualty | 1512 | 1512 | 2546 | 2448 | 1768 | 2054 |
| * Metropolitan Group Property and Casualty | 1570 | 1570 | 2804 | 2902 | 2184 | 2572 |
| * Mutual Benefit Insurance Co. | 999 | 999 | 1427 | 1993 | 1427 | 1427 |
| * National General Assurance Co. | 2412 | 2412 | 3251 | 4410 | 3210 | 3055 |
| * Nationwide Property & Casualty Co. | 1826 | 1729 | 3226 | 3495 | 2539 | 2524 |
| Old Dominion Insurance Co. | 1240 | 1308 | 2130 | 2872 | 2210 | 1936 |
| * Penn National Insurance Co. | 1194 | 1297 | 2268 | 2496 | 1483 | 1588 |
| * Pharmacists Mutual Insurance Co. | 802 | 1078 | 1808 | 1932 | 1149 | 1607 |
| Privilege Underwriters Reciprocal Exch. | 1121 | 1005 | 1540 | 1540 | 989 | 1332 |
| * Progressive Select Insurance Co. | 821 | 846 | 1313 | 1414 | 962 | 1124 |
| * Progressive Specialty Insurance Co. | 908 | 1052 | 1848 | 1913 | 1467 | 1311 |
| * Root Insurance Co. | 778 | 805 | 1576 | 1553 | 1078 | 1145 |
| * Selective Ins. Co. of South Carolina | 1162 | 1732 | 3204 | 3177 | 2056 | 2035 |
| * State Farm Fire & Casualty Co. | 2087 | 2239 | 3850 | 3624 | 2729 | 2887 |
| * State Farm Mutual Ins. Co. | 1168 | 1254 | 2181 | 2052 | 1535 | 1627 |
| * Teachers Insurance Co. | 1235 | 1235 | 2395 | 1442 | 2352 | 1658 |
| * Travelers Property Casualty Insurance Co. | 1252 | 1312 | 2388 | 2514 | 1964 | 1894 |
| * United Services Automobile Association | 775 | 811 | 1154 | 1143 | 1034 | 1044 |
| * Unitrin Safeguard Insurance Co. | 2100 | 2306 | 3389 | 3554 | 2774 | 2582 |
| * USAA Casualty Insurance Co. | 763 | 830 | 1137 | 1117 | 1060 | 1045 |
| * USAA General Indemnity Co. | 849 | 899 | 1298 | 1330 | 1204 | 1181 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 15: Single Female, Age 65*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Agency Insurance Co. | 2048 | 1879 | 1611 | 1887 | 2391 |
| | * AIG Property Casualty Co. | 1608 | 1768 | 875 | 1608 | 1628 |
| | * Allstate Indemnity Co. | 1800 | 1920 | 1722 | 1785 | 1961 |
| | American National Property & Casualty Co. | 824 | 850 | 718 | 884 | 886 |
| | * American States Preferred Insurance Co. | 2766 | 3047 | 2632 | 2906 | 3374 |
| | * Amica Mutual Insurance Co. | 1458 | 1458 | 1282 | 1458 | 1327 |
| | * Brethren Mutual Insurance Co. | 754 | 843 | 672 | 811 | 791 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 1121 | 1490 | 1027 | 1469 | 1220 |
| | Cincinnati Insurance Co. | 927 | 1032 | 829 | 1008 | 959 |
| | * CSAA General Insurance Co. | 1095 | 1345 | 1085 | 1277 | 1289 |
| | * Cumberland Insurance Co. Inc. | 827 | 850 | 777 | 850 | 853 |
| | * Dairyland Insurance Co. | 2929 | 2939 | 3043 | 3033 | 3583 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 1130 | 1257 | 1130 | 1455 | 1830 |
| | Elephant Insurance Co. | 2577 | 2531 | 2351 | 2933 | 3374 |
| | * Encompass Home/Auto Insurance Co. | 1575 | 1795 | 1510 | 1680 | 1809 |
| | Erie Insurance Exchange | 930 | 929 | 754 | 928 | 968 |
| | Esurance Property & Casualty Ins. Co. | 1586 | 1622 | 1402 | 1662 | 1850 |
| | * Farmers Insurance Exchange | 2418 | 2405 | 2004 | 2547 | 2610 |
| | * Foremost Insurance Co. | 3208 | 3153 | 2659 | 3378 | 3450 |
| | * Garrison Property & Casualty Ins. Co. | 1224 | 1428 | 1182 | 1340 | 1296 |
| | * GEICO Casualty Co. | 935 | 983 | 757 | 983 | 983 |
| | * Hartford Casualty Insurance Co. | 1021 | 1369 | 1040 | 1322 | 1896 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | * Horace Mann Insurance Co. | 814 | 889 | 730 | 881 | 829 |
| | * Horace Mann Property & Casualty Ins. Co. | 1139 | 1224 | 982 | 1301 | 1122 |
| | IDS Property Casualty Inc. Co. | 924 | 1154 | 828 | 996 | 944 |
| | * Integon Indemnity Co. | 1453 | 1372 | 1209 | 1761 | 1744 |
| | * LM General Insurance Co. | 2710 | 2536 | 2523 | 2832 | 3119 |
| | * LM Insurance Corp. | 3012 | 2818 | 2803 | 3146 | 3466 |
| | Maryland Auto Insurance Fund | 2778 | 3014 | 2382 | 3106 | 3105 |
| | * Meridian Security Insurance Co. | 1125 | 1162 | 950 | 1137 | 1232 |

*Scenario 15: Single Female, Age 65*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 1431 | 1796 | 1456 | 1517 | 1302 |
| | * Metropolitan Direct Property and Casualty | 1442 | 1714 | 1178 | 1714 | 1352 |
| | * Metropolitan Group Property and Casualty | 1300 | 1434 | 1234 | 1538 | 1600 |
| | * Mutual Benefit Insurance Co. | 906 | 950 | 827 | 964 | 1075 |
| | * National General Assurance Co. | 2328 | 2390 | 1973 | 2416 | 2479 |
| | * Nationwide Property & Casualty Co. | 1627 | 1713 | 1467 | 1704 | 1999 |
| | Old Dominion Insurance Co. | 1310 | 1158 | 994 | 1352 | 1376 |
| | * Penn National Insurance Co. | 1184 | 1140 | 1007 | 1243 | 1315 |
| | * Pharmacists Mutual Insurance Co. | 829 | 829 | 747 | 829 | 829 |
| | Privilege Underwriters Reciprocal Exch. | 1234 | 1395 | 642 | 1234 | 1640 |
| | * Progressive Select Insurance Co. | 837 | 774 | 737 | 889 | 870 |
| | * Progressive Specialty Insurance Co. | 1088 | 995 | 849 | 998 | 1287 |
| | * Root Insurance Co. | 813 | 835 | 782 | 882 | 1009 |
| | * Selective Ins. Co. of South Carolina | 1091 | 1649 | 1091 | 1314 | 1253 |
| | * State Farm Fire & Casualty Co. | 2043 | 2236 | 1601 | 2068 | 2175 |
| | * State Farm Mutual Ins. Co. | 1160 | 1273 | 906 | 1174 | 1236 |
| | * Teachers Insurance Co. | 1180 | 1304 | 1045 | 1361 | 1235 |
| | * Travelers Property Casualty Insurance Co. | 1278 | 1328 | 1084 | 1302 | 1368 |
| | * United Services Automobile Association | 777 | 804 | 723 | 781 | 793 |
| | * Unitrin Safeguard Insurance Co. | 2097 | 2195 | 1928 | 2018 | 2188 |
| | * USAA Casualty Insurance Co. | 727 | 827 | 725 | 787 | 793 |
| | * USAA General Indemnity Co. | 863 | 934 | 794 | 893 | 863 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 16: Married Rate, No Youthful Drivers*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1923 | 2221 | 3667 | 4132 | 3022 | 2678 |
| * AIG Property Casualty Co. | 2433 | 2433 | 3376 | 3376 | 2823 | 2823 |
| * Allstate Indemnity Co. | 2261 | 2298 | 3425 | 3425 | 3163 | 2839 |
| American National Property & Casualty Co. | 1518 | 1546 | 2608 | 2630 | 2008 | 2016 |
| * American States Preferred Insurance Co. | 4174 | 4006 | 5688 | 7790 | 4972 | 6225 |
| * Amica Mutual Insurance Co. | 1842 | 1842 | 3647 | 3647 | 2409 | 2409 |
| * Brethren Mutual Insurance Co. | 1859 | 2247 | 4251 | 4310 | 2718 | 2591 |
| * Chubb National Insurance Co. | 2551 | 2922 | 4209 | 4279 | 3568 | 3587 |
| Cincinnati Insurance Co. | 1399 | 1399 | 2721 | 2721 | 2008 | 1959 |
| * CSAA General Insurance Co. | 1456 | 1723 | 2526 | 3050 | 2412 | 2123 |
| * Cumberland Insurance Co. Inc. | 2184 | 2184 | 5765 | 4782 | 35557 | 3425 |
| * Dairyland Insurance Co. | 4612 | 4735 | 6906 | 7494 | 6017 | 5771 |
| Donegal Mutual Insurance Co. | 3462 | 3462 | 8289 | 8289 | 5255 | 4140 |
| Elephant Insurance Co. | 5443 | 5130 | 8274 | 11413 | 7364 | 7851 |
| * Encompass Home/Auto Insurance Co. | 1889 | 2111 | 2904 | 3970 | 2449 | 2819 |
| Erie Insurance Exchange | 1587 | 1587 | 2805 | 2767 | 1967 | 2211 |
| Esurance Property & Casualty Ins. Co. | 1984 | 1946 | 3888 | 4056 | 2990 | 3366 |
| * Farmers Insurance Exchange | 2214 | 2214 | 3939 | 4612 | 2911 | 3358 |
| * Foremost Insurance Co. | 2903 | 2903 | 4668 | 5265 | 3601 | 4181 |
| * Garrison Property & Casualty Ins. Co. | 3113 | 3451 | 5021 | 5021 | 4332 | 4532 |
| * GEICO Casualty Co. | 1644 | 1644 | 2880 | 3398 | 2238 | 2556 |
| * Hartford Casualty Insurance Co. | 2986 | 2697 | 5785 | 5686 | 3191 | 5141 |
| * Horace Mann Insurance Co. | 1237 | 1237 | 1978 | 1392 | 1589 | 1679 |
| * Horace Mann Property & Casualty Ins. Co. | 1882 | 1882 | 3890 | 2172 | 2914 | 2593 |
| IDS Property Casualty Inc. Co. | 1546 | 1772 | 2914 | 2900 | 2518 | 2616 |
| * Integon Indemnity Co. | 1816 | 1927 | 3401 | 3401 | 2632 | 2496 |
| * LM General Insurance Co. | 4043 | 4362 | 5799 | 5996 | 5166 | 4834 |
| * LM Insurance Corp. | 4493 | 4847 | 6444 | 6662 | 5740 | 5372 |
| Maryland Auto Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a |
| * Meridian Security Insurance Co. | 1539 | 1603 | 2860 | 3041 | 2369 | 2338 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 16: Married Rate, No Youthful Drivers*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 2462 | 1891 | 3194 | 4129 | 3026 | 2467 |
| * Metropolitan Direct Property and Casualty | 2340 | 2340 | 3992 | 3922 | 2768 | 3208 |
| * Metropolitan Group Property and Casualty | 2290 | 2290 | 4312 | 4518 | 3304 | 3888 |
| * Mutual Benefit Insurance Co. | 1723 | 1723 | 2517 | 3556 | 2517 | 2517 |
| * National General Assurance Co. | 2974 | 2974 | 4040 | 5501 | 3979 | 3836 |
| * Nationwide Property & Casualty Co. | 2379 | 2287 | 4015 | 4385 | 3203 | 3224 |
| Old Dominion Insurance Co. | 1396 | 1480 | 2478 | 3336 | 2512 | 2216 |
| * Penn National Insurance Co. | 2358 | 2589 | 4590 | 5042 | 2934 | 3163 |
| * Pharmacists Mutual Insurance Co. | 2784 | 3396 | 5462 | 5958 | 3642 | 4813 |
| Privilege Underwriters Reciprocal Exch. | 2017 | 1849 | 2817 | 2817 | 1784 | 2446 |
| * Progressive Select Insurance Co. | 1004 | 1028 | 1639 | 1764 | 1189 | 1377 |
| * Progressive Specialty Insurance Co. | 1343 | 1565 | 2771 | 2924 | 2238 | 1925 |
| * Root Insurance Co. | 1255 | 1289 | 2442 | 2388 | 1708 | 1793 |
| * Selective Ins. Co. of South Carolina | 1688 | 2504 | 4670 | 4630 | 3021 | 2990 |
| * State Farm Fire & Casualty Co. | 3677 | 3925 | 6352 | 5996 | 4633 | 4865 |
| * State Farm Mutual Ins. Co. | 1988 | 2128 | 3524 | 3320 | 2535 | 2671 |
| * Teachers Insurance Co. | 2050 | 2050 | 4051 | 2374 | 3973 | 2738 |
| * Travelers Property Casualty Insurance Co. | 1643 | 1717 | 3189 | 3354 | 2631 | 2508 |
| * United Services Automobile Association | 1579 | 1659 | 2385 | 2361 | 2100 | 2137 |
| * Unitrin Safeguard Insurance Co. | 2356 | 2538 | 3713 | 3937 | 3091 | 2932 |
| * USAA Casualty Insurance Co. | 1607 | 1754 | 2439 | 2405 | 2242 | 2219 |
| * USAA General Indemnity Co. | 2942 | 3131 | 4640 | 4758 | 4277 | 4156 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 16: Married Rate, No Youthful Drivers*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Agency Insurance Co. | 2313 | 2154 | 1827 | 2138 | 2679 |
| | * AIG Property Casualty Co. | 2648 | 2733 | 1429 | 2648 | 2742 |
| | * Allstate Indemnity Co. | 2101 | 2307 | 2016 | 2123 | 2320 |
| | American National Property & Casualty Co. | 1500 | 1540 | 1316 | 1602 | 1604 |
| | * American States Preferred Insurance Co. | 3744 | 4116 | 3535 | 3934 | 4601 |
| | * Amica Mutual Insurance Co. | 2027 | 2027 | 1753 | 2027 | 1839 |
| | * Brethren Mutual Insurance Co. | 1886 | 2120 | 1624 | 2043 | 1936 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 2447 | 3170 | 2255 | 3140 | 2641 |
| | Cincinnati Insurance Co. | 1368 | 1509 | 1219 | 1478 | 1438 |
| | * CSAA General Insurance Co. | 1340 | 1694 | 1264 | 1599 | 1567 |
| | * Cumberland Insurance Co. Inc. | 1789 | 1845 | 1667 | 1845 | 1857 |
| | * Dairyland Insurance Co. | 4364 | 4377 | 4466 | 4454 | 4885 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 2188 | 2513 | 2188 | 2885 | 3674 |
| | Elephant Insurance Co. | 4120 | 4074 | 3677 | 4840 | 5496 |
| | * Encompass Home/Auto Insurance Co. | 1914 | 2144 | 1846 | 1992 | 2140 |
| | Erie Insurance Exchange | 1551 | 1547 | 1251 | 1552 | 1614 |
| | Esurance Property & Casualty Ins. Co. | 2036 | 2088 | 1792 | 2140 | 2414 |
| | * Farmers Insurance Exchange | 2299 | 2298 | 1913 | 2447 | 2512 |
| | * Foremost Insurance Co. | 3066 | 3049 | 2537 | 3172 | 3210 |
| | * Garrison Property & Casualty Ins. Co. | 2953 | 3501 | 2859 | 3273 | 3193 |
| | * GEICO Casualty Co. | 1722 | 1809 | 1374 | 1809 | 1806 |
| | * Hartford Casualty Insurance Co. | 2212 | 2895 | 2223 | 2891 | 4005 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | * Horace Mann Insurance Co. | 1239 | 1335 | 1109 | 1327 | 1263 |
| | * Horace Mann Property & Casualty Ins. Co. | 1927 | 2034 | 1632 | 2148 | 1882 |
| | IDS Property Casualty Inc. Co. | 1616 | 2044 | 1430 | 1752 | 1652 |
| | * Integon Indemnity Co. | 1870 | 1793 | 1554 | 2247 | 2212 |
| | * LM General Insurance Co. | 4165 | 3991 | 4030 | 4300 | 4636 |
| | * LM Insurance Corp. | 4628 | 4434 | 4477 | 4777 | 5151 |
| | Maryland Auto Insurance Fund | n/a | n/a | n/a | n/a | n/a |
| | * Meridian Security Insurance Co. | 1590 | 1614 | 1339 | 1587 | 1725 |

*Scenario 16: Married Rate, No Youthful Drivers*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 1982 | 2464 | 2071 | 2084 | 1771 |
| | * Metropolitan Direct Property and Casualty | 2210 | 2654 | 1818 | 2654 | 2072 |
| | * Metropolitan Group Property and Casualty | 1934 | 2118 | 1778 | 2274 | 2378 |
| | * Mutual Benefit Insurance Co. | 1552 | 1626 | 1408 | 1675 | 1863 |
| | * National General Assurance Co. | 2900 | 2975 | 2441 | 2973 | 3072 |
| | * Nationwide Property & Casualty Co. | 2171 | 2261 | 1967 | 2264 | 2589 |
| | Old Dominion Insurance Co. | 1482 | 1316 | 1124 | 1526 | 1554 |
| Rates Effective as of 8/1/2020 | * Penn National Insurance Co. | 2335 | 2257 | 1993 | 2450 | 2585 |
| | * Pharmacists Mutual Insurance Co. | 2951 | 2951 | 2758 | 2951 | 2951 |
| | Privilege Underwriters Reciprocal Exch. | 2250 | 2449 | 1183 | 2250 | 2986 |
| | * Progressive Select Insurance Co. | 1021 | 928 | 901 | 1099 | 1067 |
| | * Progressive Specialty Insurance Co. | 1615 | 1506 | 1264 | 1500 | 1900 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 1307 | 1346 | 1264 | 1419 | 1616 |
| | * Selective Ins. Co. of South Carolina | 1589 | 2349 | 1589 | 1892 | 1811 |
| | * State Farm Fire & Casualty Co. | 3500 | 3786 | 2746 | 3517 | 3680 |
| | * State Farm Mutual Ins. Co. | 1944 | 2110 | 1512 | 1951 | 2047 |
| | * Teachers Insurance Co. | 1976 | 2139 | 1710 | 2219 | 2050 |
| | * Travelers Property Casualty Insurance Co. | 1717 | 1749 | 1429 | 1704 | 1791 |
| | * United Services Automobile Association | 1561 | 1637 | 1464 | 1587 | 1624 |
| | * Unitrin Safeguard Insurance Co. | 2318 | 2447 | 2158 | 2285 | 2472 |
| | * USAA Casualty Insurance Co. | 1513 | 1747 | 1520 | 1659 | 1685 |
| | * USAA General Indemnity Co. | 2958 | 3252 | 2719 | 3088 | 3003 |

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

*Scenario 17: Married Rate, No Youthful Drivers*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1902 | 2165 | 3413 | 3798 | 2833 | 2590 |
| * AIG Property Casualty Co. | 1880 | 1880 | 2593 | 2593 | 2171 | 2171 |
| * Allstate Indemnity Co. | 4372 | 4455 | 5970 | 5970 | 5469 | 5313 |
| American National Property & Casualty Co. | 2010 | 2040 | 3276 | 3306 | 2568 | 2606 |
| * American States Preferred Insurance Co. | 3919 | 3740 | 5158 | 7070 | 4496 | 5722 |
| * Amica Mutual Insurance Co. | 2491 | 2491 | 4906 | 4906 | 3324 | 3324 |
| * Brethren Mutual Insurance Co. | 2218 | 2583 | 4762 | 4884 | 3176 | 3817 |
| * Chubb National Insurance Co. | 3199 | 3706 | 5463 | 5591 | 4602 | 4607 |
| Cincinnati Insurance Co. | 1411 | 1411 | 2755 | 2755 | 2053 | 2002 |
| * CSAA General Insurance Co. | 3133 | 3709 | 5734 | 6702 | 5253 | 4508 |
| * Cumberland Insurance Co. Inc. | 3480 | 3480 | 8106 | 6758 | 5433 | 5182 |
| * Dairyland Insurance Co. | 4971 | 5105 | 7449 | 8135 | 6469 | 6212 |
| Donegal Mutual Insurance Co. | 4609 | 4609 | 10380 | 10380 | 6813 | 5312 |
| Elephant Insurance Co. | 6283 | 5874 | 9298 | 12838 | 8268 | 8796 |
| * Encompass Home/Auto Insurance Co. | 3165 | 3611 | 4796 | 7042 | 4266 | 5096 |
| Erie Insurance Exchange | 2416 | 2416 | 4065 | 3982 | 2934 | 3283 |
| Esurance Property & Casualty Ins. Co. | 4368 | 4260 | 8188 | 8576 | 6416 | 7344 |
| Farmers Insurance Exchange | 3823 | 3823 | 6556 | 7605 | 4943 | 5650 |
| * Foremost Insurance Co. | 5076 | 5076 | 8255 | 9257 | 6307 | 7390 |
| * Garrison Property & Casualty Ins. Co. | 2680 | 2969 | 4170 | 4170 | 3692 | 3794 |
| * GEICO Casualty Co. | 1618 | 1618 | 2704 | 3145 | 2163 | 2414 |
| * Hartford Casualty Insurance Co. | 5209 | 5062 | 11512 | 10793 | 6159 | 9749 |
| Horace Mann Insurance Co. | 2107 | 2107 | 3502 | 2428 | 2771 | 2973 |
| Horace Mann Property & Casualty Ins. Co. | 2225 | 2225 | 4376 | 2636 | 3384 | 3078 |
| IDS Property Casualty Inc. Co. | 1718 | 1874 | 3134 | 3102 | 2606 | 2746 |
| * Integon Indemnity Co. | 2496 | 2604 | 4423 | 4423 | 3409 | 3280 |
| * LM General Insurance Co. | 4215 | 4415 | 5293 | 5429 | 4943 | 4702 |
| * LM Insurance Corp. | 4684 | 4906 | 5881 | 6032 | 5493 | 5225 |
| Maryland Auto Insurance Fund | 5706 | 5906 | 9347 | 9821 | 7787 | 7333 |
| * Meridian Security Insurance Co. | 1826 | 1887 | 3249 | 3452 | 2725 | 2666 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 17: Married Rate, No Youthful Drivers*

| Greater Baltimore Suburban area | Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 3780 | 2870 | 4810 | 6240 | 4580 | 3732 |
| | * Metropolitan Direct Property and Casualty | 3142 | 3142 | 5276 | 5152 | 3654 | 4292 |
| | * Metropolitan Group Property and Casualty | 3010 | 3010 | 5402 | 5620 | 4130 | 4960 |
| | * Mutual Benefit Insurance Co. | 2319 | 2319 | 3254 | 4490 | 3254 | 3254 |
| | * National General Assurance Co. | 8607 | 8607 | 11305 | 14555 | 11006 | 10619 |
| | * Nationwide Property & Casualty Co. | 3746 | 3582 | 6759 | 7329 | 5277 | 5238 |
| | Old Dominion Insurance Co. | 3110 | 3284 | 5242 | 6954 | 5374 | 4782 |
| | Penn National Insurance Co. | 3816 | 4029 | 6905 | 7651 | 4596 | 4802 |
| | * Pharmacists Mutual Insurance Co. | 3585 | 4452 | 7110 | 7641 | 4759 | 6252 |
| | Privilege Underwriters Reciprocal Exch. | 2812 | 2512 | 3846 | 3846 | 2469 | 3365 |
| | * Progressive Select Insurance Co. | 1687 | 1740 | 2750 | 2951 | 1995 | 2328 |
| | * Progressive Specialty Insurance Co. | 1807 | 2081 | 3575 | 3715 | 2865 | 2564 |
| | * Root Insurance Co. | 1726 | 1770 | 3360 | 3294 | 2345 | 2472 |
| | * Selective Ins. Co. of South Carolina | 2611 | 3888 | 7161 | 7077 | 4573 | 4510 |
| | * State Farm Fire & Casualty Co. | 4242 | 4542 | 7950 | 7482 | 5562 | 5928 |
| | * State Farm Mutual Ins. Co. | 2451 | 2621 | 4591 | 4322 | 3210 | 3426 |
| | Teachers Insurance Co. | 2451 | 2451 | 4597 | 2910 | 4660 | 3284 |
| | * Travelers Property Casualty Insurance Co. | 2612 | 2718 | 4868 | 5144 | 4014 | 3940 |
| | * United Services Automobile Association | 2046 | 2145 | 3041 | 3012 | 2735 | 2732 |
| | * Unitrin Safeguard Insurance Co. | 3107 | 3356 | 4871 | 5187 | 4086 | 3889 |
| | * USAA Casualty Insurance Co. | 2129 | 2325 | 3160 | 3103 | 2964 | 2881 |
| | * USAA General Indemnity Co. | 3424 | 3623 | 5192 | 5335 | 4806 | 4725 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 17: Married Rate, No Youthful Drivers*

| Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|
| * Agency Insurance Co. | 2289 | 2109 | 1828 | 2088 | 2606 |
| * AIG Property Casualty Co. | 2025 | 2211 | 1080 | 2025 | 2061 |
| * Allstate Indemnity Co. | 4140 | 4572 | 3956 | 4089 | 4465 |
| American National Property & Casualty Co. | 1990 | 2026 | 1764 | 2096 | 2108 |
| * American States Preferred Insurance Co. | 3554 | 3846 | 3396 | 3662 | 4255 |
| * Amica Mutual Insurance Co. | 2723 | 2723 | 2392 | 2723 | 2486 |
| * Brethren Mutual Insurance Co. | 2271 | 2507 | 2004 | 2441 | 2367 |
| * Chubb National Insurance Co. | 3046 | 4076 | 2813 | 3999 | 3307 |
| Cincinnati Insurance Co. | 1416 | 1589 | 1272 | 1550 | 1469 |
| * CSAA General Insurance Co. | 2929 | 3642 | 2799 | 3429 | 3418 |
| * Cumberland Insurance Co. Inc. | 2888 | 2964 | 2716 | 2964 | 2982 |
| * Dairyland Insurance Co. | 4734 | 4754 | 4838 | 4819 | 5260 |
| Donegal Mutual Insurance Co. | 2930 | 3273 | 2930 | 3812 | 4891 |
| Elephant Insurance Co. | 4798 | 4703 | 4360 | 5488 | 6326 |
| * Encompass Home/Auto Insurance Co. | 3251 | 3642 | 3069 | 3408 | 3682 |
| Erie Insurance Exchange | 2377 | 2342 | 1945 | 2349 | 2470 |
| Esurance Property & Casualty Ins. Co. | 4492 | 4542 | 3942 | 4662 | 5274 |
| Farmers Insurance Exchange | 3979 | 3962 | 3316 | 4203 | 4308 |
| * Foremost Insurance Co. | 5353 | 5334 | 4422 | 5537 | 5597 |
| * Garrison Property & Casualty Ins. Co. | 2629 | 3014 | 2510 | 2839 | 2734 |
| * GEICO Casualty Co. | 1701 | 1746 | 1383 | 1746 | 1777 |
| * Hartford Casualty Insurance Co. | 4134 | 5468 | 4078 | 5607 | 7769 |
| Horace Mann Insurance Co. | 2124 | 2331 | 1889 | 2303 | 2159 |
| Horace Mann Property & Casualty Ins. Co. | 2269 | 2481 | 1965 | 2618 | 2225 |
| IDS Property Casualty Inc. Co. | 1788 | 2142 | 1610 | 1900 | 1822 |
| * Integon Indemnity Co. | 2552 | 2434 | 2117 | 3002 | 2975 |
| * LM General Insurance Co. | 4326 | 4241 | 4234 | 4385 | 4552 |
| * LM Insurance Corp. | 4807 | 4713 | 4704 | 4872 | 5058 |
| Maryland Auto Insurance Fund | 5731 | 6065 | 5168 | 6214 | 6099 |
| * Meridian Security Insurance Co. | 1907 | 1915 | 1599 | 1900 | 2019 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 17: Married Rate, No Youthful Drivers*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 3031 | 3761 | 3056 | 3160 | 2698 |
| | * Metropolitan Direct Property and Casualty | 2962 | 3494 | 2470 | 3494 | 2790 |
| | * Metropolitan Group Property and Casualty | 2526 | 2762 | 2346 | 2966 | 3026 |
| | * Mutual Benefit Insurance Co. | 2119 | 2222 | 1938 | 2251 | 2494 |
| | * National General Assurance Co. | 8560 | 8728 | 7466 | 8639 | 8940 |
| | * Nationwide Property & Casualty Co. | 3370 | 3560 | 3030 | 3533 | 4151 |
| | Old Dominion Insurance Co. | 3316 | 2890 | 2522 | 3346 | 3400 |
| Rates Effective as of 8/1/2020 | Penn National Insurance Co. | 3797 | 3654 | 3228 | 3930 | 4164 |
| | * Pharmacists Mutual Insurance Co. | 3692 | 3692 | 3290 | 3692 | 3692 |
| | Privilege Underwriters Reciprocal Exch. | 3110 | 3525 | 1565 | 3110 | 4178 |
| | * Progressive Select Insurance Co. | 1730 | 1567 | 1522 | 1848 | 1798 |
| | * Progressive Specialty Insurance Co. | 2173 | 1993 | 1715 | 1985 | 2532 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 1794 | 1858 | 1731 | 1947 | 2217 |
| | * Selective Ins. Co. of South Carolina | 2442 | 3724 | 2442 | 2962 | 2821 |
| | * State Farm Fire & Casualty Co. | 4279 | 4707 | 3369 | 4306 | 4557 |
| | * State Farm Mutual Ins. Co. | 2488 | 2739 | 1963 | 2500 | 2648 |
| | Teachers Insurance Co. | 2345 | 2632 | 2088 | 2736 | 2451 |
| | * Travelers Property Casualty Insurance Co. | 2706 | 2784 | 2280 | 2730 | 2874 |
| | * United Services Automobile Association | 2071 | 2127 | 1908 | 2060 | 2086 |
| | * Unitrin Safeguard Insurance Co. | 3093 | 3299 | 2891 | 3045 | 3273 |
| | * USAA Casualty Insurance Co. | 2046 | 2296 | 2028 | 2192 | 2206 |
| | * USAA General Indemnity Co. | 3539 | 3722 | 3217 | 3596 | 3475 |

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

*Scenario 18: Married Rate, No Youthful Drivers*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 1923 | 2209 | 3612 | 4033 | 2962 | 2676 |
| * AIG Property Casualty Co. | 2636 | 2636 | 3642 | 3642 | 3061 | 3061 |
| * Allstate Indemnity Co. | 2729 | 2774 | 4195 | 4195 | 3865 | 3431 |
| American National Property & Casualty Co. | 1584 | 1606 | 2664 | 2684 | 2066 | 2086 |
| * American States Preferred Insurance Co. | 4361 | 4149 | 5924 | 8144 | 5095 | 6516 |
| * Amica Mutual Insurance Co. | 2066 | 2066 | 3965 | 3965 | 2637 | 2637 |
| * Brethren Mutual Insurance Co. | 1751 | 2202 | 4143 | 4206 | 2664 | 3288 |
| * Chubb National Insurance Co. | 2419 | 2751 | 3915 | 3962 | 3311 | 3329 |
| Cincinnati Insurance Co. | 1584 | 1584 | 3054 | 3054 | 2268 | 2220 |
| * CSAA General Insurance Co. | 1131 | 1318 | 1977 | 2288 | 1843 | 1615 |
| * Cumberland Insurance Co. Inc. | 2031 | 2031 | 5275 | 4376 | 3258 | 3158 |
| * Dairyland Insurance Co. | 4831 | 4949 | 7035 | 7609 | 6177 | 5944 |
| Donegal Mutual Insurance Co. | 7745 | 7745 | 19058 | 19058 | 11987 | 9377 |
| Elephant Insurance Co. | 5314 | 5003 | 8082 | 11108 | 7192 | 7656 |
| * Encompass Home/Auto Insurance Co. | 1838 | 2044 | 2804 | 3830 | 2356 | 2725 |
| Erie Insurance Exchange | 1868 | 1868 | 3284 | 3234 | 2302 | 2592 |
| Esurance Property & Casualty Ins. Co. | 1730 | 1702 | 3464 | 3616 | 2620 | 2952 |
| * Farmers Insurance Exchange | 2108 | 2108 | 3738 | 4338 | 2758 | 3174 |
| * Foremost Insurance Co. | 2330 | 2330 | 3489 | 3929 | 2828 | 3185 |
| * Garrison Property & Casualty Ins. Co. | 2790 | 3085 | 4470 | 4470 | 3866 | 4045 |
| * GEICO Casualty Co. | 1712 | 1712 | 3018 | 3555 | 2329 | 2670 |
| * Hartford Casualty Insurance Co. | 3584 | 3258 | 7310 | 7306 | 3894 | 6599 |
| * Horace Mann Insurance Co. | 1168 | 1168 | 1840 | 1315 | 1488 | 1571 |
| * Horace Mann Property & Casualty Ins. Co. | 1763 | 1763 | 3558 | 2038 | 2701 | 2406 |
| IDS Property Casualty Inc. Co. | 1456 | 1658 | 2734 | 2718 | 2362 | 2452 |
| * Integon Indemnity Co. | 1586 | 1681 | 3048 | 3048 | 2324 | 2203 |
| * LM General Insurance Co. | 3714 | 4035 | 5462 | 5650 | 4825 | 4485 |
| * LM Insurance Corp. | 4127 | 4483 | 6069 | 6278 | 5361 | 4983 |
| Maryland Auto Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a |
| * Meridian Security Insurance Co. | 1599 | 1663 | 2946 | 3139 | 2441 | 2416 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 18: Married Rate, No Youthful Drivers*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 2365 | 1818 | 3041 | 3953 | 2898 | 2361 |
| * Metropolitan Direct Property and Casualty | 2254 | 2254 | 3856 | 3790 | 2668 | 3092 |
| * Metropolitan Group Property and Casualty | 2040 | 2040 | 3806 | 3974 | 2926 | 3442 |
| * Mutual Benefit Insurance Co. | 1593 | 1593 | 2277 | 3178 | 2277 | 2277 |
| * National General Assurance Co. | 2812 | 2812 | 3834 | 5228 | 3776 | 3658 |
| * Nationwide Property & Casualty Co. | 2209 | 2111 | 3666 | 4003 | 2922 | 2968 |
| Old Dominion Insurance Co. | 1324 | 1406 | 2318 | 3088 | 2340 | 2086 |
| * Penn National Insurance Co. | 1891 | 2093 | 3630 | 3976 | 2349 | 2566 |
| * Pharmacists Mutual Insurance Co. | 2424 | 3196 | 5203 | 5570 | 3418 | 4579 |
| Privilege Underwriters Reciprocal Exch. | 2176 | 1952 | 2984 | 2984 | 1919 | 2603 |
| * Progressive Select Insurance Co. | 912 | 940 | 1488 | 1597 | 1080 | 1259 |
| * Progressive Specialty Insurance Co. | 1215 | 1412 | 2507 | 2631 | 2002 | 1755 |
| * Root Insurance Co. | 1089 | 1116 | 2136 | 2102 | 1483 | 1569 |
| * Selective Ins. Co. of South Carolina | 1587 | 2326 | 4330 | 4275 | 2820 | 2779 |
| * State Farm Fire & Casualty Co. | 3833 | 4071 | 6642 | 6285 | 4855 | 5116 |
| * State Farm Mutual Ins. Co. | 2091 | 2225 | 3711 | 3506 | 2678 | 2832 |
| * Teachers Insurance Co. | 1917 | 1917 | 3703 | 2227 | 3667 | 2539 |
| * Travelers Property Casualty Insurance Co. | 1825 | 1904 | 3545 | 3741 | 2909 | 2788 |
| * United Services Automobile Association | 1785 | 1874 | 2700 | 2674 | 2383 | 2423 |
| * Unitrin Safeguard Insurance Co. | 1847 | 1989 | 2884 | 3048 | 2407 | 2287 |
| * USAA Casualty Insurance Co. | 1820 | 1984 | 2765 | 2721 | 2545 | 2518 |
| * USAA General Indemnity Co. | 2065 | 2191 | 3198 | 3275 | 2958 | 2882 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 18: Married Rate, No Youthful Drivers*

| Greater Baltimore Suburban area | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| | * Agency Insurance Co. | 2301 | 2138 | 1818 | 2123 | 2672 |
| | * AIG Property Casualty Co. | 2867 | 3003 | 1534 | 2867 | 2950 |
| | * Allstate Indemnity Co. | 2522 | 2804 | 2436 | 2560 | 2780 |
| | American National Property & Casualty Co. | 1562 | 1600 | 1372 | 1666 | 1664 |
| | * American States Preferred Insurance Co. | 3935 | 4329 | 3759 | 4118 | 4753 |
| | * Amica Mutual Insurance Co. | 2265 | 2265 | 2019 | 2265 | 2062 |
| | * Brethren Mutual Insurance Co. | 1780 | 1992 | 1536 | 1922 | 1824 |
| | * Chubb National Insurance Co. | 2307 | 2978 | 2156 | 2933 | 2485 |
| | Cincinnati Insurance Co. | 1563 | 1733 | 1406 | 1684 | 1639 |
| | * CSAA General Insurance Co. | 1038 | 1276 | 1001 | 1208 | 1223 |
| | * Cumberland Insurance Co. Inc. | 1675 | 1723 | 1576 | 1723 | 1729 |
| | * Dairyland Insurance Co. | 4602 | 4615 | 4700 | 4687 | 5093 |
| | Donegal Mutual Insurance Co. | 4821 | 5554 | 4821 | 6415 | 8225 |
| | Elephant Insurance Co. | 4038 | 3987 | 3629 | 4703 | 5370 |
| | * Encompass Home/Auto Insurance Co. | 1864 | 2066 | 1791 | 1942 | 2077 |
| | Erie Insurance Exchange | 1828 | 1823 | 1479 | 1827 | 1900 |
| | Esurance Property & Casualty Ins. Co. | 1778 | 1820 | 1568 | 1868 | 2112 |
| | * Farmers Insurance Exchange | 2068 | 2058 | 1723 | 2313 | 2381 |
| | * Foremost Insurance Co. | 2487 | 2460 | 2066 | 2539 | 2567 |
| | * Garrison Property & Casualty Ins. Co. | 2652 | 3128 | 2572 | 2929 | 2856 |
| | * GEICO Casualty Co. | 1794 | 1885 | 1431 | 1885 | 1878 |
| | * Hartford Casualty Insurance Co. | 2633 | 3471 | 2540 | 3520 | 5027 |
| | * Horace Mann Insurance Co. | 1172 | 1263 | 1054 | 1253 | 1193 |
| | * Horace Mann Property & Casualty Ins. Co. | 1803 | 1917 | 1544 | 2017 | 1763 |
| | IDS Property Casualty Inc. Co. | 1544 | 1946 | 1354 | 1650 | 1552 |
| | * Integon Indemnity Co. | 1632 | 1549 | 1349 | 1971 | 1929 |
| | * LM General Insurance Co. | 3838 | 3679 | 3713 | 3947 | 4307 |
| | * LM Insurance Corp. | 4265 | 4088 | 4126 | 4386 | 4785 |
| | Maryland Auto Insurance Fund | n/a | n/a | n/a | n/a | n/a |
| | * Meridian Security Insurance Co. | 1651 | 1676 | 1391 | 1650 | 1792 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 18: Married Rate, No Youthful Drivers*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 1910 | 2374 | 2010 | 2000 | 1698 |
| | * Metropolitan Direct Property and Casualty | 2132 | 2548 | 1762 | 2548 | 2002 |
| | * Metropolitan Group Property and Casualty | 1714 | 1876 | 1578 | 2010 | 2102 |
| | * Mutual Benefit Insurance Co. | 1449 | 1530 | 1326 | 1553 | 1716 |
| | * National General Assurance Co. | 2744 | 2814 | 2311 | 2815 | 2903 |
| | * Nationwide Property & Casualty Co. | 2009 | 2089 | 1828 | 2094 | 2387 |
| | Old Dominion Insurance Co. | 1406 | 1248 | 1070 | 1446 | 1470 |
| | * Penn National Insurance Co. | 1879 | 1820 | 1615 | 1956 | 2059 |
| | * Pharmacists Mutual Insurance Co. | 2483 | 2483 | 2192 | 2483 | 2483 |
| | Privilege Underwriters Reciprocal Exch. | 2408 | 2709 | 1236 | 2408 | 3223 |
| | * Progressive Select Insurance Co. | 932 | 846 | 822 | 998 | 972 |
| | * Progressive Specialty Insurance Co. | 1458 | 1353 | 1142 | 1345 | 1722 |
| | * Root Insurance Co. | 1131 | 1172 | 1089 | 1228 | 1398 |
| | * Selective Ins. Co. of South Carolina | 1492 | 2184 | 1492 | 1772 | 1704 |
| | * State Farm Fire & Casualty Co. | 3645 | 3959 | 2915 | 3662 | 3840 |
| | * State Farm Mutual Ins. Co. | 2041 | 2225 | 1620 | 2048 | 2153 |
| | * Teachers Insurance Co. | 1848 | 2016 | 1618 | 2086 | 1917 |
| | * Travelers Property Casualty Insurance Co. | 1898 | 1946 | 1578 | 1896 | 1998 |
| | * United Services Automobile Association | 1769 | 1847 | 1655 | 1792 | 1834 |
| | * Unitrin Safeguard Insurance Co. | 1825 | 1931 | 1710 | 1798 | 1936 |
| | * USAA Casualty Insurance Co. | 1713 | 1975 | 1720 | 1875 | 1905 |
| | * USAA General Indemnity Co. | 2083 | 2265 | 1917 | 2161 | 2103 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 19: Married Rate with Youthful Driver*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 4453 | 5048 | 7780 | 8595 | 6542 | 5977 |
| * AIG Property Casualty Co. | 5445 | 5445 | 7407 | 7407 | 6320 | 6320 |
| * Allstate Indemnity Co. | 9597 | 9723 | 13268 | 13268 | 12091 | 11757 |
| American National Property & Casualty Co. | 3632 | 3680 | 5760 | 5792 | 4562 | 4654 |
| * American States Preferred Insurance Co. | 13043 | 12472 | 17234 | 23654 | 15043 | 19448 |
| * Amica Mutual Insurance Co. | 3871 | 3871 | 7231 | 7231 | 4909 | 4909 |
| * Brethren Mutual Insurance Co. | 3476 | 3977 | 6959 | 7195 | 4909 | 5733 |
| * Chubb National Insurance Co. | 5050 | 5864 | 8669 | 8890 | 7281 | 7270 |
| Cincinnati Insurance Co. | 4450 | 4450 | 8833 | 8833 | 6651 | 6481 |
| * CSAA General Insurance Co. | 2770 | 3284 | 4736 | 5765 | 4488 | 3979 |
| * Cumberland Insurance Co. Inc. | n/a | n/a | n/a | n/a | n/a | n/a |
| * Dairyland Insurance Co. | 7472 | 7674 | 11182 | 12124 | 9753 | 9358 |
| Donegal Mutual Insurance Co. | 11585 | 11585 | 25674 | 25674 | 16992 | 13094 |
| Elephant Insurance Co. | 7653 | 7117 | 11471 | 15830 | 10145 | 10786 |
| * Encompass Home/Auto Insurance Co. | 4520 | 5139 | 6602 | 9710 | 6030 | 7235 |
| Erie Insurance Exchange | 3823 | 3823 | 6295 | 6216 | 4551 | 5112 |
| Esurance Property & Casualty Ins. Co. | 6670 | 6548 | 11836 | 12380 | 9646 | 11092 |
| * Farmers Insurance Exchange | 6363 | 6363 | 10874 | 12593 | 8172 | 9489 |
| * Foremost Insurance Co. | 8523 | 8523 | 12623 | 14225 | 10232 | 11735 |
| * Garrison Property & Casualty Ins. Co. | 5651 | 6257 | 8862 | 8862 | 7847 | 8047 |
| * GEICO Casualty Co. | 4834 | 4834 | 8140 | 9161 | 6359 | 7108 |
| * Hartford Casualty Insurance Co. | 11088 | 10422 | 23290 | 21737 | 12506 | 19615 |
| * Horace Mann Insurance Co. | 2973 | 2973 | 4808 | 3437 | 3869 | 4085 |
| * Horace Mann Property & Casualty Ins. Co. | 4083 | 4083 | 8299 | 4867 | 6395 | 5624 |
| IDS Property Casualty Inc. Co. | 5176 | 5726 | 9244 | 9200 | 7860 | 8284 |
| * Integon Indemnity Co. | 4018 | 4250 | 7105 | 7105 | 5633 | 5398 |
| * LM General Insurance Co. | 9095 | 9763 | 12391 | 12877 | 11372 | 10625 |
| * LM Insurance Corp. | 10106 | 10848 | 13768 | 14308 | 12636 | 11806 |
| Maryland Auto Insurance Fund | 18670 | 19627 | 29979 | 31062 | 25869 | 25112 |
| * Meridian Security Insurance Co. | 3103 | 3241 | 5774 | 6141 | 4793 | 4690 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 19: Married Rate with Youthful Driver*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 7476 | 5869 | 9471 | 12074 | 9063 | 7398 |
| * Metropolitan Direct Property and Casualty | 6944 | 6944 | 11532 | 11064 | 7998 | 9332 |
| * Metropolitan Group Property and Casualty | 7120 | 7120 | 12026 | 12372 | 9438 | 11376 |
| * Mutual Benefit Insurance Co. | 3733 | 3733 | 5105 | 6972 | 5105 | 5105 |
| * National General Assurance Co. | 7451 | 7451 | 9965 | 13267 | 9817 | 9342 |
| * Nationwide Property & Casualty Co. | 3612 | 3447 | 6259 | 6753 | 4910 | 4926 |
| Old Dominion Insurance Co. | 3132 | 3300 | 5020 | 6628 | 5264 | 4710 |
| * Penn National Insurance Co. | 3522 | 3762 | 6622 | 7324 | 4318 | 4515 |
| * Pharmacists Mutual Insurance Co. | 4268 | 5316 | 8100 | 8736 | 5631 | 7194 |
| Privilege Underwriters Reciprocal Exch. | 5484 | 4732 | 7297 | 7297 | 4828 | 6352 |
| * Progressive Select Insurance Co. | 1879 | 1929 | 2991 | 3221 | 2191 | 2592 |
| * Progressive Specialty Insurance Co. | 2134 | 2437 | 4098 | 4250 | 3315 | 2985 |
| * Root Insurance Co. | 2443 | 2502 | 4658 | 4545 | 3290 | 3482 |
| * Selective Ins. Co. of South Carolina | 3654 | 5288 | 9584 | 9370 | 6233 | 6069 |
| * State Farm Fire & Casualty Co. | 8899 | 9506 | 15365 | 14515 | 10948 | 11610 |
| * State Farm Mutual Ins. Co. | 4366 | 4665 | 7585 | 7165 | 5381 | 5716 |
| * Teachers Insurance Co. | 4501 | 4501 | 8667 | 5369 | 8801 | 5990 |
| * Travelers Property Casualty Insurance Co. | 5332 | 5531 | 10076 | 10743 | 8291 | 7997 |
| * United Services Automobile Association | 2770 | 2898 | 4088 | 4051 | 3743 | 3682 |
| * Unitrin Safeguard Insurance Co. | 5192 | 5678 | 7670 | 7992 | 6740 | 6272 |
| * USAA Casualty Insurance Co. | 2700 | 2943 | 4001 | 3908 | 3791 | 3652 |
| * USAA General Indemnity Co. | 3260 | 3438 | 4936 | 5061 | 4574 | 4480 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 19: Married Rate with Youthful Driver*

| Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|
| * Agency Insurance Co. | 5304 | 4946 | 4222 | 4886 | 6052 |
| * AIG Property Casualty Co. | 5897 | 6407 | 3046 | 5897 | 5993 |
| * Allstate Indemnity Co. | 8887 | 9789 | 8501 | 8805 | 9694 |
| American National Property & Casualty Co. | 3614 | 3670 | 3228 | 3788 | 3796 |
| * American States Preferred Insurance Co. | 11756 | 12944 | 11251 | 12260 | 14287 |
| * Amica Mutual Insurance Co. | 4230 | 4230 | 3868 | 4230 | 3861 |
| * Brethren Mutual Insurance Co. | 3477 | 3888 | 3127 | 3763 | 3721 |
| * Chubb National Insurance Co. | 4778 | 6460 | 4445 | 6304 | 5213 |
| Cincinnati Insurance Co. | 4621 | 5153 | 4163 | 5022 | 4723 |
| * CSAA General Insurance Co. | 2555 | 3245 | 2474 | 3072 | 2989 |
| * Cumberland Insurance Co. Inc. | n/a | n/a | n/a | n/a | n/a |
| * Dairyland Insurance Co. | 7070 | 7098 | 7243 | 7215 | 7916 |
| Donegal Mutual Insurance Co. | 7643 | 8207 | 7643 | 9694 | 12258 |
| Elephant Insurance Co. | 5797 | 5665 | 5308 | 6590 | 7729 |
| * Encompass Home/Auto Insurance Co. | 4559 | 5153 | 4335 | 4867 | 5243 |
| Erie Insurance Exchange | 3816 | 3818 | 3202 | 3768 | 3914 |
| Esurance Property & Casualty Ins. Co. | 6886 | 6942 | 5944 | 7086 | 8022 |
| * Farmers Insurance Exchange | 6697 | 6700 | 5549 | 7022 | 7149 |
| * Foremost Insurance Co. | 9103 | 9028 | 7506 | 9348 | 9370 |
| * Garrison Property & Casualty Ins. Co. | 5579 | 6411 | 5313 | 5994 | 5745 |
| * GEICO Casualty Co. | 5108 | 5126 | 4161 | 5126 | 5235 |
| * Hartford Casualty Insurance Co. | 8406 | 11418 | 8903 | 11099 | 15774 |
| * Horace Mann Insurance Co. | 3001 | 3300 | 2698 | 3246 | 3031 |
| * Horace Mann Property & Casualty Ins. Co. | 4159 | 4617 | 3646 | 4845 | 4083 |
| IDS Property Casualty Inc. Co. | 5260 | 6324 | 4814 | 5734 | 5488 |
| * Integon Indemnity Co. | 4132 | 3941 | 3421 | 4881 | 4822 |
| * LM General Insurance Co. | 9532 | 9243 | 9150 | 9744 | 10186 |
| * LM Insurance Corp. | 10591 | 10270 | 10167 | 10827 | 11318 |
| Maryland Auto Insurance Fund | 19010 | 20007 | 17270 | 20298 | 20265 |
| * Meridian Security Insurance Co. | 3210 | 3263 | 2684 | 3237 | 3462 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 19: Married Rate with Youthful Driver*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 6011 | 7525 | 5987 | 6314 | 5501 |
| | * Metropolitan Direct Property and Casualty | 6808 | 7978 | 5558 | 7978 | 6280 |
| | * Metropolitan Group Property and Casualty | 5968 | 6628 | 5752 | 7028 | 7168 |
| | * Mutual Benefit Insurance Co. | 3460 | 3677 | 3183 | 3634 | 4013 |
| | * National General Assurance Co. | 7240 | 7426 | 6199 | 7478 | 7683 |
| | * Nationwide Property & Casualty Co. | 3317 | 3463 | 2959 | 3445 | 3953 |
| | Old Dominion Insurance Co. | 3328 | 2886 | 2532 | 3366 | 3380 |
| Rates Effective as of 8/1/2020 | * Penn National Insurance Co. | 3484 | 3356 | 2949 | 3663 | 3886 |
| | * Pharmacists Mutual Insurance Co. | 4439 | 4439 | 4041 | 4439 | 4439 |
| | Privilege Underwriters Reciprocal Exch. | 5959 | 7123 | 2974 | 5959 | 8074 |
| | * Progressive Select Insurance Co. | 1918 | 1752 | 1670 | 2050 | 1986 |
| | * Progressive Specialty Insurance Co. | 2553 | 2365 | 2019 | 2336 | 2956 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 2536 | 2623 | 2445 | 2750 | 3133 |
| | * Selective Ins. Co. of South Carolina | 3407 | 5075 | 3407 | 4115 | 3945 |
| | * State Farm Fire & Casualty Co. | 8871 | 9760 | 7016 | 8982 | 9435 |
| | * State Farm Mutual Ins. Co. | 4387 | 4838 | 3470 | 4446 | 4673 |
| | * Teachers Insurance Co. | 4300 | 4945 | 3901 | 5068 | 4501 |
| | * Travelers Property Casualty Insurance Co. | 5530 | 5636 | 4563 | 5557 | 5892 |
| | * United Services Automobile Association | 2856 | 2896 | 2584 | 2788 | 2810 |
| | * Unitrin Safeguard Insurance Co. | 5189 | 5414 | 4820 | 4991 | 5365 |
| | * USAA Casualty Insurance Co. | 2618 | 2926 | 2566 | 2786 | 2783 |
| | * USAA General Indemnity Co. | 3393 | 3559 | 3063 | 3423 | 3306 |

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

*Scenario 20: Married Rate, with Youthful Drivers*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 6419 | 7353 | 11817 | 13045 | 9733 | 8857 |
| * AIG Property Casualty Co. | 5668 | 5668 | 7740 | 7740 | 6579 | 6579 |
| * Allstate Indemnity Co. | 12805 | 12966 | 18455 | 18455 | 16826 | 16204 |
| American National Property & Casualty Co. | 7736 | 7850 | 12602 | 12694 | 9878 | 10030 |
| * American States Preferred Insurance Co. | 11381 | 10923 | 15271 | 20921 | 13371 | 16962 |
| * Amica Mutual Insurance Co. | 7648 | 7648 | 14879 | 14879 | 10030 | 10030 |
| * Brethren Mutual Insurance Co. | 2200 | 2808 | 5051 | 5158 | 3188 | 3816 |
| * Chubb National Insurance Co. | 6013 | 7058 | 10624 | 10950 | 8958 | 8952 |
| Cincinnati Insurance Co. | 4292 | 4292 | 8401 | 8401 | 6299 | 6102 |
| * CSAA General Insurance Co. | 2466 | 2943 | 4296 | 5250 | 4093 | 3607 |
| * Cumberland Insurance Co. Inc. | n/a | n/a | n/a | n/a | n/a | n/a |
| * Dairyland Insurance Co. | 11157 | 11448 | 16682 | 18048 | 14558 | 13956 |
| Donegal Mutual Insurance Co. | 10416 | 10416 | 24974 | 24974 | 15926 | 12406 |
| Elephant Insurance Co. | 6261 | 5879 | 9488 | 13111 | 8407 | 8961 |
| * Encompass Home/Auto Insurance Co. | 5143 | 5907 | 7788 | 11563 | 7085 | 8430 |
| Erie Insurance Exchange | 3437 | 3437 | 5855 | 5735 | 4187 | 4693 |
| Esurance Property & Casualty Ins. Co. | 10948 | 10810 | 20486 | 21486 | 16600 | 18774 |
| * Farmers Insurance Exchange | 10344 | 10344 | 18567 | 21799 | 13581 | 15803 |
| * Foremost Insurance Co. | 12101 | 12101 | 18486 | 21149 | 14754 | 16908 |
| * Garrison Property & Casualty Ins. Co. | 7270 | 8071 | 11608 | 11608 | 10199 | 10576 |
| * GEICO Casualty Co. | 5079 | 5079 | 8766 | 10118 | 6883 | 7727 |
| * Hartford Casualty Insurance Co. | 9872 | 9110 | 20368 | 19495 | 10804 | 17596 |
| * Horace Mann Insurance Co. | 2477 | 2477 | 4036 | 2840 | 3240 | 3426 |
| * Horace Mann Property & Casualty Ins. Co. | 3433 | 3433 | 7200 | 4039 | 5410 | 4800 |
| IDS Property Casualty Inc. Co. | 6778 | 7638 | 12404 | 12312 | 10414 | 11028 |
| * Integon Indemnity Co. | 3701 | 3982 | 6829 | 6829 | 5370 | 5091 |
| * LM General Insurance Co. | 11881 | 12586 | 15980 | 16491 | 14585 | 13833 |
| * LM Insurance Corp. | 13201 | 13984 | 17755 | 18323 | 16205 | 15370 |
| Maryland Auto Insurance Fund | 13271 | 14228 | 22213 | 23296 | 18670 | 18260 |
| * Meridian Security Insurance Co. | 3030 | 3190 | 5756 | 6101 | 4776 | 4646 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 20: Married Rate, with Youthful Drivers*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 5801 | 4491 | 7652 | 9773 | 7124 | 5841 |
| * Metropolitan Direct Property and Casualty | 5328 | 5328 | 8958 | 8676 | 6242 | 7236 |
| * Metropolitan Group Property and Casualty | 5756 | 5756 | 10290 | 10606 | 8142 | 9582 |
| * Mutual Benefit Insurance Co. | 3093 | 3093 | 4298 | 5903 | 4298 | 4298 |
| * National General Assurance Co. | 7029 | 7029 | 9532 | 13016 | 9407 | 8916 |
| * Nationwide Property & Casualty Co. | 3834 | 3637 | 6617 | 7140 | 5245 | 5213 |
| Old Dominion Insurance Co. | 5230 | 5518 | 8660 | 11920 | 9372 | 7958 |
| * Penn National Insurance Co. | 11184 | 11793 | 21414 | 23760 | 13589 | 14061 |
| * Pharmacists Mutual Insurance Co. | 3307 | 4198 | 6529 | 6998 | 4462 | 5785 |
| Privilege Underwriters Reciprocal Exch. | 3975 | 3576 | 5457 | 5457 | 3493 | 4746 |
| * Progressive Select Insurance Co. | 3298 | 3396 | 5510 | 5930 | 3938 | 4630 |
| * Progressive Specialty Insurance Co. | 3923 | 4546 | 8000 | 8313 | 6369 | 5653 |
| * Root Insurance Co. | 3726 | 3829 | 7167 | 6983 | 5059 | 5324 |
| * Selective Ins. Co. of South Carolina | 2681 | 3966 | 7320 | 7217 | 4699 | 4621 |
| * State Farm Fire & Casualty Co. | 8495 | 9134 | 14971 | 14095 | 10663 | 11240 |
| * State Farm Mutual Ins. Co. | 4136 | 4450 | 7343 | 6912 | 5206 | 5495 |
| * Teachers Insurance Co. | 3780 | 3780 | 7515 | 4433 | 7467 | 5081 |
| * Travelers Property Casualty Insurance Co. | 4383 | 4619 | 8628 | 9107 | 7099 | 6778 |
| * United Services Automobile Association | 4261 | 4472 | 6513 | 6450 | 5800 | 5844 |
| * Unitrin Safeguard Insurance Co. | 9118 | 9905 | 11931 | 12410 | 11263 | 11065 |
| * USAA Casualty Insurance Co. | 4428 | 4846 | 6740 | 6608 | 6281 | 6143 |
| * USAA General Indemnity Co. | 5207 | 5515 | 8039 | 8250 | 7446 | 7305 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 20: Married Rate, with Youthful Drivers*

| Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|
| * Agency Insurance Co. | 7672 | 7040 | 6051 | 7046 | 8903 |
| * AIG Property Casualty Co. | 6148 | 6571 | 3207 | 6148 | 6289 |
| * Allstate Indemnity Co. | 11833 | 12688 | 11052 | 11635 | 13268 |
| American National Property & Casualty Co. | 7652 | 7804 | 6780 | 8086 | 8110 |
| * American States Preferred Insurance Co. | 10191 | 11221 | 9662 | 10693 | 12519 |
| * Amica Mutual Insurance Co. | 8402 | 8402 | 7411 | 8402 | 7638 |
| * Brethren Mutual Insurance Co. | 2196 | 2513 | 1935 | 2395 | 2309 |
| * Chubb National Insurance Co. | 5772 | 7818 | 5226 | 7702 | 6306 |
| Cincinnati Insurance Co. | 4235 | 4790 | 3791 | 4660 | 4436 |
| * CSAA General Insurance Co. | 2308 | 2935 | 2171 | 2762 | 2674 |
| * Cumberland Insurance Co. Inc. | n/a | n/a | n/a | n/a | n/a |
| * Dairyland Insurance Co. | 10540 | 10563 | 10791 | 10768 | 11819 |
| Donegal Mutual Insurance Co. | 6493 | 7384 | 6493 | 8573 | 11061 |
| Elephant Insurance Co. | 4738 | 4671 | 4266 | 5513 | 6331 |
| * Encompass Home/Auto Insurance Co. | 5179 | 5983 | 4949 | 5526 | 6020 |
| Erie Insurance Exchange | 3376 | 3343 | 2751 | 3345 | 3516 |
| Esurance Property & Casualty Ins. Co. | 11156 | 11454 | 9596 | 11790 | 13336 |
| * Farmers Insurance Exchange | 10762 | 10719 | 8926 | 11456 | 11743 |
| * Foremost Insurance Co. | 12868 | 12756 | 10616 | 13331 | 13408 |
| * Garrison Property & Casualty Ins. Co. | 7078 | 8234 | 6793 | 7725 | 7416 |
| * GEICO Casualty Co. | 5274 | 5454 | 4220 | 5454 | 5531 |
| * Hartford Casualty Insurance Co. | 7187 | 9816 | 7136 | 9659 | 13806 |
| * Horace Mann Insurance Co. | 2484 | 2717 | 2217 | 2688 | 2525 |
| * Horace Mann Property & Casualty Ins. Co. | 3530 | 3817 | 3006 | 4027 | 3433 |
| IDS Property Casualty Inc. Co. | 6912 | 8354 | 6298 | 7592 | 7208 |
| * Integon Indemnity Co. | 3812 | 3642 | 3181 | 4555 | 4550 |
| * LM General Insurance Co. | 12177 | 11732 | 11800 | 12637 | 13210 |
| * LM Insurance Corp. | 13530 | 13035 | 13111 | 14042 | 14678 |
| Maryland Auto Insurance Fund | 13611 | 14608 | 11871 | 14899 | 14866 |
| * Meridian Security Insurance Co. | 3120 | 3187 | 2616 | 3167 | 3383 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 20: Married Rate, with Youthful Drivers*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 4660 | 5827 | 4600 | 4924 | 4214 |
| | * Metropolitan Direct Property and Casualty | 5096 | 6090 | 4154 | 6090 | 4726 |
| | * Metropolitan Group Property and Casualty | 4786 | 5264 | 4500 | 5680 | 5980 |
| | * Mutual Benefit Insurance Co. | 2818 | 2959 | 2580 | 2988 | 3325 |
| | * National General Assurance Co. | 6770 | 6954 | 5707 | 7035 | 7235 |
| | * Nationwide Property & Casualty Co. | 3468 | 3626 | 3108 | 3612 | 4178 |
| | Old Dominion Insurance Co. | 5500 | 4776 | 4122 | 5598 | 5722 |
| Rates Effective as of 8/1/2020 | * Penn National Insurance Co. | 10963 | 10516 | 9225 | 11691 | 12419 |
| | * Pharmacists Mutual Insurance Co. | 3382 | 3382 | 2986 | 3382 | 3382 |
| | Privilege Underwriters Reciprocal Exch. | 4381 | 4932 | 2272 | 4381 | 5782 |
| | * Progressive Select Insurance Co. | 3358 | 3031 | 2922 | 3629 | 3523 |
| | * Progressive Specialty Insurance Co. | 4710 | 4314 | 3679 | 4318 | 5561 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 3873 | 3963 | 3753 | 4210 | 4805 |
| | * Selective Ins. Co. of South Carolina | 2506 | 3787 | 2506 | 3032 | 2893 |
| | * State Farm Fire & Casualty Co. | 8532 | 9318 | 6549 | 8617 | 9018 |
| | * State Farm Mutual Ins. Co. | 4190 | 4587 | 3214 | 4235 | 4436 |
| | * Teachers Insurance Co. | 3630 | 4058 | 3185 | 4185 | 3780 |
| | * Travelers Property Casualty Insurance Co. | 4530 | 4653 | 3754 | 4585 | 4841 |
| | * United Services Automobile Association | 4295 | 4442 | 3951 | 4300 | 4361 |
| | * Unitrin Safeguard Insurance Co. | 9237 | 9756 | 8564 | 8959 | 9531 |
| | * USAA Casualty Insurance Co. | 4214 | 4812 | 4194 | 4562 | 4603 |
| | * USAA General Indemnity Co. | 5345 | 5712 | 4872 | 5489 | 5278 |

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

*Scenario 21: Married Rate No Youthful Driver*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 2402 | 2754 | 4620 | 5124 | 3660 | 3441 |
| * AIG Property Casualty Co. | 2723 | 2723 | 3762 | 3762 | 3159 | 3159 |
| * Allstate Indemnity Co. | 3179 | 3225 | 4583 | 4583 | 4210 | 3907 |
| American National Property & Casualty Co. | 1694 | 1722 | 2804 | 2818 | 2192 | 2226 |
| * American States Preferred Insurance Co. | 5641 | 5388 | 7689 | 10602 | 6624 | 8503 |
| * Amica Mutual Insurance Co. | 2044 | 2044 | 3908 | 3908 | 2627 | 2627 |
| * Brethren Mutual Insurance Co. | 1708 | 2097 | 3858 | 3957 | 2578 | 3117 |
| * Chubb National Insurance Co. | 3136 | 3637 | 5353 | 5450 | 4484 | 4494 |
| Cincinnati Insurance Co. | 2427 | 2427 | 4741 | 4741 | 3524 | 3451 |
| * CSAA General Insurance Co. | 2220 | 2615 | 3963 | 4648 | 3649 | 3173 |
| * Cumberland Insurance Co. Inc. | 2134 | 2134 | 5166 | 4300 | 3337 | 3210 |
| * Dairyland Insurance Co. | 4731 | 4883 | 7642 | 8436 | 6493 | 6170 |
| Donegal Mutual Insurance Co. | 7615 | 7615 | 17954 | 17954 | 11523 | 8985 |
| Elephant Insurance Co. | 6039 | 5637 | 8938 | 12329 | 7952 | 8465 |
| * Encompass Home/Auto Insurance Co. | 3256 | 3688 | 5035 | 7205 | 4295 | 5114 |
| Erie Insurance Exchange | 1912 | 1912 | 3242 | 3201 | 2315 | 2592 |
| Esurance Property & Casualty Ins. Co. | 2798 | 2748 | 5482 | 5726 | 4236 | 4794 |
| * Farmers Insurance Exchange | 5506 | 5506 | 9960 | 11593 | 7247 | 8499 |
| * Foremost Insurance Co. | 3568 | 3568 | 5343 | 6026 | 4293 | 4904 |
| * Garrison Property & Casualty Ins. Co. | 2593 | 2868 | 4076 | 4076 | 3578 | 3697 |
| * GEICO Casualty Co. | 2139 | 2139 | 3768 | 4406 | 2925 | 3318 |
| * Hartford Casualty Insurance Co. | 10112 | 9399 | 20788 | 19552 | 11170 | 17657 |
| * Horace Mann Insurance Co. | 1732 | 1732 | 2784 | 1980 | 2229 | 2361 |
| * Horace Mann Property & Casualty Ins. Co. | 2390 | 2390 | 4778 | 2808 | 3684 | 3253 |
| IDS Property Casualty Inc. Co. | 2192 | 2454 | 4078 | 4046 | 3462 | 3606 |
| * Integon Indemnity Co. | 2020 | 2159 | 4035 | 4035 | 3021 | 2852 |
| * LM General Insurance Co. | 4394 | 4717 | 6077 | 6292 | 5506 | 5151 |
| * LM Insurance Corp. | 4882 | 5242 | 6752 | 6991 | 6118 | 5723 |
| Maryland Auto Insurance Fund | 7659 | 8023 | 12877 | 13604 | 10699 | 10327 |
| * Meridian Security Insurance Co. | 1843 | 1922 | 3427 | 3650 | 2831 | 2799 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 21: Married Rate No Youthful Driver*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 4678 | 3588 | 5832 | 7658 | 5584 | 4577 |
| * Metropolitan Direct Property and Casualty | 4028 | 4028 | 6758 | 6646 | 4688 | 5478 |
| * Metropolitan Group Property and Casualty | 4236 | 4236 | 7494 | 7848 | 5708 | 6938 |
| * Mutual Benefit Insurance Co. | 2105 | 2105 | 2952 | 4068 | 2952 | 2952 |
| * National General Assurance Co. | 3584 | 3584 | 4866 | 6619 | 4792 | 4592 |
| * Nationwide Property & Casualty Co. | 2481 | 2389 | 4305 | 4686 | 3383 | 3407 |
| Old Dominion Insurance Co. | 2224 | 2350 | 3764 | 4984 | 3846 | 3442 |
| * Penn National Insurance Co. | 2305 | 2497 | 4387 | 4840 | 2851 | 3011 |
| * Pharmacists Mutual Insurance Co. | 1771 | 2329 | 3767 | 4047 | 2485 | 3331 |
| Privilege Underwriters Reciprocal Exch. | 2407 | 2136 | 3267 | 3267 | 2113 | 2855 |
| * Progressive Select Insurance Co. | 1223 | 1261 | 2052 | 2237 | 1464 | 1729 |
| * Progressive Specialty Insurance Co. | 1461 | 1688 | 3046 | 3164 | 2349 | 2165 |
| * Root Insurance Co. | 1676 | 1728 | 3331 | 3270 | 2302 | 2437 |
| * Selective Ins. Co. of South Carolina | 2146 | 3138 | 5785 | 5682 | 3739 | 3661 |
| * State Farm Fire & Casualty Co. | 4855 | 5178 | 8817 | 8320 | 6262 | 6654 |
| * State Farm Mutual Ins. Co. | 2171 | 2317 | 3994 | 3766 | 2816 | 2999 |
| * Teachers Insurance Co. | 2610 | 2610 | 4984 | 3092 | 5024 | 3463 |
| * Travelers Property Casualty Insurance Co. | 2384 | 2475 | 4493 | 4755 | 3703 | 3578 |
| * United Services Automobile Association | 1744 | 1828 | 2588 | 2563 | 2331 | 2329 |
| * Unitrin Safeguard Insurance Co. | 2661 | 2898 | 4227 | 4468 | 3513 | 3311 |
| * USAA Casualty Insurance Co. | 1707 | 1861 | 2541 | 2494 | 2377 | 2320 |
| * USAA General Indemnity Co. | 1748 | 1847 | 2641 | 2707 | 2446 | 2397 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 21: Married Rate No Youthful Driver*

| Greater Baltimore Suburban area | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| | * Agency Insurance Co. | 2889 | 2664 | 2270 | 2622 | 3372 |
| | * AIG Property Casualty Co. | 2948 | 3186 | 1563 | 2948 | 3004 |
| | * Allstate Indemnity Co. | 2970 | 3258 | 2854 | 2963 | 3241 |
| | American National Property & Casualty Co. | 1678 | 1722 | 1492 | 1774 | 1780 |
| | * American States Preferred Insurance Co. | 5090 | 5625 | 4855 | 5330 | 6194 |
| | * Amica Mutual Insurance Co. | 2234 | 2234 | 2010 | 2234 | 2039 |
| | * Brethren Mutual Insurance Co. | 1731 | 1932 | 1529 | 1854 | 1813 |
| | * Chubb National Insurance Co. | 2979 | 3990 | 2755 | 3915 | 3238 |
| | Cincinnati Insurance Co. | 2469 | 2764 | 2226 | 2686 | 2546 |
| | * CSAA General Insurance Co. | 2051 | 2556 | 1989 | 2419 | 2402 |
| | * Cumberland Insurance Co. Inc. | 1774 | 1819 | 1677 | 1819 | 1827 |
| | * Dairyland Insurance Co. | 4453 | 4465 | 4561 | 4549 | 5069 |
| | Donegal Mutual Insurance Co. | 4876 | 5480 | 4876 | 6371 | 8075 |
| | Elephant Insurance Co. | 4515 | 4422 | 4096 | 5187 | 6077 |
| | * Encompass Home/Auto Insurance Co. | 3371 | 3711 | 3179 | 3497 | 3758 |
| | Erie Insurance Exchange | 1887 | 1884 | 1558 | 1873 | 1948 |
| | Esurance Property & Casualty Ins. Co. | 2870 | 2938 | 2502 | 3018 | 3412 |
| | * Farmers Insurance Exchange | 5765 | 5779 | 4781 | 6082 | 6228 |
| | * Foremost Insurance Co. | 3804 | 3741 | 3143 | 3903 | 3927 |
| | * Garrison Property & Casualty Ins. Co. | 2519 | 2923 | 2416 | 2739 | 2649 |
| | * GEICO Casualty Co. | 2229 | 2337 | 1778 | 2337 | 2342 |
| | * Hartford Casualty Insurance Co. | 7509 | 10163 | 7548 | 9997 | 14089 |
| | * Horace Mann Insurance Co. | 1749 | 1904 | 1572 | 1876 | 1773 |
| | * Horace Mann Property & Casualty Ins. Co. | 2423 | 2639 | 2112 | 2773 | 2390 |
| | IDS Property Casualty Inc. Co. | 2258 | 2796 | 2040 | 2442 | 2334 |
| | * Integon Indemnity Co. | 2078 | 1960 | 1707 | 2532 | 2484 |
| | * LM General Insurance Co. | 4554 | 4408 | 4401 | 4655 | 4943 |
| | * LM Insurance Corp. | 5060 | 4898 | 4890 | 5172 | 5492 |
| | Maryland Auto Insurance Fund | 7749 | 8276 | 6852 | 8469 | 8461 |
| | * Meridian Security Insurance Co. | 1895 | 1935 | 1599 | 1904 | 2064 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 21: Married Rate No Youthful Driver*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 3763 | 4670 | 3865 | 3897 | 3364 |
| | * Metropolitan Direct Property and Casualty | 3872 | 4536 | 3230 | 4536 | 3596 |
| | * Metropolitan Group Property and Casualty | 3606 | 3952 | 3358 | 4196 | 4266 |
| | * Mutual Benefit Insurance Co. | 1919 | 2024 | 1760 | 2040 | 2265 |
| | * National General Assurance Co. | 3479 | 3568 | 2939 | 3592 | 3695 |
| | * Nationwide Property & Casualty Co. | 2269 | 2377 | 2052 | 2368 | 2727 |
| | Old Dominion Insurance Co. | 2360 | 2070 | 1792 | 2400 | 2428 |
| Rates Effective as of 8/1/2020 | * Penn National Insurance Co. | 2292 | 2212 | 1942 | 2396 | 2534 |
| | * Pharmacists Mutual Insurance Co. | 1833 | 1833 | 1651 | 1833 | 1833 |
| | Privilege Underwriters Reciprocal Exch. | 2645 | 3036 | 1343 | 2645 | 3526 |
| | * Progressive Select Insurance Co. | 1254 | 1149 | 1094 | 1342 | 1301 |
| | * Progressive Specialty Insurance Co. | 1766 | 1603 | 1377 | 1593 | 2087 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 1749 | 1800 | 1686 | 1897 | 2168 |
| | * Selective Ins. Co. of South Carolina | 2001 | 2992 | 2001 | 2412 | 2310 |
| | * State Farm Fire & Casualty Co. | 4756 | 5221 | 3799 | 4799 | 5065 |
| | * State Farm Mutual Ins. Co. | 2159 | 2376 | 1719 | 2177 | 2301 |
| | * Teachers Insurance Co. | 2501 | 2801 | 2240 | 2889 | 2610 |
| | * Travelers Property Casualty Insurance Co. | 2484 | 2536 | 2067 | 2482 | 2620 |
| | * United Services Automobile Association | 1764 | 1818 | 1625 | 1756 | 1780 |
| | * Unitrin Safeguard Insurance Co. | 2656 | 2812 | 2466 | 2590 | 2794 |
| | * USAA Casualty Insurance Co. | 1637 | 1851 | 1622 | 1764 | 1772 |
| | * USAA General Indemnity Co. | 1795 | 1906 | 1637 | 1829 | 1778 |

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

*Scenario 22: Married Rate No Youthful Driver*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Agency Insurance Co. | 2802 | 2313 | 5222 | 5827 | 4283 | 3892 |
| * AIG Property Casualty Co. | 2308 | 2308 | 3193 | 3193 | 2661 | 2661 |
| * Allstate Indemnity Co. | 3064 | 3104 | 4748 | 4748 | 4367 | 3881 |
| American National Property & Casualty Co. | 1358 | 1380 | 2260 | 2274 | 1762 | 1776 |
| * American States Preferred Insurance Co. | 4333 | 4121 | 5867 | 8047 | 5039 | 6466 |
| * Amica Mutual Insurance Co. | 2030 | 2030 | 3895 | 3895 | 2589 | 2589 |
| Atlantic States Insurance Co. | 2508 | 2508 | 5755 | 5755 | 3708 | 2917 |
| * Brethren Mutual Insurance Co. | 1319 | 1647 | 3049 | 3118 | 1990 | 2500 |
| * Chubb National Insurance Co. | 2323 | 2635 | 3745 | 3788 | 3172 | 3183 |
| Cincinnati Insurance Co. | 1587 | 1587 | 3075 | 3075 | 2284 | 2232 |
| * CSAA General Insurance Co. | 1166 | 1363 | 1967 | 2334 | 1869 | 1658 |
| * Cumberland Insurance Co. Inc. | 1500 | 1500 | 3965 | 3285 | 2382 | 2341 |
| * Dairyland Insurance Co. | 3820 | 3927 | 5800 | 6314 | 5026 | 4809 |
| Elephant Insurance Co. | 5307 | 4946 | 7790 | 10866 | 6935 | 7406 |
| * Encompass Home/Auto Insurance Co. | 1923 | 2138 | 2920 | 4019 | 2469 | 2869 |
| Erie Insurance Exchange | 1520 | 1520 | 2630 | 2600 | 1867 | 2094 |
| Esurance Property & Casualty Ins. Co. | 1876 | 1842 | 3706 | 3864 | 2828 | 3192 |
| * Farmers Insurance Exchange | 2449 | 2449 | 4340 | 5017 | 3194 | 3727 |
| * Foremost Insurance Co. | 2723 | 2723 | 4073 | 4612 | 3282 | 3741 |
| * Garrison Property & Casualty Ins. Co. | 2624 | 2898 | 4169 | 4169 | 3630 | 3780 |
| * GEICO Casualty Co. | 1797 | 1797 | 3166 | 3675 | 2423 | 2778 |
| * Hartford Casualty Insurance Co. | 2605 | 2330 | 5035 | 4945 | 2748 | 4470 |
| * Horace Mann Insurance Co. | 1320 | 1320 | 2142 | 1500 | 1702 | 1799 |
| * Horace Mann Property & Casualty Ins. Co. | 2002 | 2002 | 4073 | 2332 | 3091 | 2735 |
| IDS Property Casualty Inc. Co. | 1604 | 1844 | 3062 | 3040 | 2636 | 2726 |
| * Integon Indemnity Co. | 1849 | 1959 | 3467 | 3467 | 2675 | 2563 |
| * LM General Insurance Co. | 3503 | 3808 | 5137 | 5316 | 4536 | 4229 |
| * LM Insurance Corp. | 3892 | 4231 | 5708 | 5906 | 5040 | 4698 |
| Maryland Auto Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a |
| * Meridian Security Insurance Co. | 1907 | 1985 | 3549 | 3787 | 2933 | 2894 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 22: Married Rate No Youthful Driver*

| Insurer | 21401 Anne Arundel | 21122 Anne Arundel | 21214 Baltimore City | 21218 Baltimore City | 21222 Baltimore County | 21117 Baltimore County |
|---|---|---|---|---|---|---|
| * Metropolitan Casualty Insurance Co. | 2541 | 1988 | 3226 | 4175 | 3096 | 2535 |
| * Metropolitan Direct Property and Casualty | 2476 | 2476 | 4180 | 4060 | 2902 | 3368 |
| * Metropolitan Group Property and Casualty | 2230 | 2230 | 3938 | 4082 | 3042 | 3658 |
| * Mutual Benefit Insurance Co. | 1448 | 1448 | 2079 | 2913 | 2079 | 2079 |
| * National General Assurance Co. | 3680 | 3680 | 4981 | 6700 | 4918 | 4720 |
| * Nationwide Property & Casualty Co. | 2554 | 2442 | 4340 | 4708 | 3444 | 3468 |
| Old Dominion Insurance Co. | 1926 | 2034 | 3232 | 4328 | 3354 | 2968 |
| * Penn National Insurance Co. | 1790 | 1984 | 3419 | 3744 | 2233 | 2447 |
| * Pharmacists Mutual Insurance Co. | 1588 | 2123 | 3487 | 3722 | 2255 | 3117 |
| Privilege Underwriters Reciprocal Exch. | 2003 | 1773 | 2721 | 2721 | 1768 | 2362 |
| * Progressive Select Insurance Co. | 1021 | 1048 | 1636 | 1766 | 1197 | 1405 |
| * Progressive Specialty Insurance Co. | 1437 | 1658 | 2851 | 2981 | 2308 | 2035 |
| * Root Insurance Co. | 1429 | 1464 | 2781 | 2736 | 1944 | 2056 |
| * Selective Ins. Co. of South Carolina | 1616 | 2366 | 4392 | 4339 | 2867 | 2825 |
| * State Farm Fire & Casualty Co. | 3905 | 4145 | 6718 | 6367 | 4930 | 5190 |
| * State Farm Mutual Ins. Co. | 2133 | 2269 | 3758 | 3556 | 2723 | 2876 |
| * Teachers Insurance Co. | 2189 | 2189 | 4262 | 2571 | 4211 | 2918 |
| * Travelers Property Casualty Insurance Co. | 1884 | 1960 | 3622 | 3827 | 2974 | 2850 |
| * United Services Automobile Association | 1693 | 1774 | 2537 | 2513 | 2260 | 2283 |
| * Unitrin Safeguard Insurance Co. | 2256 | 2450 | 3587 | 3786 | 2970 | 2798 |
| * USAA Casualty Insurance Co. | 1653 | 1798 | 2484 | 2440 | 2303 | 2268 |
| * USAA General Indemnity Co. | 1818 | 1924 | 2798 | 2864 | 2591 | 2523 |

**Greater Baltimore Suburban area**

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 22: Married Rate No Youthful Driver*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Agency Insurance Co. | 3341 | 3132 | 2636 | 3088 | 3874 |
| | * AIG Property Casualty Co. | 2482 | 2742 | 1345 | 2482 | 2509 |
| | * Allstate Indemnity Co. | 2800 | 3093 | 2699 | 2845 | 3117 |
| | American National Property & Casualty Co. | 1340 | 1376 | 1188 | 1424 | 1424 |
| | * American States Preferred Insurance Co. | 3897 | 4297 | 3728 | 4091 | 4708 |
| | * Amica Mutual Insurance Co. | 2228 | 2228 | 1991 | 2228 | 2026 |
| | Atlantic States Insurance Co. | 1660 | 1842 | 1660 | 2124 | 2651 |
| Rates Effective as of 8/1/2020 | * Brethren Mutual Insurance Co. | 1342 | 1489 | 1187 | 1435 | 1392 |
| | * Chubb National Insurance Co. | 2215 | 2849 | 2064 | 2810 | 2385 |
| | Cincinnati Insurance Co. | 1570 | 1734 | 1414 | 1698 | 1649 |
| | * CSAA General Insurance Co. | 1066 | 1327 | 1029 | 1260 | 1251 |
| | * Cumberland Insurance Co. Inc. | 1243 | 1274 | 1183 | 1274 | 1278 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Dairyland Insurance Co. | 3606 | 3613 | 3687 | 3680 | 4054 |
| | Elephant Insurance Co. | 4020 | 3930 | 3614 | 4644 | 5321 |
| | * Encompass Home/Auto Insurance Co. | 1945 | 2158 | 1872 | 2032 | 2172 |
| | Erie Insurance Exchange | 1491 | 1489 | 1213 | 1485 | 1548 |
| | Esurance Property & Casualty Ins. Co. | 1930 | 1974 | 1688 | 2014 | 2284 |
| | * Farmers Insurance Exchange | 2555 | 2559 | 2121 | 2695 | 2758 |
| | * Foremost Insurance Co. | 2903 | 2860 | 2399 | 2981 | 3000 |
| | * Garrison Property & Casualty Ins. Co. | 2517 | 2952 | 2432 | 2761 | 2682 |
| | * GEICO Casualty Co. | 1882 | 1962 | 1512 | 1962 | 1958 |
| | * Hartford Casualty Insurance Co. | 1892 | 2501 | 1899 | 2459 | 3483 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | * Horace Mann Insurance Co. | 1326 | 1441 | 1195 | 1425 | 1349 |
| | * Horace Mann Property & Casualty Ins. Co. | 2021 | 2179 | 1757 | 2302 | 2002 |
| | IDS Property Casualty Inc. Co. | 1692 | 2162 | 1488 | 1818 | 1712 |
| | * Integon Indemnity Co. | 1900 | 1796 | 1568 | 2282 | 2233 |
| | * LM General Insurance Co. | 3620 | 3460 | 3493 | 3727 | 4068 |
| | * LM Insurance Corp. | 4023 | 3844 | 3882 | 4141 | 4520 |
| | Maryland Auto Insurance Fund | n/a | n/a | n/a | n/a | n/a |
| | * Meridian Security Insurance Co. | 1970 | 2001 | 1651 | 1970 | 2140 |

*Scenario 22: Married Rate No Youthful Driver*

| | Insurer | 21784 Carroll | 21921 Cecil | 21701 Frederick | 21014 Harford | 21044 Howard |
|---|---|---|---|---|---|---|
| Greater Baltimore Suburban area | * Metropolitan Casualty Insurance Co. | 2060 | 2564 | 2183 | 2152 | 1859 |
| | * Metropolitan Direct Property and Casualty | 2366 | 2810 | 1942 | 2810 | 2208 |
| | * Metropolitan Group Property and Casualty | 1884 | 2070 | 1768 | 2214 | 2270 |
| | * Mutual Benefit Insurance Co. | 1321 | 1399 | 1202 | 1409 | 1558 |
| | * National General Assurance Co. | 3570 | 3670 | 3032 | 3700 | 3790 |
| | * Nationwide Property & Casualty Co. | 2336 | 2429 | 2104 | 2427 | 2771 |
| | Old Dominion Insurance Co. | 2030 | 1786 | 1544 | 2084 | 2106 |
| Rates Effective as of 8/1/2020 | * Penn National Insurance Co. | 1777 | 1721 | 1534 | 1853 | 1953 |
| | * Pharmacists Mutual Insurance Co. | 1637 | 1637 | 1481 | 1637 | 1637 |
| | Privilege Underwriters Reciprocal Exch. | 2199 | 2532 | 1125 | 2199 | 2954 |
| | * Progressive Select Insurance Co. | 1045 | 959 | 913 | 1111 | 1079 |
| | * Progressive Specialty Insurance Co. | 1724 | 1607 | 1355 | 1590 | 2011 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 1481 | 1532 | 1427 | 1612 | 1834 |
| | * Selective Ins. Co. of South Carolina | 1521 | 2222 | 1521 | 1805 | 1733 |
| | * State Farm Fire & Casualty Co. | 3699 | 4029 | 2971 | 3735 | 3907 |
| | * State Farm Mutual Ins. Co. | 2072 | 2265 | 1653 | 2091 | 2192 |
| | * Teachers Insurance Co. | 2092 | 2319 | 1867 | 2405 | 2189 |
| | * Travelers Property Casualty Insurance Co. | 1963 | 1998 | 1636 | 1950 | 2059 |
| | * United Services Automobile Association | 1693 | 1758 | 1573 | 1702 | 1735 |
| | * Unitrin Safeguard Insurance Co. | 2234 | 2350 | 2071 | 2184 | 2365 |
| | * USAA Casualty Insurance Co. | 1567 | 1793 | 1565 | 1703 | 1723 |
| | * USAA General Indemnity Co. | 1841 | 1999 | 1692 | 1905 | 1850 |

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

*Scenario 1: Young Single Male, Age19*

| Eastern Shore (w/o Cecil) | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| | * Agency Insurance Co. | 4029 | 4333 | 4223 | 4877 | 4720 | 4023 | 4695 | 3985 |
| | * AIG Property Casualty Co. | 3065 | 3065 | 3065 | 3065 | 3065 | 3065 | 3065 | 3501 |
| | * Allstate Indemnity Co. | 6633 | 6636 | 6650 | 6630 | 6341 | 6340 | 6636 | 6629 |
| | American National Property & Casualty Co. | 3258 | 3416 | 3382 | 3304 | 3354 | 3258 | 3390 | 3344 |
| | * American States Preferred Insurance Co. | 10390 | 10390 | 10390 | 11597 | 9889 | 10390 | 11264 | 9175 |
| | * Amica Mutual Insurance Co. | 6608 | 6608 | 6608 | 6608 | 6608 | 6608 | 6608 | 6608 |
| | * Brethren Mutual Insurance Co. | 3058 | 3414 | 3041 | 3085 | 3517 | 2852 | 3270 | 2895 |
| | * Chubb National Insurance Co. | 4894 | 4894 | 4894 | 4518 | 5250 | 4894 | 5132 | 4930 |
| | Cincinnati Insurance Co. | 3971 | 4042 | 3688 | 4006 | 4003 | 3750 | 3877 | 3812 |
| | * CSAA General Insurance Co. | 6247 | 6395 | 6043 | 5421 | 6325 | 5421 | 5712 | 5684 |
| | * Cumberland Insurance Co. Inc. | 3767 | 3767 | 3767 | 3767 | 3654 | 3767 | 3654 | 3654 |
| | * Dairyland Insurance Co. | 7922 | 8895 | 7266 | 8305 | 9418 | 7922 | 9476 | 7794 |
| | Donegal Mutual Insurance Co. | 5399 | 5399 | 5399 | 5399 | 5399 | 5399 | 5399 | 5399 |
| | Elephant Insurance Co. | 6989 | 7264 | 6989 | 8321 | 7264 | 6989 | 7556 | 7264 |
| | * Encompass Home/Auto Insurance Co. | 4671 | 4671 | 4671 | 4671 | 4671 | 4671 | 4671 | 4671 |
| | Erie Insurance Exchange | 3864 | 3864 | 3864 | 3864 | 3864 | 3864 | 3864 | 3864 |
| | Esurance Property & Casualty Ins. Co. | 8128 | 8128 | 8128 | 8454 | 8264 | 8128 | 8356 | 8098 |
| | Farmers Insurance Exchange | 3797 | 3797 | 3797 | 4150 | 3797 | 3797 | 4100 | 3797 |
| | * Foremost Insurance Co. | 9432 | 9432 | 9432 | 10237 | 9432 | 9432 | 10085 | 9432 |
| | * Garrison Property & Casualty Ins. Co. | 4547 | 4648 | 4435 | 4278 | 4632 | 4447 | 4655 | 4453 |
| | * GEICO Casualty Co. | 2250 | 2262 | 2250 | 2250 | 2262 | 2250 | 2262 | 2262 |
| | * Hartford Casualty Insurance Co. | 5180 | 5954 | 5329 | 6378 | 6347 | 5877 | 6231 | 6309 |
| | Horace Mann Insurance Co. | 2525 | 2525 | 2525 | 2525 | 2525 | 2525 | 2525 | 2525 |
| | Horace Mann Property & Casualty Ins. Co. | 3063 | 3063 | 3063 | 3063 | 3063 | 3063 | 3063 | 3063 |
| | IDS Property Casualty Inc. Co. | 3694 | 4052 | 3614 | 3670 | 4196 | 3516 | 4086 | 3670 |
| | * Integon Indemnity Co. | 4469 | 4682 | 4401 | 4882 | 4321 | 3731 | 4332 | 4196 |
| | * LM General Insurance Co. | 9991 | 9173 | 9742 | 10886 | 8965 | 8869 | 9098 | 8506 |
| | * LM Insurance Corp. | 11101 | 10192 | 10824 | 12095 | 9962 | 9854 | 10109 | 9451 |
| | Maryland Auto Insurance Fund | 4214 | 4214 | 4214 | 4214 | 4214 | 4214 | 4421 | 4214 |
| | * Meridian Security Insurance Co. | 4850 | 5284 | 5009 | 4977 | 5231 | 4535 | 5227 | 4788 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 1: Young Single Male, Age19*

| Eastern Shore (w/o Cecil) | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| | * Metropolitan Casualty Insurance Co. | 6611 | 6611 | 6611 | 6611 | 6611 | 6611 | 6611 | 6611 |
| | * Metropolitan Direct Property and Casualty | 4442 | 4442 | 4442 | 4442 | 4442 | 4442 | 4442 | 4442 |
| | * Metropolitan Group Property and Casualty | 5084 | 5084 | 5084 | 5084 | 5084 | 5084 | 5084 | 5084 |
| | * Mutual Benefit Insurance Co. | 7096 | 7096 | 7096 | 7164 | 7096 | 7164 | 7164 | 7038 |
| | * National General Assurance Co. | 16235 | 16235 | 16235 | 17494 | 16235 | 16235 | 17089 | 16235 |
| | * Nationwide Property & Casualty Co. | 4887 | 5141 | 5151 | 4887 | 5226 | 4887 | 5226 | 5270 |
| | Old Dominion Insurance Co. | 6896 | 7226 | 6914 | 7188 | 6926 | 6926 | 7218 | 7062 |
| | Penn National Insurance Co. | 5431 | 5398 | 5510 | 5871 | 5470 | 5414 | 5416 | 5666 |
| | * Pharmacists Mutual Insurance Co. | 3984 | 3984 | 3984 | 4432 | 3984 | 3984 | 3984 | 3984 |
| | Privilege Underwriters Reciprocal Exch. | 4991 | 4991 | 4991 | 4991 | 4991 | 4991 | 4991 | 5551 |
| | * Progressive Select Insurance Co. | 2546 | 2242 | 2241 | 2293 | 2666 | 2172 | 2271 | 2265 |
| | * Progressive Specialty Insurance Co. | 2847 | 3099 | 2999 | 3451 | 3346 | 2876 | 3420 | 2848 |
| | * Root Insurance Co. | 3384 | 3462 | 3433 | 3140 | 3497 | 3319 | 3520 | 3447 |
| | * Selective Ins. Co. of South Carolina | 8030 | 6324 | 6777 | 6965 | 5794 | 6111 | 5654 | 6111 |
| | * State Farm Fire & Casualty Co. | 6601 | 6594 | 5857 | 6815 | 7024 | 5692 | 6873 | 6098 |
| | * State Farm Mutual Ins. Co. | 3872 | 3862 | 3444 | 3987 | 4125 | 3337 | 4016 | 3572 |
| | Teachers Insurance Co. | 3303 | 3303 | 3303 | 3303 | 3303 | 3303 | 3303 | 3303 |
| | * Travelers Property Casualty Insurance Co. | 4860 | 5242 | 5010 | 4946 | 5206 | 4506 | 5206 | 4776 |
| | * United Services Automobile Association | 2111 | 2337 | 2213 | 2236 | 2423 | 2226 | 2311 | 2211 |
| | * Unitrin Safeguard Insurance Co. | 5704 | 5736 | 5340 | 5543 | 5717 | 5673 | 5851 | 5678 |
| | * USAA Casualty Insurance Co. | 2512 | 2589 | 2329 | 2361 | 2646 | 2473 | 2572 | 2424 |
| | * USAA General Indemnity Co. | 5626 | 5626 | 5626 | 5960 | 5639 | 5844 | 5778 | 5605 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 2: Young Single Female, Age 19*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Agency Insurance Co. | 3248 | 3577 | 3443 | 3990 | 3824 | 3332 | 3993 | 3301 |
| | * AIG Property Casualty Co. | 2395 | 2395 | 2395 | 2395 | 2395 | 2395 | 2395 | 2739 |
| | * Allstate Indemnity Co. | 4229 | 4233 | 4369 | 4224 | 4052 | 4051 | 4233 | 4226 |
| | American National Property & Casualty Co. | 2998 | 3134 | 3110 | 3052 | 3078 | 2998 | 3148 | 3096 |
| | * American States Preferred Insurance Co. | 6874 | 6874 | 6874 | 7955 | 6444 | 6874 | 7457 | 5957 |
| | * Amica Mutual Insurance Co. | 4993 | 4993 | 4993 | 4993 | 4993 | 4993 | 4993 | 4993 |
| | * Brethren Mutual Insurance Co. | 2232 | 2491 | 2189 | 2347 | 2612 | 2076 | 2438 | 2118 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 4056 | 4056 | 4056 | 3746 | 4369 | 4056 | 4286 | 4089 |
| | Cincinnati Insurance Co. | 3528 | 3579 | 3217 | 3562 | 3547 | 3336 | 3446 | 3376 |
| | * CSAA General Insurance Co. | 6059 | 6238 | 5963 | 5331 | 6055 | 5331 | 5534 | 5501 |
| | * Cumberland Insurance Co. Inc. | 2963 | 2963 | 2963 | 2963 | 2858 | 2963 | 2858 | 2858 |
| | * Dairyland Insurance Co. | 6444 | 7316 | 5891 | 6817 | 7749 | 6444 | 7832 | 6355 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 3473 | 3473 | 3473 | 3473 | 3473 | 3473 | 3473 | 3473 |
| | Elephant Insurance Co. | 5032 | 5054 | 5032 | 5926 | 5054 | 5032 | 5279 | 5054 |
| | * Encompass Home/Auto Insurance Co. | 4326 | 4326 | 4326 | 4326 | 4326 | 4326 | 4326 | 4326 |
| | Erie Insurance Exchange | 2524 | 2524 | 2524 | 2524 | 2524 | 2524 | 2524 | 2524 |
| | Esurance Property & Casualty Ins. Co. | 5884 | 5884 | 5884 | 6122 | 6008 | 5884 | 6080 | 5938 |
| | Farmers Insurance Exchange | 3539 | 3539 | 3539 | 3922 | 3539 | 3539 | 3905 | 3539 |
| | * Foremost Insurance Co. | 6870 | 6870 | 6870 | 7423 | 6870 | 6870 | 7318 | 6870 |
| | * Garrison Property & Casualty Ins. Co. | 3587 | 3664 | 3494 | 3398 | 3687 | 3541 | 3750 | 3591 |
| | * GEICO Casualty Co. | 1624 | 1676 | 1624 | 1624 | 1676 | 1624 | 1676 | 1676 |
| | * Hartford Casualty Insurance Co. | 4154 | 4723 | 4274 | 4984 | 4986 | 4723 | 4933 | 4997 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | Horace Mann Insurance Co. | 1888 | 1888 | 1888 | 1888 | 1888 | 1888 | 1888 | 1888 |
| | Horace Mann Property & Casualty Ins. Co. | 2325 | 2325 | 2325 | 2325 | 2325 | 2325 | 2325 | 2325 |
| | IDS Property Casualty Inc. Co. | 2816 | 3098 | 2748 | 2824 | 3220 | 2686 | 3134 | 2806 |
| | * Integon Indemnity Co. | 3867 | 4137 | 3766 | 4220 | 3702 | 3259 | 3931 | 3663 |
| | * LM General Insurance Co. | 10098 | 9055 | 9780 | 10749 | 9010 | 8847 | 9168 | 8489 |
| | * LM Insurance Corp. | 11220 | 10061 | 10866 | 11943 | 10011 | 9829 | 10186 | 9432 |
| | Maryland Auto Insurance Fund | 3327 | 3327 | 3327 | 3327 | 3327 | 3327 | 3506 | 3327 |
| | * Meridian Security Insurance Co. | 3845 | 4175 | 3977 | 3996 | 4176 | 3659 | 4218 | 3826 |

*Scenario 2: Young Single Female, Age 19*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 4638 | 4638 | 4638 | 4638 | 4638 | 4638 | 4638 | 4638 |
| | * Metropolitan Direct Property and Casualty | 3004 | 3004 | 3004 | 3004 | 3004 | 3004 | 3004 | 3004 |
| | * Metropolitan Group Property and Casualty | 3580 | 3580 | 3580 | 3580 | 3580 | 3580 | 3580 | 3580 |
| | * Mutual Benefit Insurance Co. | 5549 | 5549 | 5549 | 5727 | 5549 | 5727 | 5727 | 5549 |
| | * National General Assurance Co. | 11901 | 11901 | 11901 | 13119 | 11901 | 11901 | 12734 | 11901 |
| | * Nationwide Property & Casualty Co. | 3882 | 4041 | 4098 | 3882 | 4152 | 3882 | 4152 | 4144 |
| | Old Dominion Insurance Co. | 4680 | 4910 | 4698 | 5114 | 4710 | 4710 | 5044 | 4796 |
| | Penn National Insurance Co. | 4954 | 4915 | 5027 | 5390 | 4999 | 4933 | 4964 | 5197 |
| | * Pharmacists Mutual Insurance Co. | 3155 | 3155 | 3155 | 3651 | 3155 | 3155 | 3155 | 3155 |
| | Privilege Underwriters Reciprocal Exch. | 3209 | 3209 | 3209 | 3209 | 3209 | 3209 | 3209 | 3598 |
| | * Progressive Select Insurance Co. | 2083 | 1863 | 1839 | 1910 | 2189 | 1817 | 1902 | 1889 |
| | * Progressive Specialty Insurance Co. | 2166 | 2416 | 2304 | 2672 | 2563 | 2251 | 2744 | 2232 |
| | * Root Insurance Co. | 3164 | 3260 | 3223 | 2952 | 3294 | 3115 | 3318 | 3248 |
| | * Selective Ins. Co. of South Carolina | 7376 | 5403 | 6042 | 6323 | 5226 | 5544 | 5180 | 5544 |
| | * State Farm Fire & Casualty Co. | 4028 | 4040 | 3560 | 4183 | 4257 | 3479 | 4252 | 3722 |
| | * State Farm Mutual Ins. Co. | 2341 | 2345 | 2074 | 2425 | 2477 | 2020 | 2462 | 2160 |
| | Teachers Insurance Co. | 2501 | 2501 | 2501 | 2501 | 2501 | 2501 | 2501 | 2501 |
| | * Travelers Property Casualty Insurance Co. | 4328 | 4668 | 4450 | 4422 | 4640 | 4034 | 4660 | 4264 |
| | * United Services Automobile Association | 1677 | 1852 | 1751 | 1783 | 1949 | 1773 | 1863 | 1785 |
| | * Unitrin Safeguard Insurance Co. | 5261 | 5179 | 4312 | 4608 | 5084 | 4716 | 5203 | 5003 |
| | * USAA Casualty Insurance Co. | 1991 | 2058 | 1856 | 1886 | 2128 | 1978 | 2079 | 1956 |
| | * USAA General Indemnity Co. | 4527 | 4527 | 4527 | 4808 | 4560 | 4724 | 4695 | 4541 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 3: Single Male, Age 23*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| **Eastern Shore (w/o Cecil)** | * Agency Insurance Co. | 1779 | 1937 | 1896 | 2166 | 2108 | 1806 | 2114 | 1795 |
| | * AIG Property Casualty Co. | 1945 | 1945 | 1945 | 1945 | 1945 | 1945 | 1945 | 2246 |
| | * Allstate Indemnity Co. | 2689 | 2691 | 2740 | 2687 | 2583 | 2582 | 2691 | 2687 |
| | American National Property & Casualty Co. | 1708 | 1792 | 1774 | 1734 | 1758 | 1708 | 1778 | 1754 |
| | * American States Preferred Insurance Co. | 3340 | 3340 | 3340 | 3729 | 3183 | 3340 | 3568 | 3025 |
| | * Amica Mutual Insurance Co. | 2818 | 2818 | 2818 | 2818 | 2818 | 2818 | 2818 | 2818 |
| | * Brethren Mutual Insurance Co. | 1582 | 1718 | 1570 | 1590 | 1787 | 1472 | 1674 | 1475 |
| **Rates Effective as of 8/1/2020** | * Chubb National Insurance Co. | 2668 | 2668 | 2668 | 2470 | 2826 | 2668 | 2778 | 2686 |
| | Cincinnati Insurance Co. | 1918 | 1952 | 1770 | 1934 | 1933 | 1806 | 1874 | 1840 |
| | * CSAA General Insurance Co. | 3822 | 3905 | 3708 | 3375 | 3896 | 3375 | 3496 | 3490 |
| | * Cumberland Insurance Co. Inc. | 1774 | 1774 | 1774 | 1774 | 1719 | 1774 | 1719 | 1719 |
| | * Dairyland Insurance Co. | 5221 | 5829 | 4770 | 5426 | 6192 | 5221 | 6165 | 5112 |
| *** Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"** | Donegal Mutual Insurance Co. | 2404 | 2404 | 2404 | 2404 | 2404 | 2404 | 2404 | 2404 |
| | Elephant Insurance Co. | 4658 | 4745 | 4658 | 5485 | 4745 | 4658 | 4924 | 4745 |
| | * Encompass Home/Auto Insurance Co. | 2714 | 2714 | 2714 | 2714 | 2714 | 2714 | 2714 | 2714 |
| | Erie Insurance Exchange | 2221 | 2221 | 2221 | 2221 | 2221 | 2221 | 2221 | 2221 |
| | Esurance Property & Casualty Ins. Co. | 3466 | 3466 | 3466 | 3596 | 3530 | 3466 | 3566 | 3424 |
| | Farmers Insurance Exchange | 2440 | 2440 | 2440 | 2660 | 2440 | 2440 | 2619 | 2440 |
| | * Foremost Insurance Co. | 5344 | 5344 | 5344 | 5808 | 5344 | 5344 | 5742 | 5344 |
| | * Garrison Property & Casualty Ins. Co. | 2872 | 2928 | 2813 | 2704 | 2888 | 2805 | 2915 | 2781 |
| | * GEICO Casualty Co. | 922 | 934 | 922 | 922 | 934 | 922 | 934 | 934 |
| | * Hartford Casualty Insurance Co. | 3702 | 4239 | 3809 | 4558 | 4539 | 4203 | 4448 | 4498 |
| **n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.** | Horace Mann Insurance Co. | 1439 | 1439 | 1439 | 1439 | 1439 | 1439 | 1439 | 1439 |
| | Horace Mann Property & Casualty Ins. Co. | 1747 | 1747 | 1747 | 1747 | 1747 | 1747 | 1747 | 1747 |
| | IDS Property Casualty Inc. Co. | 1568 | 1706 | 1536 | 1546 | 1774 | 1492 | 1722 | 1544 |
| | * Integon Indemnity Co. | 1731 | 1814 | 1703 | 1855 | 1681 | 1452 | 1729 | 1638 |
| | * LM General Insurance Co. | 5695 | 5206 | 5548 | 6070 | 5079 | 5091 | 5168 | 4835 |
| | * LM Insurance Corp. | 6328 | 5784 | 6165 | 6744 | 5643 | 5656 | 5743 | 5372 |
| | Maryland Auto Insurance Fund | 2647 | 2647 | 2647 | 2647 | 2647 | 2647 | 2807 | 2647 |
| | * Meridian Security Insurance Co. | 2053 | 2269 | 2124 | 2095 | 2217 | 1929 | 2176 | 2015 |

*Scenario 3: Single Male, Age 23*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 3615 | 3615 | 3615 | 3615 | 3615 | 3615 | 3615 | 3615 |
| | * Metropolitan Direct Property and Casualty | 2424 | 2424 | 2424 | 2424 | 2424 | 2424 | 2424 | 2424 |
| | * Metropolitan Group Property and Casualty | 2928 | 2928 | 2928 | 2928 | 2928 | 2928 | 2928 | 2928 |
| | * Mutual Benefit Insurance Co. | 2647 | 2647 | 2647 | 2728 | 2647 | 2728 | 2728 | 2649 |
| | * National General Assurance Co. | 6165 | 6165 | 6165 | 6628 | 6165 | 6165 | 6508 | 6165 |
| | * Nationwide Property & Casualty Co. | 2456 | 2556 | 2580 | 2456 | 2604 | 2456 | 2604 | 2599 |
| | Old Dominion Insurance Co. | 2900 | 3046 | 2918 | 3126 | 2930 | 2930 | 3098 | 2986 |
| | Penn National Insurance Co. | 2995 | 2979 | 3039 | 3240 | 3023 | 2978 | 2985 | 3126 |
| | * Pharmacists Mutual Insurance Co. | 2320 | 2320 | 2320 | 2610 | 2320 | 2320 | 2320 | 2320 |
| | Privilege Underwriters Reciprocal Exch. | 2376 | 2376 | 2376 | 2376 | 2376 | 2376 | 2376 | 2654 |
| | * Progressive Select Insurance Co. | 1271 | 1141 | 1149 | 1163 | 1340 | 1110 | 1144 | 1149 |
| | * Progressive Specialty Insurance Co. | 1224 | 1352 | 1312 | 1492 | 1455 | 1261 | 1506 | 1251 |
| | * Root Insurance Co. | 1368 | 1387 | 1384 | 1264 | 1410 | 1329 | 1409 | 1383 |
| | * Selective Ins. Co. of South Carolina | 3630 | 2795 | 3030 | 3132 | 2598 | 2742 | 2547 | 2742 |
| | * State Farm Fire & Casualty Co. | 3203 | 3188 | 2864 | 3290 | 3389 | 2765 | 3325 | 2942 |
| | * State Farm Mutual Ins. Co. | 1872 | 1860 | 1679 | 1917 | 1983 | 1615 | 1935 | 1716 |
| | Teachers Insurance Co. | 1888 | 1888 | 1888 | 1888 | 1888 | 1888 | 1888 | 1888 |
| | * Travelers Property Casualty Insurance Co. | 2418 | 2646 | 2494 | 2446 | 2592 | 2254 | 2552 | 2360 |
| | * United Services Automobile Association | 1388 | 1528 | 1451 | 1457 | 1571 | 1455 | 1498 | 1430 |
| | * Unitrin Safeguard Insurance Co. | 3727 | 3550 | 2893 | 3054 | 3428 | 3181 | 3510 | 3392 |
| | * USAA Casualty Insurance Co. | 1567 | 1612 | 1461 | 1474 | 1638 | 1541 | 1588 | 1491 |
| | * USAA General Indemnity Co. | 3818 | 3818 | 3818 | 4030 | 3783 | 3963 | 3892 | 3770 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 4: Single Female, Age 23*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| **Eastern Shore (w/o Cecil)** | * Agency Insurance Co. | 2134 | 2378 | 2290 | 2657 | 2525 | 2230 | 2674 | 2214 |
| | * AIG Property Casualty Co. | 2361 | 2361 | 2361 | 2361 | 2361 | 2361 | 2361 | 2794 |
| | * Allstate Indemnity Co. | 2849 | 2852 | 2919 | 2847 | 2736 | 2736 | 2852 | 2846 |
| | American National Property & Casualty Co. | 2390 | 2490 | 2482 | 2440 | 2440 | 2390 | 2522 | 2476 |
| | * American States Preferred Insurance Co. | 3096 | 3096 | 3096 | 3463 | 2941 | 3096 | 3308 | 2799 |
| | * Amica Mutual Insurance Co. | 3074 | 3074 | 3074 | 3074 | 3074 | 3074 | 3074 | 3074 |
| | * Brethren Mutual Insurance Co. | 2039 | 2251 | 2011 | 2129 | 2349 | 1921 | 2207 | 1939 |
| **Rates Effective as of 8/1/2020** | * Chubb National Insurance Co. | 3745 | 3745 | 3745 | 3467 | 4004 | 3745 | 3953 | 3770 |
| | Cincinnati Insurance Co. | 3482 | 3533 | 3141 | 3515 | 3505 | 3251 | 3402 | 3330 |
| | * CSAA General Insurance Co. | 5959 | 6114 | 5860 | 5220 | 5982 | 5220 | 5432 | 5389 |
| | * Cumberland Insurance Co. Inc. | 2006 | 2006 | 2006 | 2006 | 1939 | 2006 | 1939 | 1939 |
| | * Dairyland Insurance Co. | 5096 | 5749 | 4633 | 5335 | 6121 | 5096 | 6105 | 4991 |
| *** Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"** | Donegal Mutual Insurance Co. | 2637 | 2637 | 2637 | 2637 | 2637 | 2637 | 2637 | 2637 |
| | Elephant Insurance Co. | 4743 | 4782 | 4743 | 5548 | 4782 | 4743 | 4977 | 4782 |
| | * Encompass Home/Auto Insurance Co. | 4066 | 4066 | 4066 | 4066 | 4066 | 4066 | 4066 | 4066 |
| | Erie Insurance Exchange | 2441 | 2441 | 2441 | 2441 | 2441 | 2441 | 2441 | 2441 |
| | Esurance Property & Casualty Ins. Co. | 3696 | 3696 | 3696 | 3846 | 3772 | 3696 | 3820 | 3670 |
| | Farmers Insurance Exchange | 4315 | 4315 | 4315 | 4785 | 4315 | 4315 | 4767 | 4315 |
| | * Foremost Insurance Co. | 4149 | 4149 | 4149 | 4529 | 4149 | 4149 | 4474 | 4149 |
| | * Garrison Property & Casualty Ins. Co. | 3080 | 3141 | 3001 | 2937 | 3138 | 3052 | 3217 | 3072 |
| | * GEICO Casualty Co. | 1083 | 1105 | 1083 | 1083 | 1105 | 1083 | 1105 | 1105 |
| | * Hartford Casualty Insurance Co. | 4055 | 4614 | 4171 | 4950 | 4938 | 4606 | 4845 | 4890 |
| **n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.** | Horace Mann Insurance Co. | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 |
| | Horace Mann Property & Casualty Ins. Co. | 1943 | 1943 | 1943 | 1943 | 1943 | 1943 | 1943 | 1943 |
| | IDS Property Casualty Inc. Co. | 2214 | 2424 | 2160 | 2204 | 2524 | 2104 | 2450 | 2192 |
| | * Integon Indemnity Co. | 2100 | 2222 | 2053 | 2257 | 2019 | 1763 | 2124 | 1981 |
| | * LM General Insurance Co. | 6168 | 5513 | 5967 | 6503 | 5467 | 5473 | 5606 | 5199 |
| | * LM Insurance Corp. | 6853 | 6126 | 6630 | 7226 | 6075 | 6081 | 6229 | 5777 |
| | Maryland Auto Insurance Fund | 2101 | 2101 | 2101 | 2101 | 2101 | 2101 | 2262 | 2101 |
| | * Meridian Security Insurance Co. | 3373 | 3718 | 3478 | 3469 | 3653 | 3182 | 3625 | 3327 |

*Scenario 4: Single Fema Scenario 4: Single Female, Age 23*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| **Eastern Shore (w/o Cecil)** | * Metropolitan Casualty Insurance Co. | 4002 | 4002 | 4002 | 4002 | 4002 | 4002 | 4002 | 4002 |
| | * Metropolitan Direct Property and Casualty | 2622 | 2622 | 2622 | 2622 | 2622 | 2622 | 2622 | 2622 |
| | * Metropolitan Group Property and Casualty | 3460 | 3460 | 3460 | 3460 | 3460 | 3460 | 3460 | 3460 |
| | * Mutual Benefit Insurance Co. | 2495 | 2495 | 2495 | 2555 | 2495 | 2555 | 2555 | 2488 |
| | * National General Assurance Co. | 6835 | 6835 | 6835 | 7590 | 6835 | 6835 | 7368 | 6835 |
| | * Nationwide Property & Casualty Co. | 3341 | 3439 | 3506 | 3341 | 3560 | 3341 | 3560 | 3522 |
| | Old Dominion Insurance Co. | 4396 | 4608 | 4414 | 4800 | 4426 | 4426 | 4740 | 4506 |
| | Penn National Insurance Co. | 3707 | 3680 | 3766 | 4024 | 3738 | 3690 | 3707 | 3878 |
| | * Pharmacists Mutual Insurance Co. | 2637 | 2637 | 2637 | 3019 | 2637 | 2637 | 2637 | 2637 |
| | Privilege Underwriters Reciprocal Exch. | 2909 | 2909 | 2909 | 2909 | 2909 | 2909 | 2909 | 3276 |
| | * Progressive Select Insurance Co. | 1635 | 1470 | 1454 | 1509 | 1714 | 1436 | 1493 | 1487 |
| | * Progressive Specialty Insurance Co. | 1522 | 1719 | 1636 | 1898 | 1805 | 1608 | 1968 | 1596 |
| | * Root Insurance Co. | 1740 | 1807 | 1782 | 1644 | 1810 | 1723 | 1819 | 1803 |
| | * Selective Ins. Co. of South Carolina | 5111 | 3859 | 4235 | 4397 | 3638 | 3849 | 3580 | 3849 |
| | * State Farm Fire & Casualty Co. | 3748 | 3740 | 3337 | 3867 | 3961 | 3237 | 3914 | 3450 |
| | * State Farm Mutual Ins. Co. | 1860 | 1855 | 1655 | 1918 | 1969 | 1604 | 1940 | 1711 |
| | Teachers Insurance Co. | 2105 | 2105 | 2105 | 2105 | 2105 | 2105 | 2105 | 2105 |
| | * Travelers Property Casualty Insurance Co. | 2932 | 3214 | 3024 | 2978 | 3158 | 2746 | 3114 | 2866 |
| | * United Services Automobile Association | 1433 | 1574 | 1490 | 1520 | 1652 | 1511 | 1579 | 1510 |
| | * Unitrin Safeguard Insurance Co. | 4754 | 4586 | 3795 | 4072 | 4464 | 4175 | 4608 | 4400 |
| | * USAA Casualty Insurance Co. | 1629 | 1685 | 1530 | 1553 | 1738 | 1625 | 1698 | 1590 |
| | * USAA General Indemnity Co. | 4100 | 4100 | 4100 | 4356 | 4103 | 4278 | 4243 | 4096 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 5: Single Male, Age 30*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Agency Insurance Co. | 1298 | 1410 | 1386 | 1569 | 1548 | 1311 | 1529 | 1304 |
| | * AIG Property Casualty Co. | 2176 | 2176 | 2176 | 2176 | 2176 | 2176 | 2176 | 2507 |
| | * Allstate Indemnity Co. | 1845 | 1846 | 1862 | 1843 | 1779 | 1779 | 1846 | 1844 |
| | American National Property & Casualty Co. | 1594 | 1670 | 1652 | 1614 | 1640 | 1594 | 1652 | 1632 |
| | * American States Preferred Insurance Co. | 2902 | 2902 | 2902 | 3199 | 2806 | 2902 | 3070 | 2701 |
| | * Amica Mutual Insurance Co. | 1462 | 1462 | 1462 | 1462 | 1462 | 1462 | 1462 | 1462 |
| | * Brethren Mutual Insurance Co. | 1406 | 1513 | 1395 | 1402 | 1576 | 1304 | 1478 | 1303 |
| | * Chubb National Insurance Co. | 2150 | 2150 | 2150 | 1992 | 2244 | 2150 | 2218 | 2165 |
| | Cincinnati Insurance Co. | 2158 | 2203 | 2021 | 2173 | 2185 | 2033 | 2107 | 2081 |
| | * CSAA General Insurance Co. | 1699 | 1707 | 1627 | 1526 | 1788 | 1526 | 1560 | 1560 |
| | * Cumberland Insurance Co. Inc. | 1173 | 1173 | 1173 | 1173 | 1141 | 1173 | 1141 | 1141 |
| | * Dairyland Insurance Co. | 4156 | 4677 | 3791 | 4333 | 4976 | 4156 | 4937 | 4063 |
| | Donegal Mutual Insurance Co. | 1864 | 1864 | 1864 | 1864 | 1864 | 1864 | 1864 | 1864 |
| | Elephant Insurance Co. | 4868 | 4905 | 4868 | 5733 | 4905 | 4868 | 5111 | 4905 |
| | * Encompass Home/Auto Insurance Co. | 1469 | 1469 | 1469 | 1469 | 1469 | 1469 | 1469 | 1469 |
| | Erie Insurance Exchange | 1389 | 1389 | 1389 | 1389 | 1389 | 1389 | 1389 | 1389 |
| | Esurance Property & Casualty Ins. Co. | 1856 | 1856 | 1856 | 1908 | 1888 | 1856 | 1902 | 1830 |
| | Farmers Insurance Exchange | 1680 | 1680 | 1680 | 1812 | 1680 | 1680 | 1776 | 1680 |
| | * Foremost Insurance Co. | 2468 | 2468 | 2468 | 2668 | 2468 | 2468 | 2630 | 2468 |
| | * Garrison Property & Casualty Ins. Co. | 2033 | 2087 | 1986 | 1939 | 2089 | 2006 | 2125 | 2027 |
| | * GEICO Casualty Co. | 962 | 970 | 962 | 962 | 970 | 962 | 970 | 970 |
| | * Hartford Casualty Insurance Co. | 3851 | 4500 | 3961 | 4834 | 4782 | 4376 | 4643 | 4719 |
| | Horace Mann Insurance Co. | 1032 | 1032 | 1032 | 1032 | 1032 | 1032 | 1032 | 1032 |
| | Horace Mann Property & Casualty Ins. Co. | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 | 1615 |
| | IDS Property Casualty Inc. Co. | 1086 | 1168 | 1062 | 1050 | 1222 | 1024 | 1176 | 1054 |
| | * Integon Indemnity Co. | 1920 | 2011 | 1921 | 2059 | 1922 | 1637 | 1944 | 1846 |
| | * LM General Insurance Co. | 3924 | 3348 | 3682 | 3879 | 3378 | 3345 | 3476 | 3158 |
| | * LM Insurance Corp. | 4360 | 3720 | 4091 | 4310 | 3754 | 3717 | 3862 | 3509 |
| | Maryland Auto Insurance Fund | 2753 | 2744 | 2744 | 2744 | 2744 | 2744 | 3003 | 2744 |
| | * Meridian Security Insurance Co. | 1508 | 1670 | 1563 | 1539 | 1629 | 1424 | 1587 | 1481 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 5: Single Male, Age 30*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 2676 | 2676 | 2676 | 2676 | 2676 | 2676 | 2676 | 2676 |
| | * Metropolitan Direct Property and Casualty | 2016 | 2016 | 2016 | 2016 | 2016 | 2016 | 2016 | 2016 |
| | * Metropolitan Group Property and Casualty | 2264 | 2264 | 2264 | 2264 | 2264 | 2264 | 2264 | 2264 |
| | * Mutual Benefit Insurance Co. | 1686 | 1686 | 1686 | 1697 | 1686 | 1697 | 1697 | 1669 |
| | * National General Assurance Co. | 7581 | 7581 | 7581 | 8211 | 7581 | 7581 | 8043 | 7581 |
| | * Nationwide Property & Casualty Co. | 1283 | 1455 | 1341 | 1283 | 1478 | 1283 | 1478 | 1469 |
| | Old Dominion Insurance Co. | 1902 | 1998 | 1920 | 2020 | 1932 | 1932 | 2022 | 1966 |
| | Penn National Insurance Co. | 1566 | 1559 | 1586 | 1690 | 1584 | 1553 | 1560 | 1633 |
| | * Pharmacists Mutual Insurance Co. | 2418 | 2418 | 2418 | 2624 | 2418 | 2418 | 2418 | 2418 |
| | Privilege Underwriters Reciprocal Exch. | 2405 | 2405 | 2405 | 2405 | 2405 | 2405 | 2405 | 2684 |
| | * Progressive Select Insurance Co. | 823 | 739 | 762 | 748 | 891 | 712 | 731 | 741 |
| | * Progressive Specialty Insurance Co. | 990 | 1087 | 1066 | 1192 | 1179 | 1011 | 1203 | 1004 |
| | * Root Insurance Co. | 1051 | 1065 | 1064 | 971 | 1086 | 1019 | 1082 | 1062 |
| | * Selective Ins. Co. of South Carolina | 2664 | 2154 | 2276 | 2322 | 1937 | 2038 | 1880 | 2038 |
| | * State Farm Fire & Casualty Co. | 2384 | 2373 | 2152 | 2437 | 2518 | 2074 | 2469 | 2195 |
| | * State Farm Mutual Ins. Co. | 1375 | 1365 | 1242 | 1401 | 1454 | 1192 | 1418 | 1261 |
| | Teachers Insurance Co. | 1746 | 1746 | 1746 | 1746 | 1746 | 1746 | 1746 | 1746 |
| | * Travelers Property Casualty Insurance Co. | 1975 | 2199 | 2062 | 1998 | 2146 | 1864 | 2081 | 1918 |
| | * United Services Automobile Association | 1164 | 1273 | 1210 | 1228 | 1340 | 1221 | 1280 | 1223 |
| | * Unitrin Safeguard Insurance Co. | 2177 | 2073 | 1680 | 1767 | 2091 | 1869 | 2136 | 2067 |
| | * USAA Casualty Insurance Co. | 1319 | 1358 | 1237 | 1254 | 1406 | 1306 | 1370 | 1287 |
| | * USAA General Indemnity Co. | 2136 | 2136 | 2136 | 2255 | 2127 | 2216 | 2199 | 2125 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 6: Single Female, Age 30*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Agency Insurance Co. | 1256 | 1359 | 1358 | 1492 | 1522 | 1253 | 1464 | 1249 |
| | * AIG Property Casualty Co. | 2057 | 2057 | 2057 | 2057 | 2057 | 2057 | 2057 | 2345 |
| | * Allstate Indemnity Co. | 1580 | 1581 | 1583 | 1579 | 1526 | 1526 | 1581 | 1579 |
| | American National Property & Casualty Co. | 922 | 968 | 956 | 934 | 954 | 922 | 956 | 942 |
| | * American States Preferred Insurance Co. | 3245 | 3245 | 3245 | 3547 | 3142 | 3245 | 3430 | 3036 |
| | * Amica Mutual Insurance Co. | 1419 | 1419 | 1419 | 1419 | 1419 | 1419 | 1419 | 1419 |
| | * Brethren Mutual Insurance Co. | 1205 | 1328 | 1190 | 1207 | 1375 | 1116 | 1280 | 1129 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 1620 | 1620 | 1620 | 1501 | 1676 | 1620 | 1656 | 1631 |
| | Cincinnati Insurance Co. | 1251 | 1285 | 1187 | 1262 | 1273 | 1188 | 1226 | 1215 |
| | * CSAA General Insurance Co. | 1347 | 1354 | 1285 | 1207 | 1417 | 1207 | 1245 | 1239 |
| | * Cumberland Insurance Co. Inc. | 986 | 986 | 986 | 986 | 961 | 986 | 961 | 961 |
| | * Dairyland Insurance Co. | 3053 | 3436 | 2767 | 3165 | 3678 | 3053 | 3606 | 2964 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 1812 | 1812 | 1812 | 1812 | 1812 | 1812 | 1812 | 1812 |
| | Elephant Insurance Co. | 3598 | 3661 | 3598 | 4165 | 3661 | 3598 | 3798 | 3661 |
| | * Encompass Home/Auto Insurance Co. | 1126 | 1126 | 1126 | 1126 | 1126 | 1126 | 1126 | 1126 |
| | Erie Insurance Exchange | 979 | 979 | 979 | 979 | 979 | 979 | 979 | 979 |
| | Esurance Property & Casualty Ins. Co. | 1390 | 1390 | 1390 | 1424 | 1416 | 1390 | 1424 | 1378 |
| | * Farmers Insurance Exchange | 1630 | 1630 | 1630 | 1765 | 1630 | 1630 | 1753 | 1630 |
| | * Foremost Insurance Co. | 1797 | 1797 | 1797 | 1945 | 1797 | 1797 | 1914 | 1797 |
| | * Garrison Property & Casualty Ins. Co. | 1726 | 1772 | 1684 | 1643 | 1776 | 1700 | 1797 | 1718 |
| | * GEICO Casualty Co. | 987 | 986 | 987 | 987 | 986 | 987 | 986 | 986 |
| | * Hartford Casualty Insurance Co. | 1839 | 2117 | 1889 | 2251 | 2210 | 2068 | 2151 | 2183 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | * Horace Mann Insurance Co. | 812 | 812 | 812 | 812 | 812 | 812 | 812 | 812 |
| | * Horace Mann Property & Casualty Ins. Co. | 1245 | 1245 | 1245 | 1245 | 1245 | 1245 | 1245 | 1245 |
| | IDS Property Casualty Inc. Co. | 1032 | 1118 | 1008 | 994 | 1166 | 970 | 1116 | 1004 |
| | * Integon Indemnity Co. | 1275 | 1333 | 1276 | 1371 | 1278 | 1096 | 1289 | 1230 |
| | * LM General Insurance Co. | 2991 | 2501 | 2775 | 2906 | 2550 | 2512 | 2633 | 2376 |
| | * LM Insurance Corp. | 3323 | 2779 | 3083 | 3229 | 2834 | 2791 | 2926 | 2640 |
| | Maryland Auto Insurance Fund | 3453 | 3453 | 3453 | 3453 | 3453 | 3453 | 3643 | 3453 |
| | * Meridian Security Insurance Co. | 1185 | 1290 | 1230 | 1211 | 1274 | 1121 | 1251 | 1169 |

*Scenario 6: Single Female, Age 30*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 1786 | 1786 | 1786 | 1786 | 1786 | 1786 | 1786 | 1786 |
| | * Metropolitan Direct Property and Casualty | 1332 | 1332 | 1332 | 1332 | 1332 | 1332 | 1332 | 1332 |
| | * Metropolitan Group Property and Casualty | 1584 | 1584 | 1584 | 1584 | 1584 | 1584 | 1584 | 1584 |
| | * Mutual Benefit Insurance Co. | 1141 | 1141 | 1141 | 1131 | 1141 | 1131 | 1131 | 1122 |
| | * National General Assurance Co. | 1977 | 1977 | 1977 | 2146 | 1977 | 1977 | 2098 | 1977 |
| | * Nationwide Property & Casualty Co. | 1341 | 1546 | 1410 | 1341 | 1564 | 1341 | 1564 | 1561 |
| | Old Dominion Insurance Co. | 1270 | 1338 | 1288 | 1340 | 1300 | 1300 | 1348 | 1324 |
| | * Penn National Insurance Co. | 1142 | 1138 | 1154 | 1222 | 1152 | 1134 | 1133 | 1187 |
| | * Pharmacists Mutual Insurance Co. | 1513 | 1513 | 1513 | 1613 | 1513 | 1513 | 1513 | 1513 |
| | Privilege Underwriters Reciprocal Exch. | 1561 | 1561 | 1561 | 1561 | 1561 | 1561 | 1561 | 1732 |
| | * Progressive Select Insurance Co. | 686 | 619 | 643 | 621 | 753 | 595 | 612 | 619 |
| | * Progressive Specialty Insurance Co. | 818 | 897 | 892 | 972 | 994 | 827 | 983 | 824 |
| | * Root Insurance Co. | 846 | 858 | 858 | 779 | 884 | 818 | 874 | 857 |
| | * Selective Ins. Co. of South Carolina | 1571 | 1263 | 1344 | 1373 | 1152 | 1209 | 1123 | 1209 |
| | * State Farm Fire & Casualty Co. | 2047 | 2031 | 1862 | 2076 | 2170 | 1785 | 2096 | 1884 |
| | * State Farm Mutual Ins. Co. | 1182 | 1171 | 1077 | 1195 | 1256 | 1027 | 1206 | 1084 |
| | * Teachers Insurance Co. | 1347 | 1347 | 1347 | 1347 | 1347 | 1347 | 1347 | 1347 |
| | * Travelers Property Casualty Insurance Co. | 1362 | 1511 | 1422 | 1369 | 1473 | 1287 | 1420 | 1318 |
| | * United Services Automobile Association | 913 | 998 | 949 | 962 | 1043 | 956 | 998 | 955 |
| | * Unitrin Safeguard Insurance Co. | 1790 | 1702 | 1378 | 1439 | 1676 | 1505 | 1707 | 1657 |
| | * USAA Casualty Insurance Co. | 1004 | 1032 | 939 | 952 | 1064 | 991 | 1036 | 978 |
| | * USAA General Indemnity Co. | 1470 | 1470 | 1470 | 1549 | 1466 | 1521 | 1510 | 1462 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 7: Single Male, Age 40*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Agency Insurance Co. | 1415 | 1550 | 1503 | 1715 | 1676 | 1439 | 1717 | 1427 |
| | * AIG Property Casualty Co. | 2348 | 2348 | 2348 | 2348 | 2348 | 2348 | 2348 | 2685 |
| | * Allstate Indemnity Co. | 2053 | 2055 | 2072 | 2051 | 1978 | 1977 | 2055 | 2052 |
| | American National Property & Casualty Co. | 1636 | 1710 | 1698 | 1662 | 1682 | 1636 | 1702 | 1680 |
| | * American States Preferred Insurance Co. | 3104 | 3104 | 3104 | 3389 | 3013 | 3104 | 3277 | 2913 |
| | * Amica Mutual Insurance Co. | 1730 | 1730 | 1730 | 1730 | 1730 | 1730 | 1730 | 1730 |
| | * Brethren Mutual Insurance Co. | 1441 | 1563 | 1395 | 1433 | 1626 | 1328 | 1518 | 1335 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 2280 | 2280 | 2280 | 2108 | 2404 | 2280 | 2362 | 2301 |
| | Cincinnati Insurance Co. | 1077 | 1107 | 1026 | 1089 | 1098 | 1025 | 1059 | 1046 |
| | * CSAA General Insurance Co. | 1921 | 1939 | 1847 | 1746 | 2019 | 1746 | 1763 | 1756 |
| | * Cumberland Insurance Co. Inc. | 1051 | 1051 | 1051 | 1051 | 1022 | 1051 | 1022 | 1022 |
| | * Dairyland Insurance Co. | 4112 | 4658 | 3731 | 4290 | 4980 | 4112 | 4905 | 4002 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 2010 | 2010 | 2010 | 2010 | 2010 | 2010 | 2010 | 2010 |
| | Elephant Insurance Co. | 3685 | 3714 | 3685 | 4323 | 3714 | 3685 | 3868 | 3714 |
| | * Encompass Home/Auto Insurance Co. | 1795 | 1795 | 1795 | 1795 | 1795 | 1795 | 1795 | 1795 |
| | Erie Insurance Exchange | 1571 | 1571 | 1571 | 1571 | 1571 | 1571 | 1571 | 1571 |
| | Esurance Property & Casualty Ins. Co. | 1930 | 1930 | 1930 | 1990 | 1972 | 1930 | 1986 | 1932 |
| | Farmers Insurance Exchange | 1863 | 1863 | 1863 | 2016 | 1863 | 1863 | 2006 | 1863 |
| | * Foremost Insurance Co. | 2238 | 2238 | 2238 | 2438 | 2238 | 2238 | 2408 | 2238 |
| | * Garrison Property & Casualty Ins. Co. | 1862 | 1914 | 1816 | 1782 | 1934 | 1847 | 1975 | 1887 |
| | * GEICO Casualty Co. | 1059 | 1065 | 1059 | 1059 | 1065 | 1059 | 1065 | 1065 |
| | * Hartford Casualty Insurance Co. | 2487 | 2885 | 2556 | 3037 | 3007 | 2808 | 2943 | 2984 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | Horace Mann Insurance Co. | 949 | 949 | 949 | 949 | 949 | 949 | 949 | 949 |
| | Horace Mann Property & Casualty Ins. Co. | 1483 | 1483 | 1483 | 1483 | 1483 | 1483 | 1483 | 1483 |
| | IDS Property Casualty Inc. Co. | 1046 | 1138 | 1020 | 1018 | 1188 | 984 | 1144 | 1022 |
| | * Integon Indemnity Co. | 1519 | 1658 | 1505 | 1668 | 1536 | 1354 | 1672 | 1529 |
| | * LM General Insurance Co. | 4021 | 3423 | 3769 | 3951 | 3460 | 3415 | 3553 | 3226 |
| | * LM Insurance Corp. | 4467 | 3803 | 4188 | 4391 | 3845 | 3795 | 3948 | 3584 |
| | Maryland Auto Insurance Fund | 3067 | 3067 | 3067 | 3067 | 3067 | 3067 | 3227 | 3067 |
| | * Meridian Security Insurance Co. | 1530 | 1674 | 1588 | 1563 | 1650 | 1447 | 1619 | 1506 |

*Scenario 7: Single Male, Age 40*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 2742 | 2742 | 2742 | 2742 | 2742 | 2742 | 2742 | 2742 |
| | * Metropolitan Direct Property and Casualty | 2072 | 2072 | 2072 | 2072 | 2072 | 2072 | 2072 | 2072 |
| | * Metropolitan Group Property and Casualty | 2224 | 2224 | 2224 | 2224 | 2224 | 2224 | 2224 | 2224 |
| | * Mutual Benefit Insurance Co. | 1606 | 1606 | 1606 | 1597 | 1606 | 1597 | 1597 | 1581 |
| | * National General Assurance Co. | 4728 | 4728 | 4728 | 5288 | 4728 | 4728 | 5122 | 4728 |
| | * Nationwide Property & Casualty Co. | 1484 | 1689 | 1554 | 1484 | 1725 | 1484 | 1725 | 1715 |
| | Old Dominion Insurance Co. | 1836 | 1926 | 1854 | 1934 | 1866 | 1866 | 1936 | 1902 |
| | Penn National Insurance Co. | 1606 | 1598 | 1623 | 1733 | 1624 | 1594 | 1603 | 1677 |
| | * Pharmacists Mutual Insurance Co. | 2499 | 2499 | 2499 | 2630 | 2499 | 2499 | 2499 | 2499 |
| | Privilege Underwriters Reciprocal Exch. | 2377 | 2377 | 2377 | 2377 | 2377 | 2377 | 2377 | 2641 |
| | * Progressive Select Insurance Co. | 884 | 792 | 810 | 800 | 952 | 766 | 791 | 795 |
| | * Progressive Specialty Insurance Co. | 1045 | 1156 | 1126 | 1257 | 1248 | 1073 | 1298 | 1063 |
| | * Root Insurance Co. | 1214 | 1247 | 1236 | 1128 | 1271 | 1189 | 1268 | 1244 |
| | * Selective Ins. Co. of South Carolina | 2458 | 1983 | 2099 | 2143 | 1791 | 1883 | 1740 | 1883 |
| | * State Farm Fire & Casualty Co. | 2356 | 2357 | 2113 | 2423 | 2491 | 2052 | 2460 | 2181 |
| | * State Farm Mutual Ins. Co. | 1354 | 1352 | 1215 | 1389 | 1435 | 1175 | 1409 | 1249 |
| | Teachers Insurance Co. | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 | 1605 |
| | * Travelers Property Casualty Insurance Co. | 2120 | 2335 | 2215 | 2157 | 2304 | 2010 | 2258 | 2069 |
| | * United Services Automobile Association | 1090 | 1192 | 1131 | 1155 | 1267 | 1147 | 1213 | 1161 |
| | * Unitrin Safeguard Insurance Co. | 2357 | 2253 | 1838 | 1940 | 2247 | 2028 | 2302 | 2216 |
| | * USAA Casualty Insurance Co. | 1229 | 1268 | 1154 | 1173 | 1324 | 1223 | 1295 | 1218 |
| | * USAA General Indemnity Co. | 1430 | 1430 | 1430 | 1510 | 1436 | 1483 | 1483 | 1430 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 8: Single Female, Age 40*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Agency Insurance Co. | 1268 | 2084 | 1349 | 1534 | 1513 | 1278 | 1510 | 1271 |
| | * AIG Property Casualty Co. | 2069 | 2069 | 2069 | 2069 | 2069 | 2069 | 2069 | 2375 |
| | * Allstate Indemnity Co. | 1322 | 1323 | 1337 | 1321 | 1281 | 1281 | 1323 | 1322 |
| | American National Property & Casualty Co. | 856 | 902 | 888 | 870 | 888 | 856 | 894 | 882 |
| | * American States Preferred Insurance Co. | 2704 | 2704 | 2704 | 2981 | 2616 | 2704 | 2865 | 2516 |
| | * Amica Mutual Insurance Co. | 1364 | 1364 | 1364 | 1364 | 1364 | 1364 | 1364 | 1364 |
| | * Brethren Mutual Insurance Co. | 1007 | 1094 | 1000 | 980 | 1127 | 931 | 983 | 933 |
| | * Chubb National Insurance Co. | 1477 | 1477 | 1477 | 1370 | 1535 | 1477 | 1509 | 1491 |
| | Cincinnati Insurance Co. | 979 | 1000 | 927 | 988 | 993 | 933 | 958 | 946 |
| | * CSAA General Insurance Co. | 1094 | 1100 | 1059 | 992 | 1137 | 992 | 1013 | 1007 |
| | * Cumberland Insurance Co. Inc. | 745 | 745 | 745 | 745 | 727 | 745 | 727 | 727 |
| | * Dairyland Insurance Co. | 2905 | 3291 | 2634 | 3036 | 3518 | 2905 | 3476 | 2831 |
| | Donegal Mutual Insurance Co. | 1549 | 1549 | 1549 | 1549 | 1549 | 1549 | 1549 | 1549 |
| | Elephant Insurance Co. | 2898 | 2951 | 2898 | 3319 | 2951 | 2898 | 3048 | 2951 |
| | * Encompass Home/Auto Insurance Co. | 1095 | 1095 | 1095 | 1095 | 1095 | 1095 | 1095 | 1095 |
| | Erie Insurance Exchange | 1035 | 1035 | 1035 | 1035 | 1035 | 1035 | 1035 | 1035 |
| | Esurance Property & Casualty Ins. Co. | 1280 | 1280 | 1280 | 1314 | 1304 | 1280 | 1312 | 1278 |
| | * Farmers Insurance Exchange | 1339 | 1339 | 1339 | 1435 | 1339 | 1339 | 1415 | 1339 |
| | * Foremost Insurance Co. | 1681 | 1681 | 1681 | 1803 | 1681 | 1681 | 1770 | 1681 |
| | * Garrison Property & Casualty Ins. Co. | 1437 | 1477 | 1400 | 1374 | 1490 | 1422 | 1514 | 1449 |
| | * GEICO Casualty Co. | 828 | 829 | 828 | 828 | 829 | 828 | 829 | 829 |
| | * Hartford Casualty Insurance Co. | 1320 | 1511 | 1353 | 1589 | 1564 | 1475 | 1530 | 1549 |
| | * Horace Mann Insurance Co. | 710 | 710 | 710 | 710 | 710 | 710 | 710 | 710 |
| | * Horace Mann Property & Casualty Ins. Co. | 1087 | 1087 | 1087 | 1087 | 1087 | 1087 | 1087 | 1087 |
| | IDS Property Casualty Inc. Co. | 880 | 956 | 860 | 854 | 998 | 828 | 958 | 858 |
| | * Integon Indemnity Co. | 1120 | 1187 | 1119 | 1212 | 1126 | 976 | 1160 | 1096 |
| | * LM General Insurance Co. | 2649 | 2173 | 2434 | 2531 | 2242 | 2191 | 2323 | 2082 |
| | * LM Insurance Corp. | 2944 | 2415 | 2705 | 2813 | 2491 | 2435 | 2582 | 2313 |
| | Maryland Auto Insurance Fund | 3250 | 3250 | 3250 | 3250 | 3250 | 3250 | 3425 | 3250 |
| | * Meridian Security Insurance Co. | 1026 | 1117 | 1064 | 1049 | 1102 | 973 | 1081 | 1014 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 8: Single Female, Age 40*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 1874 | 1874 | 1874 | 1874 | 1874 | 1874 | 1874 | 1874 |
| | * Metropolitan Direct Property and Casualty | 1400 | 1400 | 1400 | 1400 | 1400 | 1400 | 1400 | 1400 |
| | * Metropolitan Group Property and Casualty | 1524 | 1524 | 1524 | 1524 | 1524 | 1524 | 1524 | 1524 |
| | * Mutual Benefit Insurance Co. | 1037 | 1037 | 1037 | 1041 | 1037 | 1041 | 1041 | 1026 |
| | * National General Assurance Co. | 2029 | 2029 | 2029 | 2213 | 2029 | 2029 | 2161 | 2029 |
| | * Nationwide Property & Casualty Co. | 1108 | 1253 | 1152 | 1108 | 1273 | 1108 | 1273 | 1269 |
| | Old Dominion Insurance Co. | 982 | 1036 | 1000 | 1052 | 1012 | 1012 | 1054 | 1032 |
| | * Penn National Insurance Co. | 1005 | 1002 | 1016 | 1077 | 1016 | 998 | 999 | 1044 |
| | * Pharmacists Mutual Insurance Co. | 1273 | 1273 | 1273 | 1360 | 1273 | 1273 | 1273 | 1273 |
| | Privilege Underwriters Reciprocal Exch. | 1403 | 1403 | 1403 | 1403 | 1403 | 1403 | 1403 | 1566 |
| | * Progressive Select Insurance Co. | 651 | 587 | 606 | 593 | 709 | 568 | 586 | 590 |
| | * Progressive Specialty Insurance Co. | 772 | 848 | 833 | 927 | 932 | 784 | 940 | 781 |
| | * Root Insurance Co. | 879 | 905 | 896 | 819 | 922 | 862 | 920 | 903 |
| | * Selective Ins. Co. of South Carolina | 1559 | 1226 | 1321 | 1358 | 1135 | 1194 | 1111 | 1194 |
| | * State Farm Fire & Casualty Co. | 1649 | 1641 | 1494 | 1684 | 1736 | 1441 | 1707 | 1520 |
| | * State Farm Mutual Ins. Co. | 941 | 934 | 853 | 958 | 993 | 818 | 970 | 863 |
| | * Teachers Insurance Co. | 1175 | 1175 | 1175 | 1175 | 1175 | 1175 | 1175 | 1175 |
| | * Travelers Property Casualty Insurance Co. | 1096 | 1193 | 1141 | 1111 | 1181 | 1043 | 1160 | 1072 |
| | * United Services Automobile Association | 784 | 855 | 813 | 828 | 901 | 822 | 863 | 827 |
| | * Unitrin Safeguard Insurance Co. | 1605 | 1528 | 1232 | 1288 | 1521 | 1357 | 1547 | 1503 |
| | * USAA Casualty Insurance Co. | 856 | 881 | 804 | 816 | 915 | 849 | 894 | 844 |
| | * USAA General Indemnity Co. | 958 | 958 | 958 | 1009 | 960 | 991 | 989 | 957 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 9: Single Male, Age 50*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Agency Insurance Co. | 1627 | 2623 | 1813 | 1926 | 2012 | 1631 | 1865 | 1631 |
| | * AIG Property Casualty Co. | 2494 | 2494 | 2494 | 2494 | 2494 | 2494 | 2494 | 2901 |
| | * Allstate Indemnity Co. | 2121 | 2122 | 2131 | 2120 | 2042 | 2041 | 2122 | 2120 |
| | American National Property & Casualty Co. | 1238 | 1290 | 1284 | 1254 | 1270 | 1238 | 1270 | 1254 |
| | * American States Preferred Insurance Co. | 3648 | 3648 | 3648 | 4038 | 3525 | 3648 | 3845 | 3424 |
| | * Amica Mutual Insurance Co. | 1876 | 1876 | 1876 | 1876 | 1876 | 1876 | 1876 | 1876 |
| | * Brethren Mutual Insurance Co. | 1266 | 1334 | 1261 | 1217 | 1382 | 1169 | 1298 | 1155 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 2212 | 2212 | 2212 | 2064 | 2279 | 2212 | 2263 | 2233 |
| | Cincinnati Insurance Co. | 1318 | 1353 | 1253 | 1327 | 1339 | 1250 | 1291 | 1279 |
| | * CSAA General Insurance Co. | 1194 | 1196 | 1172 | 1078 | 1247 | 1078 | 1098 | 1100 |
| | * Cumberland Insurance Co. Inc. | 982 | 982 | 982 | 982 | 957 | 982 | 957 | 957 |
| | * Dairyland Insurance Co. | 4761 | 5030 | 4434 | 4721 | 5343 | 4761 | 5044 | 4576 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 2608 | 2608 | 2608 | 2608 | 2608 | 2608 | 2608 | 2608 |
| | Elephant Insurance Co. | 3716 | 3762 | 3716 | 4355 | 3762 | 3716 | 3897 | 3762 |
| | * Encompass Home/Auto Insurance Co. | 1802 | 1802 | 1802 | 1802 | 1802 | 1802 | 1802 | 1802 |
| | Erie Insurance Exchange | 1194 | 1194 | 1194 | 1194 | 1194 | 1194 | 1194 | 1194 |
| | Esurance Property & Casualty Ins. Co. | 1916 | 1916 | 1916 | 1970 | 1948 | 1916 | 1962 | 1870 |
| | * Farmers Insurance Exchange | 2079 | 2079 | 2079 | 2224 | 2079 | 2079 | 2155 | 2079 |
| | * Foremost Insurance Co. | 1935 | 1935 | 1935 | 2074 | 1935 | 1935 | 2031 | 1935 |
| | * Garrison Property & Casualty Ins. Co. | 2310 | 2365 | 2258 | 2213 | 2361 | 2286 | 2413 | 2303 |
| | * GEICO Casualty Co. | 1393 | 1378 | 1393 | 1393 | 1378 | 1393 | 1378 | 1378 |
| | * Hartford Casualty Insurance Co. | 1939 | 2218 | 1989 | 2258 | 2225 | 2159 | 2204 | 2230 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | * Horace Mann Insurance Co. | 1210 | 1210 | 1210 | 1210 | 1210 | 1210 | 1210 | 1210 |
| | * Horace Mann Property & Casualty Ins. Co. | 1828 | 1828 | 1828 | 1828 | 1828 | 1828 | 1828 | 1828 |
| | IDS Property Casualty Inc. Co. | 1382 | 1482 | 1358 | 1308 | 1546 | 1298 | 1478 | 1328 |
| | * Integon Indemnity Co. | 1299 | 1358 | 1298 | 1382 | 1297 | 1109 | 1319 | 1249 |
| | * LM General Insurance Co. | 3672 | 3396 | 3556 | 3577 | 3362 | 3418 | 3411 | 3253 |
| | * LM Insurance Corp. | 4080 | 3774 | 3951 | 3975 | 3736 | 3798 | 3790 | 3615 |
| | Maryland Auto Insurance Fund | 5319 | 5319 | 5319 | 5319 | 5319 | 5319 | 5678 | 5319 |
| | * Meridian Security Insurance Co. | 1368 | 1512 | 1416 | 1397 | 1469 | 1306 | 1423 | 1350 |

*Scenario 9: Single Male, Age 50*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 2831 | 2831 | 2831 | 2831 | 2831 | 2831 | 2831 | 2831 |
| | * Metropolitan Direct Property and Casualty | 2196 | 2196 | 2196 | 2196 | 2196 | 2196 | 2196 | 2196 |
| | * Metropolitan Group Property and Casualty | 2162 | 2162 | 2162 | 2162 | 2162 | 2162 | 2162 | 2162 |
| | * Mutual Benefit Insurance Co. | 1216 | 1216 | 1216 | 1236 | 1216 | 1236 | 1236 | 1210 |
| | * National General Assurance Co. | 2752 | 2752 | 2752 | 3031 | 2752 | 2752 | 2953 | 2752 |
| | * Nationwide Property & Casualty Co. | 1650 | 1888 | 1704 | 1650 | 1898 | 1650 | 1898 | 1874 |
| | Old Dominion Insurance Co. | 1270 | 1340 | 1288 | 1366 | 1300 | 1300 | 1366 | 1328 |
| | * Penn National Insurance Co. | 1360 | 1356 | 1372 | 1452 | 1375 | 1344 | 1345 | 1409 |
| | * Pharmacists Mutual Insurance Co. | 1271 | 1271 | 1271 | 1294 | 1271 | 1271 | 1271 | 1271 |
| | Privilege Underwriters Reciprocal Exch. | 1311 | 1311 | 1311 | 1311 | 1311 | 1311 | 1311 | 1457 |
| | * Progressive Select Insurance Co. | 928 | 836 | 882 | 839 | 1021 | 803 | 807 | 829 |
| | * Progressive Specialty Insurance Co. | 1003 | 1104 | 1123 | 1189 | 1240 | 1024 | 1195 | 1021 |
| | * Root Insurance Co. | 1444 | 1456 | 1461 | 1333 | 1480 | 1392 | 1459 | 1453 |
| | * Selective Ins. Co. of South Carolina | 1628 | 1361 | 1418 | 1439 | 1217 | 1273 | 1180 | 1273 |
| | * State Farm Fire & Casualty Co. | 2679 | 2649 | 2438 | 2725 | 2811 | 2336 | 2748 | 2455 |
| | * State Farm Mutual Ins. Co. | 1531 | 1509 | 1394 | 1551 | 1609 | 1328 | 1563 | 1395 |
| | * Teachers Insurance Co. | 1971 | 1971 | 1971 | 1971 | 1971 | 1971 | 1971 | 1971 |
| | * Travelers Property Casualty Insurance Co. | 1497 | 1740 | 1574 | 1504 | 1645 | 1434 | 1536 | 1435 |
| | * United Services Automobile Association | 1290 | 1398 | 1334 | 1352 | 1460 | 1346 | 1399 | 1338 |
| | * Unitrin Safeguard Insurance Co. | 1857 | 1768 | 1414 | 1491 | 1882 | 1647 | 1924 | 1863 |
| | * USAA Casualty Insurance Co. | 1343 | 1380 | 1270 | 1284 | 1424 | 1332 | 1388 | 1307 |
| | * USAA General Indemnity Co. | 1485 | 1485 | 1485 | 1558 | 1471 | 1533 | 1520 | 1471 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 10: Single Male, Age 50*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Agency Insurance Co. | 1206 | 1316 | 1300 | 1456 | 1445 | 1222 | 1433 | 1216 |
| | * AIG Property Casualty Co. | 1816 | 1816 | 1816 | 1816 | 1816 | 1816 | 1816 | 2118 |
| | * Allstate Indemnity Co. | 1717 | 1717 | 1713 | 1716 | 1656 | 1656 | 1717 | 1716 |
| | American National Property & Casualty Co. | 886 | 928 | 922 | 898 | 914 | 886 | 912 | 898 |
| | * American States Preferred Insurance Co. | 2433 | 2433 | 2433 | 2732 | 2354 | 2433 | 2584 | 2247 |
| | * Amica Mutual Insurance Co. | 1364 | 1364 | 1364 | 1364 | 1364 | 1364 | 1364 | 1364 |
| | * Brethren Mutual Insurance Co. | 1111 | 1178 | 1112 | 1056 | 1213 | 1027 | 1135 | 1013 |
| | * Chubb National Insurance Co. | 1348 | 1348 | 1348 | 1252 | 1375 | 1348 | 1370 | 1354 |
| | Cincinnati Insurance Co. | 1179 | 1212 | 1118 | 1189 | 1202 | 1107 | 1156 | 1148 |
| | * CSAA General Insurance Co. | 1073 | 1078 | 1035 | 981 | 1122 | 981 | 993 | 991 |
| | * Cumberland Insurance Co. Inc. | 910 | 910 | 910 | 910 | 888 | 910 | 888 | 888 |
| | * Dairyland Insurance Co. | 3727 | 4212 | 3362 | 3878 | 4527 | 3727 | 4445 | 3612 |
| | Donegal Mutual Insurance Co. | 2134 | 2134 | 2134 | 2134 | 2134 | 2134 | 2134 | 2134 |
| | Elephant Insurance Co. | 3866 | 3956 | 3866 | 4495 | 3956 | 3866 | 4080 | 3956 |
| | * Encompass Home/Auto Insurance Co. | 2033 | 2033 | 2033 | 2033 | 2033 | 2033 | 2033 | 2033 |
| | Erie Insurance Exchange | 735 | 735 | 735 | 735 | 735 | 735 | 735 | 735 |
| | Esurance Property & Casualty Ins. Co. | 1494 | 1494 | 1494 | 1536 | 1518 | 1494 | 1528 | 1470 |
| | * Farmers Insurance Exchange | 1580 | 1580 | 1580 | 1725 | 1580 | 1580 | 1700 | 1580 |
| | * Foremost Insurance Co. | 1642 | 1642 | 1642 | 1805 | 1642 | 1642 | 1785 | 1642 |
| | * Garrison Property & Casualty Ins. Co. | 1407 | 1442 | 1374 | 1348 | 1438 | 1393 | 1469 | 1402 |
| | * GEICO Casualty Co. | 946 | 941 | 946 | 946 | 941 | 946 | 941 | 941 |
| | * Hartford Casualty Insurance Co. | 1339 | 1550 | 1374 | 1646 | 1601 | 1498 | 1548 | 1570 |
| | * Horace Mann Insurance Co. | 745 | 745 | 745 | 745 | 745 | 745 | 745 | 745 |
| | * Horace Mann Property & Casualty Ins. Co. | 1150 | 1150 | 1150 | 1150 | 1150 | 1150 | 1150 | 1150 |
| | IDS Property Casualty Inc. Co. | 1002 | 1074 | 980 | 948 | 1122 | 940 | 1070 | 964 |
| | * Integon Indemnity Co. | 1211 | 1275 | 1214 | 1305 | 1214 | 1046 | 1236 | 1173 |
| | * LM General Insurance Co. | 3121 | 2617 | 2905 | 2964 | 2647 | 2660 | 2733 | 2463 |
| | * LM Insurance Corp. | 3467 | 2908 | 3227 | 3293 | 2942 | 2956 | 3037 | 2736 |
| | Maryland Auto Insurance Fund | 2734 | 2734 | 2734 | 2734 | 2734 | 2734 | 2898 | 2734 |
| | * Meridian Security Insurance Co. | 999 | 1099 | 1035 | 1016 | 1072 | 944 | 1040 | 983 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 10: Single Male, Age 50*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 2423 | 2423 | 2423 | 2423 | 2423 | 2423 | 2423 | 2423 |
| | * Metropolitan Direct Property and Casualty | 1696 | 1696 | 1696 | 1696 | 1696 | 1696 | 1696 | 1696 |
| | * Metropolitan Group Property and Casualty | 2054 | 2054 | 2054 | 2054 | 2054 | 2054 | 2054 | 2054 |
| | * Mutual Benefit Insurance Co. | 1002 | 1002 | 1002 | 1006 | 1002 | 1006 | 1006 | 994 |
| | * National General Assurance Co. | 2060 | 2060 | 2060 | 2262 | 2060 | 2060 | 2203 | 2060 |
| | * Nationwide Property & Casualty Co. | 1228 | 1274 | 1279 | 1228 | 1288 | 1228 | 1288 | 1281 |
| | Old Dominion Insurance Co. | 1136 | 1196 | 1154 | 1212 | 1166 | 1166 | 1216 | 1186 |
| | * Penn National Insurance Co. | 939 | 937 | 949 | 1002 | 949 | 932 | 930 | 973 |
| | * Pharmacists Mutual Insurance Co. | 1245 | 1245 | 1245 | 1285 | 1245 | 1245 | 1245 | 1245 |
| | Privilege Underwriters Reciprocal Exch. | 1423 | 1423 | 1423 | 1423 | 1423 | 1423 | 1423 | 1579 |
| | * Progressive Select Insurance Co. | 609 | 552 | 576 | 555 | 664 | 532 | 541 | 550 |
| | * Progressive Specialty Insurance Co. | 817 | 900 | 901 | 975 | 995 | 833 | 984 | 829 |
| | * Root Insurance Co. | 776 | 791 | 788 | 721 | 805 | 756 | 799 | 790 |
| | * Selective Ins. Co. of South Carolina | 1483 | 1209 | 1273 | 1296 | 1090 | 1143 | 1059 | 1143 |
| | * State Farm Fire & Casualty Co. | 1761 | 1739 | 1601 | 1791 | 1852 | 1532 | 1800 | 1612 |
| | * State Farm Mutual Ins. Co. | 1011 | 996 | 920 | 1025 | 1066 | 876 | 1029 | 921 |
| | * Teachers Insurance Co. | 1237 | 1237 | 1237 | 1237 | 1237 | 1237 | 1237 | 1237 |
| | * Travelers Property Casualty Insurance Co. | 1147 | 1311 | 1201 | 1156 | 1251 | 1095 | 1187 | 1105 |
| | * United Services Automobile Association | 799 | 868 | 827 | 839 | 907 | 835 | 868 | 829 |
| | * Unitrin Safeguard Insurance Co. | 1846 | 1750 | 1404 | 1470 | 1789 | 1583 | 1823 | 1771 |
| | * USAA Casualty Insurance Co. | 838 | 862 | 791 | 800 | 889 | 831 | 866 | 814 |
| | * USAA General Indemnity Co. | 917 | 917 | 917 | 964 | 907 | 947 | 938 | 908 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 11: Single Female, Age 50*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| **Eastern Shore (w/o Cecil)** | * Agency Insurance Co. | 1189 | 1316 | 1279 | 1450 | 1425 | 1223 | 1464 | 1215 |
| | * AIG Property Casualty Co. | 2301 | 2301 | 2301 | 2301 | 2301 | 2301 | 2301 | 2662 |
| | * Allstate Indemnity Co. | 2160 | 2162 | 2174 | 2157 | 2079 | 2079 | 2162 | 2159 |
| | American National Property & Casualty Co. | 1942 | 2032 | 2012 | 1972 | 2000 | 1942 | 2028 | 2000 |
| | * American States Preferred Insurance Co. | 2710 | 2710 | 2710 | 3010 | 2624 | 2710 | 2876 | 2515 |
| | * Amica Mutual Insurance Co. | 1257 | 1257 | 1257 | 1257 | 1257 | 1257 | 1257 | 1257 |
| | * Brethren Mutual Insurance Co. | 1387 | 1490 | 1373 | 1361 | 1546 | 1282 | 1447 | 1280 |
| **Rates Effective as of 8/1/2020** | * Chubb National Insurance Co. | 2354 | 2354 | 2354 | 2177 | 2471 | 2354 | 2437 | 2372 |
| | Cincinnati Insurance Co. | 1498 | 1529 | 1402 | 1509 | 1515 | 1426 | 1466 | 1445 |
| | * CSAA General Insurance Co. | 2062 | 2091 | 2012 | 1889 | 2144 | 1889 | 1894 | 1867 |
| | * Cumberland Insurance Co. Inc. | 1139 | 1139 | 1139 | 1139 | 1109 | 1139 | 1109 | 1109 |
| | * Dairyland Insurance Co. | 3486 | 3981 | 3157 | 3668 | 4253 | 3486 | 4219 | 3404 |
| *** Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"** | Donegal Mutual Insurance Co. | 2185 | 2185 | 2185 | 2185 | 2185 | 2185 | 2185 | 2185 |
| | Elephant Insurance Co. | 3532 | 3544 | 3532 | 4115 | 3544 | 3532 | 3687 | 3544 |
| | * Encompass Home/Auto Insurance Co. | 1650 | 1650 | 1650 | 1650 | 1650 | 1650 | 1650 | 1650 |
| | Erie Insurance Exchange | 1588 | 1588 | 1588 | 1588 | 1588 | 1588 | 1588 | 1588 |
| | Esurance Property & Casualty Ins. Co. | 2086 | 2086 | 2086 | 2154 | 2136 | 2086 | 2154 | 2096 |
| | Farmers Insurance Exchange | 2407 | 2407 | 2407 | 2607 | 2407 | 2407 | 2612 | 2407 |
| | * Foremost Insurance Co. | 2459 | 2459 | 2459 | 2691 | 2459 | 2459 | 2672 | 2459 |
| | * Garrison Property & Casualty Ins. Co. | 1746 | 1796 | 1707 | 1671 | 1813 | 1731 | 1853 | 1769 |
| | * GEICO Casualty Co. | 940 | 954 | 940 | 940 | 954 | 940 | 954 | 954 |
| | * Hartford Casualty Insurance Co. | 1764 | 2044 | 1810 | 2110 | 2100 | 1982 | 2077 | 2099 |
| **n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.** | Horace Mann Insurance Co. | 1006 | 1006 | 1006 | 1006 | 1006 | 1006 | 1006 | 1006 |
| | Horace Mann Property & Casualty Ins. Co. | 1572 | 1572 | 1572 | 1572 | 1572 | 1572 | 1572 | 1572 |
| | IDS Property Casualty Inc. Co. | 1094 | 1192 | 1062 | 1064 | 1244 | 1028 | 1194 | 1064 |
| | * Integon Indemnity Co. | 1633 | 1746 | 1629 | 1767 | 1642 | 1424 | 1729 | 1606 |
| | * LM General Insurance Co. | 4416 | 3637 | 4081 | 4204 | 3743 | 3684 | 3872 | 3477 |
| | * LM Insurance Corp. | 4906 | 4041 | 4534 | 4672 | 4159 | 4093 | 4303 | 3863 |
| | Maryland Auto Insurance Fund | 2496 | 2496 | 2496 | 2496 | 2496 | 2496 | 2661 | 2496 |
| | * Meridian Security Insurance Co. | 1222 | 1336 | 1266 | 1252 | 1317 | 1162 | 1293 | 1207 |

*Scenario 11: Single Female, Age 50*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 3016 | 3016 | 3016 | 3016 | 3016 | 3016 | 3016 | 3016 |
| | * Metropolitan Direct Property and Casualty | 2082 | 2082 | 2082 | 2082 | 2082 | 2082 | 2082 | 2082 |
| | * Metropolitan Group Property and Casualty | 2352 | 2352 | 2352 | 2352 | 2352 | 2352 | 2352 | 2352 |
| | * Mutual Benefit Insurance Co. | 1253 | 1253 | 1253 | 1269 | 1253 | 1269 | 1269 | 1245 |
| | * National General Assurance Co. | 5889 | 5889 | 5889 | 6498 | 5889 | 5889 | 6323 | 5889 |
| | * Nationwide Property & Casualty Co. | 1479 | 1530 | 1553 | 1479 | 1563 | 1479 | 1563 | 1545 |
| | Old Dominion Insurance Co. | 1610 | 1694 | 1628 | 1748 | 1640 | 1640 | 1738 | 1668 |
| | Penn National Insurance Co. | 1561 | 1553 | 1580 | 1684 | 1578 | 1549 | 1558 | 1629 |
| | * Pharmacists Mutual Insurance Co. | 2134 | 2134 | 2134 | 2300 | 2134 | 2134 | 2134 | 2134 |
| | Privilege Underwriters Reciprocal Exch. | 1802 | 1802 | 1802 | 1802 | 1802 | 1802 | 1802 | 2016 |
| | * Progressive Select Insurance Co. | 987 | 894 | 908 | 902 | 1069 | 868 | 902 | 901 |
| | * Progressive Specialty Insurance Co. | 1165 | 1307 | 1270 | 1387 | 1391 | 1206 | 1496 | 1190 |
| | * Root Insurance Co. | 1294 | 1339 | 1324 | 1211 | 1361 | 1273 | 1358 | 1336 |
| | * Selective Ins. Co. of South Carolina | 2544 | 1958 | 2130 | 2200 | 1831 | 1934 | 1797 | 1934 |
| | * State Farm Fire & Casualty Co. | 2699 | 2699 | 2418 | 2788 | 2827 | 2359 | 2833 | 2498 |
| | * State Farm Mutual Ins. Co. | 1522 | 1519 | 1363 | 1569 | 1598 | 1324 | 1594 | 1403 |
| | Teachers Insurance Co. | 1707 | 1707 | 1707 | 1707 | 1707 | 1707 | 1707 | 1707 |
| | * Travelers Property Casualty Insurance Co. | 1862 | 2054 | 1944 | 1898 | 2022 | 1778 | 1980 | 1816 |
| | * United Services Automobile Association | 1038 | 1133 | 1076 | 1096 | 1205 | 1090 | 1154 | 1103 |
| | * Unitrin Safeguard Insurance Co. | 2491 | 2392 | 1952 | 2064 | 2390 | 2155 | 2448 | 2352 |
| | * USAA Casualty Insurance Co. | 1126 | 1160 | 1058 | 1074 | 1213 | 1120 | 1186 | 1115 |
| | * USAA General Indemnity Co. | 1368 | 1368 | 1368 | 1443 | 1372 | 1418 | 1419 | 1368 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 12: Single Male, Age 65*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| **Eastern Shore (w/o Cecil)** | * Agency Insurance Co. | 881 | 992 | 945 | 1111 | 1044 | 932 | 1130 | 926 |
| | * AIG Property Casualty Co. | 1030 | 1030 | 1030 | 1030 | 1030 | 1030 | 1030 | 1195 |
| | * Allstate Indemnity Co. | 1140 | 1141 | 1179 | 1140 | 1107 | 1107 | 1141 | 1139 |
| | American National Property & Casualty Co. | 488 | 504 | 506 | 500 | 498 | 488 | 512 | 502 |
| | * American States Preferred Insurance Co. | 2038 | 2038 | 2038 | 2300 | 1957 | 2038 | 2168 | 1863 |
| | * Amica Mutual Insurance Co. | 901 | 901 | 901 | 901 | 901 | 901 | 901 | 901 |
| | Atlantic States Insurance Co. | 563 | 563 | 563 | 563 | 563 | 563 | 563 | 563 |
| **Rates Effective as of 8/1/2020** | * Brethren Mutual Insurance Co. | 482 | 517 | 477 | 487 | 539 | 452 | 508 | 451 |
| | * Chubb National Insurance Co. | 961 | 961 | 961 | 898 | 1008 | 961 | 1001 | 975 |
| | Cincinnati Insurance Co. | 696 | 706 | 637 | 703 | 701 | 666 | 682 | 670 |
| | * CSAA General Insurance Co. | 1117 | 1133 | 1104 | 1006 | 1134 | 1006 | 1038 | 1021 |
| | * Cumberland Insurance Co. Inc. | 437 | 437 | 437 | 437 | 422 | 437 | 422 | 422 |
| *** Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"** | * Dairyland Insurance Co. | 2182 | 2497 | 1976 | 2318 | 2666 | 2182 | 2686 | 2142 |
| | Elephant Insurance Co. | 2152 | 2132 | 2152 | 2441 | 2132 | 2152 | 2222 | 2132 |
| | * Encompass Home/Auto Insurance Co. | 892 | 892 | 892 | 892 | 892 | 892 | 892 | 892 |
| | Erie Insurance Exchange | 657 | 657 | 657 | 657 | 657 | 657 | 657 | 657 |
| | Esurance Property & Casualty Ins. Co. | 1088 | 1088 | 1088 | 1122 | 1110 | 1088 | 1118 | 1096 |
| | * Farmers Insurance Exchange | 1096 | 1096 | 1096 | 1215 | 1096 | 1096 | 1208 | 1096 |
| | * Foremost Insurance Co. | 2062 | 2062 | 2062 | 2298 | 2062 | 2062 | 2275 | 2062 |
| | * Garrison Property & Casualty Ins. Co. | 983 | 1006 | 959 | 948 | 1020 | 983 | 1054 | 1009 |
| | * GEICO Casualty Co. | 545 | 559 | 545 | 545 | 559 | 545 | 559 | 559 |
| | * Hartford Casualty Insurance Co. | 912 | 1047 | 934 | 1064 | 1073 | 1024 | 1072 | 1077 |
| **n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.** | * Horace Mann Insurance Co. | 552 | 552 | 552 | 552 | 552 | 552 | 552 | 552 |
| | * Horace Mann Property & Casualty Ins. Co. | 853 | 853 | 853 | 853 | 853 | 853 | 853 | 853 |
| | IDS Property Casualty Inc. Co. | 638 | 694 | 622 | 626 | 730 | 596 | 704 | 618 |
| | * Integon Indemnity Co. | 882 | 960 | 873 | 963 | 880 | 786 | 963 | 876 |
| | * LM General Insurance Co. | 1811 | 1532 | 1704 | 1822 | 1569 | 1546 | 1625 | 1472 |
| | * LM Insurance Corp. | 2013 | 1702 | 1893 | 2025 | 1744 | 1718 | 1805 | 1635 |
| | Maryland Auto Insurance Fund | 1871 | 1871 | 1871 | 1871 | 1871 | 1871 | 2031 | 1871 |
| | * Meridian Security Insurance Co. | 1048 | 1136 | 1082 | 1088 | 1130 | 1005 | 1128 | 1048 |

*Scenario 12: Single Male, Age 65*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 914 | 914 | 914 | 914 | 914 | 914 | 914 | 914 |
| | * Metropolitan Direct Property and Casualty | 708 | 708 | 708 | 708 | 708 | 708 | 708 | 708 |
| | * Metropolitan Group Property and Casualty | 838 | 838 | 838 | 838 | 838 | 838 | 838 | 838 |
| | * Mutual Benefit Insurance Co. | 530 | 530 | 530 | 567 | 530 | 567 | 567 | 538 |
| | * National General Assurance Co. | 1937 | 1937 | 1937 | 2245 | 1937 | 1937 | 2148 | 1937 |
| | * Nationwide Property & Casualty Co. | 982 | 1084 | 1018 | 982 | 1116 | 982 | 1116 | 1101 |
| | Old Dominion Insurance Co. | 778 | 822 | 796 | 890 | 808 | 808 | 876 | 824 |
| | * Penn National Insurance Co. | 797 | 791 | 807 | 861 | 803 | 792 | 797 | 832 |
| | * Pharmacists Mutual Insurance Co. | 540 | 540 | 540 | 612 | 540 | 540 | 540 | 540 |
| | Privilege Underwriters Reciprocal Exch. | 754 | 754 | 754 | 754 | 754 | 754 | 754 | 851 |
| | * Progressive Select Insurance Co. | 510 | 464 | 466 | 473 | 538 | 454 | 468 | 469 |
| | * Progressive Specialty Insurance Co. | 576 | 652 | 622 | 717 | 683 | 612 | 753 | 605 |
| | * Root Insurance Co. | 643 | 665 | 657 | 603 | 670 | 635 | 672 | 663 |
| | * Selective Ins. Co. of South Carolina | 903 | 675 | 750 | 783 | 654 | 691 | 649 | 691 |
| | * State Farm Fire & Casualty Co. | 1237 | 1237 | 1105 | 1282 | 1292 | 1083 | 1301 | 1147 |
| | * State Farm Mutual Ins. Co. | 692 | 691 | 617 | 716 | 725 | 602 | 726 | 639 |
| | * Teachers Insurance Co. | 911 | 911 | 911 | 911 | 911 | 911 | 911 | 911 |
| | * Travelers Property Casualty Insurance Co. | 937 | 1019 | 969 | 971 | 1015 | 907 | 1022 | 932 |
| | * United Services Automobile Association | 556 | 600 | 572 | 586 | 640 | 582 | 615 | 590 |
| | * Unitrin Safeguard Insurance Co. | 1392 | 1345 | 1118 | 1193 | 1335 | 1228 | 1376 | 1317 |
| | * USAA Casualty Insurance Co. | 578 | 595 | 549 | 557 | 624 | 579 | 613 | 578 |
| | * USAA General Indemnity Co. | 676 | 676 | 676 | 711 | 679 | 701 | 703 | 678 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 13: Single Male, Age 65*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| **Eastern Shore (w/o Cecil)** | * Agency Insurance Co. | 1398 | 1535 | 1480 | 1714 | 1651 | 1429 | 1705 | 1415 |
| | * AIG Property Casualty Co. | 1310 | 1310 | 1310 | 1310 | 1310 | 1310 | 1310 | 1480 |
| | * Allstate Indemnity Co. | 1652 | 1653 | 1675 | 1651 | 1595 | 1595 | 1653 | 1651 |
| | American National Property & Casualty Co. | 504 | 530 | 522 | 512 | 522 | 504 | 528 | 520 |
| | * American States Preferred Insurance Co. | 2747 | 2747 | 2747 | 3072 | 2650 | 2747 | 2919 | 2529 |
| | * Amica Mutual Insurance Co. | 1128 | 1128 | 1128 | 1128 | 1128 | 1128 | 1128 | 1128 |
| | * Brethren Mutual Insurance Co. | 643 | 690 | 639 | 627 | 713 | 594 | 666 | 595 |
| **Rates Effective as of 8/1/2020** | * Chubb National Insurance Co. | 1124 | 1124 | 1124 | 1048 | 1166 | 1124 | 1154 | 1138 |
| | Cincinnati Insurance Co. | 995 | 1014 | 937 | 1003 | 1005 | 948 | 972 | 962 |
| | * CSAA General Insurance Co. | 1189 | 1202 | 1156 | 1065 | 1221 | 1065 | 1104 | 1090 |
| | * Cumberland Insurance Co. Inc. | 807 | 807 | 807 | 807 | 786 | 961 | 786 | 786 |
| | * Dairyland Insurance Co. | 2529 | 2863 | 2303 | 2656 | 3047 | 2529 | 3043 | 2479 |
| *** Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"** | Donegal Mutual Insurance Co. | 1174 | 1174 | 1174 | 1174 | 1174 | 1174 | 1174 | 1174 |
| | Elephant Insurance Co. | 2504 | 2526 | 2504 | 2830 | 2526 | 2504 | 2616 | 2526 |
| | * Encompass Home/Auto Insurance Co. | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 | 1614 |
| | Erie Insurance Exchange | 677 | 677 | 677 | 677 | 677 | 677 | 677 | 677 |
| | Esurance Property & Casualty Ins. Co. | 1496 | 1496 | 1496 | 1540 | 1524 | 1496 | 1536 | 1490 |
| | * Farmers Insurance Exchange | 1626 | 1626 | 1626 | 1776 | 1626 | 1626 | 1765 | 1626 |
| | * Foremost Insurance Co. | 2540 | 2540 | 2540 | 2807 | 2540 | 2540 | 2782 | 2540 |
| | * Garrison Property & Casualty Ins. Co. | 1053 | 1081 | 1029 | 1008 | 1092 | 1043 | 1112 | 1065 |
| | * GEICO Casualty Co. | 767 | 775 | 767 | 767 | 775 | 767 | 775 | 775 |
| | * Hartford Casualty Insurance Co. | 1018 | 1172 | 1043 | 1208 | 1206 | 1141 | 1195 | 1203 |
| **n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.** | * Horace Mann Insurance Co. | 727 | 727 | 727 | 727 | 727 | 727 | 727 | 727 |
| | * Horace Mann Property & Casualty Ins. Co. | 1123 | 1123 | 1123 | 1123 | 1123 | 1123 | 1123 | 1123 |
| | IDS Property Casualty Inc. Co. | 910 | 986 | 882 | 876 | 1030 | 850 | 988 | 880 |
| | * Integon Indemnity Co. | 1217 | 1303 | 1213 | 1328 | 1220 | 1068 | 1274 | 1197 |
| | * LM General Insurance Co. | 2379 | 2047 | 2250 | 2384 | 2061 | 2049 | 2122 | 1941 |
| | * LM Insurance Corp. | 2644 | 2274 | 2499 | 2649 | 2290 | 2277 | 2358 | 2157 |
| | Maryland Auto Insurance Fund | 2590 | 2590 | 2590 | 2590 | 2590 | 2590 | 2750 | 2590 |
| | * Meridian Security Insurance Co. | 1224 | 1323 | 1266 | 1259 | 1314 | 1160 | 1305 | 1217 |

*Scenario 13: Single Male, Age 65*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 1312 | 1312 | 1312 | 1312 | 1312 | 1312 | 1312 | 1312 |
| | * Metropolitan Direct Property and Casualty | 936 | 936 | 936 | 936 | 936 | 936 | 936 | 936 |
| | * Metropolitan Group Property and Casualty | 1112 | 1112 | 1112 | 1112 | 1112 | 1112 | 1112 | 1112 |
| | * Mutual Benefit Insurance Co. | 840 | 840 | 840 | 862 | 840 | 862 | 862 | 837 |
| | * National General Assurance Co. | 2674 | 2674 | 2674 | 3029 | 2674 | 2674 | 2917 | 2674 |
| | * Nationwide Property & Casualty Co. | 1157 | 1194 | 1208 | 1157 | 1218 | 1157 | 1218 | 1211 |
| | Old Dominion Insurance Co. | 1116 | 1180 | 1134 | 1218 | 1146 | 1146 | 1216 | 1170 |
| | * Penn National Insurance Co. | 900 | 896 | 911 | 968 | 908 | 896 | 898 | 938 |
| | * Pharmacists Mutual Insurance Co. | 701 | 701 | 701 | 735 | 701 | 701 | 701 | 701 |
| | Privilege Underwriters Reciprocal Exch. | 1103 | 1103 | 1103 | 1103 | 1103 | 1103 | 1103 | 1228 |
| | * Progressive Select Insurance Co. | 627 | 567 | 578 | 575 | 671 | 552 | 568 | 571 |
| | * Progressive Specialty Insurance Co. | 743 | 825 | 802 | 906 | 889 | 768 | 928 | 761 |
| | * Root Insurance Co. | 762 | 785 | 777 | 712 | 794 | 750 | 796 | 783 |
| | * Selective Ins. Co. of South Carolina | 1464 | 1167 | 1247 | 1279 | 1066 | 1126 | 1039 | 1126 |
| | * State Farm Fire & Casualty Co. | 1702 | 1702 | 1523 | 1756 | 1794 | 1485 | 1779 | 1578 |
| | * State Farm Mutual Ins. Co. | 968 | 966 | 866 | 997 | 1023 | 841 | 1009 | 894 |
| | * Teachers Insurance Co. | 1209 | 1209 | 1209 | 1209 | 1209 | 1209 | 1209 | 1209 |
| | * Travelers Property Casualty Insurance Co. | 1005 | 1084 | 1041 | 1031 | 1080 | 958 | 1078 | 992 |
| | * United Services Automobile Association | 614 | 667 | 635 | 646 | 704 | 642 | 675 | 648 |
| | * Unitrin Safeguard Insurance Co. | 1966 | 1878 | 1538 | 1624 | 1847 | 1679 | 1893 | 1824 |
| | * USAA Casualty Insurance Co. | 645 | 663 | 608 | 616 | 689 | 640 | 674 | 638 |
| | * USAA General Indemnity Co. | 718 | 718 | 718 | 754 | 719 | 742 | 742 | 717 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 14: Single Female, Age 65*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * AIG Property Casualty Co. | 1475 | 1475 | 1475 | 1475 | 1475 | 1475 | 1475 | 1677 |
| | * Allstate Indemnity Co. | 1682 | 1683 | 1706 | 1680 | 1623 | 1623 | 1683 | 1680 |
| | American National Property & Casualty Co. | 762 | 796 | 788 | 772 | 782 | 762 | 798 | 786 |
| | * American States Preferred Insurance Co. | 2736 | 2736 | 2736 | 3006 | 2646 | 2736 | 2906 | 2540 |
| | * Amica Mutual Insurance Co. | 1637 | 1637 | 1637 | 1637 | 1637 | 1637 | 1637 | 1637 |
| | Atlantic States Insurance Co. | 1003 | 1003 | 1003 | 1003 | 1003 | 1003 | 1003 | 1003 |
| | * Brethren Mutual Insurance Co. | 797 | 865 | 789 | 790 | 896 | 739 | 838 | 743 |
| | * Chubb National Insurance Co. | 1505 | 1505 | 1505 | 1396 | 1571 | 1505 | 1545 | 1522 |
| | Cincinnati Insurance Co. | 1196 | 1219 | 1130 | 1207 | 1208 | 1136 | 1167 | 1149 |
| | * CSAA General Insurance Co. | 1333 | 1349 | 1292 | 1197 | 1374 | 1197 | 1237 | 1217 |
| | * Cumberland Insurance Co. Inc. | 990 | 990 | 990 | 990 | 965 | 990 | 965 | 965 |
| | * Dairyland Insurance Co. | 2529 | 2863 | 2303 | 2656 | 3047 | 2529 | 3043 | 2479 |
| | Elephant Insurance Co. | 2550 | 2580 | 2550 | 2923 | 2580 | 2550 | 2681 | 2580 |
| | * Encompass Home/Auto Insurance Co. | 1071 | 1071 | 1071 | 1071 | 1071 | 1071 | 1071 | 1071 |
| | Erie Insurance Exchange | 960 | 960 | 960 | 960 | 960 | 960 | 960 | 960 |
| | Esurance Property & Casualty Ins. Co. | 1496 | 1496 | 1496 | 1540 | 1524 | 1496 | 1536 | 1490 |
| | * Farmers Insurance Exchange | 1910 | 1910 | 1910 | 2079 | 1910 | 1910 | 2068 | 1910 |
| | * Foremost Insurance Co. | 2730 | 2730 | 2730 | 2961 | 2730 | 2730 | 2911 | 2730 |
| | * Garrison Property & Casualty Ins. Co. | 1391 | 1429 | 1355 | 1329 | 1443 | 1377 | 1464 | 1402 |
| | * GEICO Casualty Co. | 775 | 777 | 775 | 775 | 777 | 775 | 777 | 777 |
| | * Hartford Casualty Insurance Co. | 1202 | 1392 | 1231 | 1467 | 1454 | 1347 | 1416 | 1436 |
| | * Horace Mann Insurance Co. | 794 | 794 | 794 | 794 | 794 | 794 | 794 | 794 |
| | * Horace Mann Property & Casualty Ins. Co. | 1223 | 1223 | 1223 | 1223 | 1223 | 1223 | 1223 | 1223 |
| | IDS Property Casualty Inc. Co. | 890 | 968 | 866 | 862 | 1012 | 834 | 970 | 864 |
| | * Integon Indemnity Co. | 1213 | 1293 | 1211 | 1323 | 1218 | 1063 | 1260 | 1190 |
| | * LM General Insurance Co. | 2242 | 1891 | 2084 | 2217 | 1918 | 1884 | 1983 | 1802 |
| | * LM Insurance Corp. | 2491 | 2101 | 2315 | 2463 | 2132 | 2094 | 2204 | 2002 |
| | Maryland Auto Insurance Fund | 3137 | 3137 | 3137 | 3137 | 3137 | 3137 | 3300 | 3137 |
| | * Meridian Security Insurance Co. | 1065 | 1155 | 1103 | 1097 | 1146 | 1016 | 1135 | 1059 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 14: Single Female, Age 65*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 1628 | 1628 | 1628 | 1628 | 1628 | 1628 | 1628 | 1628 |
| | * Metropolitan Direct Property and Casualty | 1204 | 1204 | 1204 | 1204 | 1204 | 1204 | 1204 | 1204 |
| | * Metropolitan Group Property and Casualty | 1450 | 1450 | 1450 | 1450 | 1450 | 1450 | 1450 | 1450 |
| | * Mutual Benefit Insurance Co. | 1171 | 1171 | 1171 | 1188 | 1171 | 1188 | 1188 | 1163 |
| | * National General Assurance Co. | 2190 | 2190 | 2190 | 2454 | 2190 | 2190 | 2371 | 2190 |
| | * Nationwide Property & Casualty Co. | 1347 | 1317 | 1407 | 1347 | 1347 | 1347 | 1347 | 1344 |
| | Old Dominion Insurance Co. | 1132 | 1194 | 1150 | 1220 | 1162 | 1162 | 1218 | 1182 |
| | * Penn National Insurance Co. | 1068 | 1062 | 1081 | 1149 | 1078 | 1061 | 1066 | 1112 |
| | * Pharmacists Mutual Insurance Co. | 1014 | 1014 | 1014 | 1077 | 1014 | 1014 | 1014 | 1014 |
| | Privilege Underwriters Reciprocal Exch. | 1416 | 1416 | 1416 | 1416 | 1416 | 1416 | 1416 | 1579 |
| | * Progressive Select Insurance Co. | 773 | 695 | 706 | 705 | 826 | 674 | 700 | 701 |
| | * Progressive Specialty Insurance Co. | 797 | 875 | 850 | 970 | 946 | 813 | 971 | 806 |
| | * Root Insurance Co. | 772 | 801 | 789 | 725 | 805 | 764 | 809 | 798 |
| | * Selective Ins. Co. of South Carolina | 1855 | 1436 | 1561 | 1612 | 1349 | 1421 | 1326 | 1421 |
| | * State Farm Fire & Casualty Co. | 1933 | 1926 | 1743 | 1979 | 2046 | 1685 | 1999 | 1788 |
| | * State Farm Mutual Ins. Co. | 1110 | 1104 | 1001 | 1133 | 1178 | 964 | 1143 | 1023 |
| | * Teachers Insurance Co. | 1323 | 1323 | 1323 | 1323 | 1323 | 1323 | 1323 | 1323 |
| | * Travelers Property Casualty Insurance Co. | 1178 | 1262 | 1221 | 1210 | 1265 | 1123 | 1269 | 1163 |
| | * United Services Automobile Association | 783 | 855 | 813 | 828 | 902 | 822 | 864 | 828 |
| | * Unitrin Safeguard Insurance Co. | 1987 | 1907 | 1570 | 1662 | 1867 | 1706 | 1917 | 1839 |
| | * USAA Casualty Insurance Co. | 829 | 853 | 778 | 790 | 885 | 822 | 865 | 818 |
| | * USAA General Indemnity Co. | 912 | 912 | 912 | 961 | 914 | 943 | 941 | 912 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 15: Single Female, Age 65*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Agency Insurance Co. | 1361 | 1496 | 1442 | 1678 | 1611 | 1393 | 1662 | 1384 |
| | * AIG Property Casualty Co. | 1336 | 1336 | 1336 | 1336 | 1336 | 1336 | 1336 | 1521 |
| | * Allstate Indemnity Co. | 1533 | 1534 | 1569 | 1532 | 1482 | 1481 | 1534 | 1532 |
| | American National Property & Casualty Co. | 690 | 720 | 716 | 704 | 710 | 690 | 726 | 714 |
| | * American States Preferred Insurance Co. | 2625 | 2625 | 2625 | 2911 | 2532 | 2625 | 2795 | 2415 |
| | * Amica Mutual Insurance Co. | 1317 | 1317 | 1317 | 1317 | 1317 | 1317 | 1317 | 1317 |
| | * Brethren Mutual Insurance Co. | 691 | 748 | 683 | 684 | 774 | 641 | 725 | 642 |
| | * Chubb National Insurance Co. | 1201 | 1201 | 1201 | 1117 | 1251 | 1201 | 1237 | 1216 |
| | Cincinnati Insurance Co. | 907 | 922 | 850 | 914 | 914 | 866 | 885 | 872 |
| | * CSAA General Insurance Co. | 1243 | 1265 | 1214 | 1132 | 1270 | 1132 | 1157 | 1134 |
| | * Cumberland Insurance Co. Inc. | 765 | 765 | 765 | 765 | 743 | 765 | 743 | 743 |
| | * Dairyland Insurance Co. | 2529 | 2863 | 2303 | 2656 | 3047 | 2529 | 3043 | 2479 |
| | Donegal Mutual Insurance Co. | 1090 | 1090 | 1090 | 1090 | 1090 | 1090 | 1090 | 1090 |
| | Elephant Insurance Co. | 2519 | 2541 | 2519 | 2883 | 2541 | 2519 | 2638 | 2541 |
| | * Encompass Home/Auto Insurance Co. | 1539 | 1539 | 1539 | 1539 | 1539 | 1539 | 1539 | 1539 |
| | Erie Insurance Exchange | 810 | 810 | 810 | 810 | 810 | 810 | 810 | 810 |
| | Esurance Property & Casualty Ins. Co. | 1346 | 1346 | 1346 | 1384 | 1372 | 1346 | 1382 | 1350 |
| | * Farmers Insurance Exchange | 1913 | 1913 | 1913 | 2092 | 1913 | 1913 | 2081 | 1913 |
| | * Foremost Insurance Co. | 2503 | 2503 | 2503 | 2753 | 2503 | 2503 | 2728 | 2503 |
| | * Garrison Property & Casualty Ins. Co. | 1149 | 1181 | 1120 | 1103 | 1198 | 1142 | 1224 | 1173 |
| | * GEICO Casualty Co. | 741 | 752 | 741 | 741 | 752 | 741 | 752 | 752 |
| | * Hartford Casualty Insurance Co. | 938 | 1078 | 962 | 1123 | 1127 | 1054 | 1115 | 1124 |
| | * Horace Mann Insurance Co. | 706 | 706 | 706 | 706 | 706 | 706 | 706 | 706 |
| | * Horace Mann Property & Casualty Ins. Co. | 1090 | 1090 | 1090 | 1090 | 1090 | 1090 | 1090 | 1090 |
| | IDS Property Casualty Inc. Co. | 840 | 916 | 818 | 818 | 960 | 790 | 920 | 816 |
| | * Integon Indemnity Co. | 1097 | 1174 | 1092 | 1194 | 1098 | 964 | 1154 | 1078 |
| | * LM General Insurance Co. | 2606 | 2260 | 2459 | 2636 | 2257 | 2238 | 2320 | 2134 |
| | * LM Insurance Corp. | 2895 | 2512 | 2732 | 2929 | 2508 | 2486 | 2577 | 2371 |
| | Maryland Auto Insurance Fund | 2033 | 2033 | 2033 | 2033 | 2033 | 2033 | 2196 | 2033 |
| | * Meridian Security Insurance Co. | 995 | 1077 | 1029 | 1028 | 1070 | 953 | 1062 | 992 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 15: Single Female, Age 65*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 1662 | 1662 | 1662 | 1662 | 1662 | 1662 | 1662 | 1662 |
| | * Metropolitan Direct Property and Casualty | 1134 | 1134 | 1134 | 1134 | 1134 | 1134 | 1134 | 1134 |
| | * Metropolitan Group Property and Casualty | 1438 | 1438 | 1438 | 1438 | 1438 | 1438 | 1438 | 1438 |
| | * Mutual Benefit Insurance Co. | 837 | 837 | 837 | 860 | 837 | 860 | 860 | 833 |
| | * National General Assurance Co. | 2021 | 2021 | 2021 | 2283 | 2021 | 2021 | 2201 | 2021 |
| | * Nationwide Property & Casualty Co. | 1383 | 1423 | 1449 | 1383 | 1464 | 1383 | 1464 | 1451 |
| | Old Dominion Insurance Co. | 1070 | 1128 | 1088 | 1178 | 1100 | 1100 | 1172 | 1122 |
| | * Penn National Insurance Co. | 973 | 967 | 984 | 1046 | 982 | 966 | 970 | 1013 |
| | * Pharmacists Mutual Insurance Co. | 746 | 746 | 746 | 802 | 746 | 746 | 746 | 746 |
| | Privilege Underwriters Reciprocal Exch. | 1003 | 1003 | 1003 | 1003 | 1003 | 1003 | 1003 | 1120 |
| | * Progressive Select Insurance Co. | 759 | 688 | 695 | 697 | 811 | 669 | 697 | 694 |
| | * Progressive Specialty Insurance Co. | 715 | 794 | 767 | 876 | 853 | 738 | 891 | 732 |
| | * Root Insurance Co. | 710 | 738 | 727 | 668 | 744 | 703 | 747 | 736 |
| | * Selective Ins. Co. of South Carolina | 1545 | 1196 | 1300 | 1341 | 1121 | 1182 | 1101 | 1182 |
| | * State Farm Fire & Casualty Co. | 1718 | 1720 | 1535 | 1776 | 1809 | 1499 | 1802 | 1594 |
| | * State Farm Mutual Ins. Co. | 976 | 975 | 871 | 1007 | 1029 | 848 | 1021 | 902 |
| | * Teachers Insurance Co. | 1175 | 1175 | 1175 | 1175 | 1175 | 1175 | 1175 | 1175 |
| | * Travelers Property Casualty Insurance Co. | 1112 | 1188 | 1150 | 1144 | 1198 | 1068 | 1206 | 1100 |
| | * United Services Automobile Association | 651 | 707 | 673 | 688 | 752 | 683 | 722 | 693 |
| | * Unitrin Safeguard Insurance Co. | 2087 | 1993 | 1628 | 1713 | 1942 | 1764 | 1986 | 1919 |
| | * USAA Casualty Insurance Co. | 686 | 706 | 647 | 657 | 739 | 683 | 724 | 684 |
| | * USAA General Indemnity Co. | 768 | 768 | 768 | 808 | 772 | 794 | 797 | 770 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 16: Married Rate, No Youthful Drivers*

| Eastern Shore (w/o Cecil) | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| | * Agency Insurance Co. | 1557 | 1733 | 1730 | 1869 | 1891 | 1610 | 1922 | 1598 |
| | * AIG Property Casualty Co. | 2137 | 2137 | 2137 | 2137 | 2137 | 2137 | 2137 | 2499 |
| | * Allstate Indemnity Co. | 1815 | 1816 | 1853 | 1814 | 1750 | 1750 | 1816 | 1813 |
| | American National Property & Casualty Co. | 1298 | 1356 | 1344 | 1320 | 1334 | 1298 | 1348 | 1328 |
| | * American States Preferred Insurance Co. | 3487 | 3487 | 3487 | 3950 | 3363 | 3487 | 3703 | 3208 |
| | * Amica Mutual Insurance Co. | 1820 | 1820 | 1820 | 1820 | 1820 | 1820 | 1820 | 1820 |
| | * Brethren Mutual Insurance Co. | 1689 | 1811 | 1667 | 1719 | 1902 | 1564 | 1791 | 1569 |
| | * Chubb National Insurance Co. | 2597 | 2597 | 2597 | 2434 | 2709 | 2597 | 2682 | 2626 |
| | Cincinnati Insurance Co. | 1332 | 1357 | 1245 | 1342 | 1345 | 1278 | 1303 | 1284 |
| | * CSAA General Insurance Co. | 1498 | 1518 | 1521 | 1336 | 1501 | 1336 | 1377 | 1349 |
| | * Cumberland Insurance Co. Inc. | 1634 | 1634 | 1634 | 1634 | 1584 | 1634 | 1584 | 1584 |
| | * Dairyland Insurance Co. | 4061 | 4337 | 3853 | 4146 | 4515 | 4061 | 4466 | 3996 |
| | Donegal Mutual Insurance Co. | 2127 | 2127 | 2127 | 2127 | 2127 | 2127 | 2127 | 2127 |
| | Elephant Insurance Co. | 3913 | 3889 | 3913 | 4620 | 3889 | 3913 | 4067 | 3889 |
| | * Encompass Home/Auto Insurance Co. | 1880 | 1880 | 1880 | 1880 | 1880 | 1880 | 1880 | 1880 |
| | Erie Insurance Exchange | 1350 | 1350 | 1350 | 1350 | 1350 | 1350 | 1350 | 1350 |
| | Esurance Property & Casualty Ins. Co. | 1746 | 1746 | 1746 | 1800 | 1792 | 1746 | 1806 | 1734 |
| | * Farmers Insurance Exchange | 1861 | 1861 | 1861 | 2038 | 1861 | 1861 | 2013 | 1861 |
| | * Foremost Insurance Co. | 2537 | 2537 | 2537 | 2703 | 2537 | 2537 | 2641 | 2537 |
| | * Garrison Property & Casualty Ins. Co. | 2831 | 2909 | 2770 | 2716 | 2926 | 2809 | 3002 | 2863 |
| | * GEICO Casualty Co. | 1389 | 1407 | 1389 | 1389 | 1407 | 1389 | 1407 | 1407 |
| | * Hartford Casualty Insurance Co. | 2009 | 2299 | 2065 | 2352 | 2341 | 2261 | 2320 | 2340 |
| | * Horace Mann Insurance Co. | 1089 | 1089 | 1089 | 1089 | 1089 | 1089 | 1089 | 1089 |
| | * Horace Mann Property & Casualty Ins. Co. | 1840 | 1840 | 1840 | 1840 | 1840 | 1840 | 1840 | 1840 |
| | IDS Property Casualty Inc. Co. | 1462 | 1582 | 1420 | 1422 | 1660 | 1360 | 1608 | 1418 |
| | * Integon Indemnity Co. | 1527 | 1584 | 1521 | 1603 | 1502 | 1278 | 1528 | 1432 |
| | * LM General Insurance Co. | 4085 | 3713 | 3935 | 4043 | 3777 | 3745 | 3847 | 3649 |
| | * LM Insurance Corp. | 4539 | 4126 | 4373 | 4492 | 4197 | 4161 | 4274 | 4055 |
| | Maryland Auto Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Meridian Security Insurance Co. | 1420 | 1562 | 1474 | 1465 | 1533 | 1369 | 1496 | 1413 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 16: Married Rate, No Youthful Drivers*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 2306 | 2306 | 2306 | 2306 | 2306 | 2306 | 2306 | 2306 |
| | * Metropolitan Direct Property and Casualty | 1798 | 1798 | 1798 | 1798 | 1798 | 1798 | 1798 | 1798 |
| | * Metropolitan Group Property and Casualty | 2148 | 2148 | 2148 | 2148 | 2148 | 2148 | 2148 | 2148 |
| | * Mutual Benefit Insurance Co. | 1406 | 1406 | 1406 | 1476 | 1406 | 1476 | 1476 | 1414 |
| | * National General Assurance Co. | 2554 | 2554 | 2554 | 2816 | 2554 | 2554 | 2751 | 2554 |
| | * Nationwide Property & Casualty Co. | 1931 | 2345 | 2006 | 1931 | 2388 | 1931 | 2388 | 2346 |
| | Old Dominion Insurance Co. | 1222 | 1290 | 1240 | 1342 | 1252 | 1252 | 1330 | 1276 |
| | * Penn National Insurance Co. | 1938 | 1930 | 1958 | 2084 | 1963 | 1920 | 1932 | 2020 |
| | * Pharmacists Mutual Insurance Co. | 2895 | 2895 | 2895 | 2784 | 2895 | 2895 | 2895 | 2895 |
| | Privilege Underwriters Reciprocal Exch. | 1808 | 1808 | 1808 | 1808 | 1808 | 1808 | 1808 | 2026 |
| | * Progressive Select Insurance Co. | 915 | 827 | 841 | 839 | 984 | 801 | 821 | 828 |
| | * Progressive Specialty Insurance Co. | 1059 | 1191 | 1177 | 1272 | 1280 | 1107 | 1349 | 1099 |
| | * Root Insurance Co. | 1176 | 1198 | 1195 | 1094 | 1211 | 1143 | 1202 | 1195 |
| | * Selective Ins. Co. of South Carolina | 2204 | 1743 | 1881 | 1932 | 1634 | 1718 | 1604 | 1718 |
| | * State Farm Fire & Casualty Co. | 2985 | 2974 | 2701 | 3069 | 3112 | 2628 | 3109 | 2765 |
| | * State Farm Mutual Ins. Co. | 1654 | 1644 | 1493 | 1697 | 1730 | 1445 | 1719 | 1523 |
| | * Teachers Insurance Co. | 1975 | 1975 | 1975 | 1975 | 1975 | 1975 | 1975 | 1975 |
| | * Travelers Property Casualty Insurance Co. | 1501 | 1689 | 1576 | 1542 | 1643 | 1454 | 1602 | 1467 |
| | * United Services Automobile Association | 1340 | 1452 | 1384 | 1406 | 1538 | 1401 | 1474 | 1410 |
| | * Unitrin Safeguard Insurance Co. | 2291 | 2206 | 1829 | 1966 | 2231 | 2042 | 2299 | 2202 |
| | * USAA Casualty Insurance Co. | 1458 | 1499 | 1379 | 1396 | 1566 | 1450 | 1529 | 1439 |
| | * USAA General Indemnity Co. | 2657 | 2657 | 2657 | 2798 | 2644 | 2753 | 2746 | 2646 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 17: Married Rate, No Youthful Drivers*

| Eastern Shore (w/o Cecil) | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| | * Agency Insurance Co. | 1624 | 1770 | 1792 | 1933 | 1986 | 1641 | 1897 | 1637 |
| | * AIG Property Casualty Co. | 1662 | 1662 | 1662 | 1662 | 1662 | 1662 | 1662 | 1913 |
| | * Allstate Indemnity Co. | 3532 | 3534 | 3571 | 3529 | 3386 | 3385 | 3534 | 3530 |
| | American National Property & Casualty Co. | 1706 | 1782 | 1776 | 1734 | 1754 | 1706 | 1780 | 1754 |
| | * American States Preferred Insurance Co. | 3401 | 3401 | 3401 | 3782 | 3244 | 3401 | 3596 | 3145 |
| | * Amica Mutual Insurance Co. | 2484 | 2484 | 2484 | 2484 | 2484 | 2484 | 2484 | 2484 |
| | * Brethren Mutual Insurance Co. | 2071 | 2219 | 2057 | 2035 | 2303 | 1924 | 2159 | 1909 |
| | * Chubb National Insurance Co. | 3269 | 3269 | 3269 | 3031 | 3432 | 3269 | 3386 | 3294 |
| | Cincinnati Insurance Co. | 1394 | 1427 | 1307 | 1408 | 1413 | 1322 | 1365 | 1351 |
| | * CSAA General Insurance Co. | 3308 | 3369 | 3252 | 2986 | 3398 | 2986 | 3006 | 3009 |
| | * Cumberland Insurance Co. Inc. | 2622 | 2622 | 2622 | 2622 | 2543 | 2622 | 2543 | 2543 |
| | * Dairyland Insurance Co. | 4475 | 4750 | 4221 | 4517 | 4973 | 4475 | 4838 | 4372 |
| | Donegal Mutual Insurance Co. | 2818 | 2818 | 2818 | 2818 | 2818 | 2818 | 2818 | 2818 |
| | Elephant Insurance Co. | 4625 | 4700 | 4625 | 5456 | 4700 | 4625 | 4879 | 4700 |
| | * Encompass Home/Auto Insurance Co. | 3179 | 3179 | 3179 | 3179 | 3179 | 3179 | 3179 | 3179 |
| | Erie Insurance Exchange | 2059 | 2059 | 2059 | 2059 | 2059 | 2059 | 2059 | 2059 |
| | Esurance Property & Casualty Ins. Co. | 3830 | 3830 | 3830 | 3956 | 3908 | 3830 | 3940 | 3748 |
| | Farmers Insurance Exchange | 3286 | 3286 | 3286 | 3573 | 3286 | 3286 | 3507 | 3286 |
| | * Foremost Insurance Co. | 4440 | 4440 | 4440 | 4707 | 4440 | 4440 | 4606 | 4440 |
| | * Garrison Property & Casualty Ins. Co. | 2497 | 2553 | 2437 | 2384 | 2554 | 2469 | 2600 | 2488 |
| | * GEICO Casualty Co. | 1372 | 1381 | 1372 | 1372 | 1381 | 1372 | 1381 | 1381 |
| | * Hartford Casualty Insurance Co. | 3839 | 4319 | 3949 | 4447 | 4454 | 4321 | 4454 | 4500 |
| | Horace Mann Insurance Co. | 1823 | 1823 | 1823 | 1823 | 1823 | 1823 | 1823 | 1823 |
| | Horace Mann Property & Casualty Ins. Co. | 2199 | 2199 | 2199 | 2199 | 2199 | 2199 | 2199 | 2199 |
| | IDS Property Casualty Inc. Co. | 1666 | 1806 | 1628 | 1594 | 1878 | 1570 | 1798 | 1616 |
| | * Integon Indemnity Co. | 2136 | 2177 | 2121 | 2237 | 2079 | 1744 | 2042 | 1974 |
| | * LM General Insurance Co. | 4400 | 4183 | 4328 | 4405 | 4132 | 4193 | 4177 | 4046 |
| | * LM Insurance Corp. | 4889 | 4648 | 4809 | 4895 | 4591 | 4659 | 4641 | 4495 |
| | Maryland Auto Insurance Fund | 4462 | 4462 | 4462 | 4462 | 4462 | 4462 | 4724 | 4462 |
| | * Meridian Security Insurance Co. | 1709 | 1907 | 1772 | 1734 | 1842 | 1616 | 1777 | 1671 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 17: Married Rate, No Youthful Drivers*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 3559 | 3559 | 3559 | 3559 | 3559 | 3559 | 3559 | 3559 |
| | * Metropolitan Direct Property and Casualty | 2430 | 2430 | 2430 | 2430 | 2430 | 2430 | 2430 | 2430 |
| | * Metropolitan Group Property and Casualty | 2782 | 2782 | 2782 | 2782 | 2782 | 2782 | 2782 | 2782 |
| | * Mutual Benefit Insurance Co. | 1976 | 1976 | 1976 | 2022 | 1976 | 2022 | 2022 | 1970 |
| | * National General Assurance Co. | 7788 | 7788 | 7788 | 8328 | 7788 | 7788 | 8197 | 7788 |
| | * Nationwide Property & Casualty Co. | 2930 | 3033 | 3076 | 2930 | 3092 | 2930 | 3092 | 3055 |
| | Old Dominion Insurance Co. | 2774 | 2916 | 2792 | 2964 | 2804 | 2804 | 2940 | 2860 |
| | Penn National Insurance Co. | 3198 | 3197 | 3236 | 3426 | 3237 | 3160 | 3155 | 3316 |
| | * Pharmacists Mutual Insurance Co. | 3255 | 3255 | 3255 | 3585 | 3255 | 3255 | 3255 | 3255 |
| | Privilege Underwriters Reciprocal Exch. | 2511 | 2511 | 2511 | 2511 | 2511 | 2511 | 2511 | 2813 |
| | * Progressive Select Insurance Co. | 1550 | 1397 | 1425 | 1417 | 1682 | 1349 | 1390 | 1402 |
| | * Progressive Specialty Insurance Co. | 1483 | 1638 | 1628 | 1781 | 1807 | 1521 | 1799 | 1513 |
| | * Root Insurance Co. | 1628 | 1652 | 1652 | 1507 | 1677 | 1576 | 1660 | 1647 |
| | * Selective Ins. Co. of South Carolina | 3507 | 2760 | 2962 | 3044 | 2533 | 2672 | 2472 | 2672 |
| | * State Farm Fire & Casualty Co. | 3671 | 3642 | 3315 | 3740 | 3882 | 3177 | 3782 | 3361 |
| | * State Farm Mutual Ins. Co. | 2146 | 2123 | 1943 | 2178 | 2272 | 1854 | 2199 | 1958 |
| | Teachers Insurance Co. | 2383 | 2383 | 2383 | 2383 | 2383 | 2383 | 2383 | 2383 |
| | * Travelers Property Casualty Insurance Co. | 2414 | 2684 | 2498 | 2442 | 2600 | 2264 | 2530 | 2344 |
| | * United Services Automobile Association | 1739 | 1901 | 1807 | 1837 | 1993 | 1826 | 1908 | 1827 |
| | * Unitrin Safeguard Insurance Co. | 3167 | 3029 | 2453 | 2610 | 3171 | 2823 | 3254 | 3138 |
| | * USAA Casualty Insurance Co. | 1946 | 2006 | 1828 | 1855 | 2069 | 1934 | 2021 | 1902 |
| | * USAA General Indemnity Co. | 3115 | 3115 | 3115 | 3295 | 3116 | 3230 | 3212 | 3106 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 18: Married Rate, No Youthful Drivers*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| **Eastern Shore (w/o Cecil)** | * Agency Insurance Co. | 1569 | 1726 | 1703 | 1888 | 1887 | 1603 | 1900 | 1589 |
| | * AIG Property Casualty Co. | 2321 | 2321 | 2321 | 2321 | 2321 | 2321 | 2321 | 2707 |
| | * Allstate Indemnity Co. | 2176 | 2177 | 2202 | 2174 | 2094 | 2094 | 2177 | 2174 |
| | American National Property & Casualty Co. | 1322 | 1378 | 1374 | 1346 | 1360 | 1322 | 1384 | 1364 |
| | * American States Preferred Insurance Co. | 3785 | 3785 | 3785 | 4212 | 3669 | 3785 | 3998 | 3541 |
| | * Amica Mutual Insurance Co. | 2049 | 2049 | 2049 | 2049 | 2049 | 2049 | 2049 | 2049 |
| | * Brethren Mutual Insurance Co. | 1600 | 1710 | 1582 | 1619 | 1793 | 1480 | 1689 | 1482 |
| **Rates Effective as of 8/1/2020** | * Chubb National Insurance Co. | 2465 | 2465 | 2465 | 2316 | 2546 | 2465 | 2521 | 2493 |
| | Cincinnati Insurance Co. | 1531 | 1568 | 1443 | 1546 | 1557 | 1463 | 1504 | 1486 |
| | * CSAA General Insurance Co. | 1171 | 1185 | 1171 | 1080 | 1200 | 1080 | 1087 | 1066 |
| | * Cumberland Insurance Co. Inc. | 1545 | 1545 | 1545 | 1545 | 1499 | 1545 | 1499 | 1499 |
| | * Dairyland Insurance Co. | 4317 | 4581 | 4113 | 4395 | 4757 | 4317 | 4700 | 4250 |
| *** Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"** | Donegal Mutual Insurance Co. | 4663 | 4663 | 4663 | 4663 | 4663 | 4663 | 4663 | 4663 |
| | Elephant Insurance Co. | 3869 | 3872 | 3869 | 4572 | 3872 | 3869 | 4039 | 3872 |
| | * Encompass Home/Auto Insurance Co. | 1831 | 1831 | 1831 | 1831 | 1831 | 1831 | 1831 | 1831 |
| | Erie Insurance Exchange | 1596 | 1596 | 1596 | 1596 | 1596 | 1596 | 1596 | 1596 |
| | Esurance Property & Casualty Ins. Co. | 1528 | 1528 | 1528 | 1568 | 1566 | 1528 | 1578 | 1524 |
| | * Farmers Insurance Exchange | 1701 | 1701 | 1701 | 1852 | 1701 | 1701 | 1827 | 1701 |
| | * Foremost Insurance Co. | 2107 | 2107 | 2107 | 2244 | 2107 | 2107 | 2170 | 2107 |
| | * Garrison Property & Casualty Ins. Co. | 2519 | 2589 | 2460 | 2422 | 2618 | 2506 | 2686 | 2567 |
| | * GEICO Casualty Co. | 1448 | 1462 | 1448 | 1448 | 1462 | 1448 | 1462 | 1462 |
| | * Hartford Casualty Insurance Co. | 2406 | 2749 | 2471 | 2733 | 2771 | 2708 | 2801 | 2818 |
| **n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.** | * Horace Mann Insurance Co. | 1035 | 1035 | 1035 | 1035 | 1035 | 1035 | 1035 | 1035 |
| | * Horace Mann Property & Casualty Ins. Co. | 1735 | 1735 | 1735 | 1735 | 1735 | 1735 | 1735 | 1735 |
| | IDS Property Casualty Inc. Co. | 1416 | 1516 | 1372 | 1352 | 1594 | 1308 | 1528 | 1360 |
| | * Integon Indemnity Co. | 1315 | 1369 | 1315 | 1392 | 1310 | 1118 | 1325 | 1253 |
| | * LM General Insurance Co. | 3846 | 3467 | 3683 | 3733 | 3530 | 3513 | 3599 | 3403 |
| | * LM Insurance Corp. | 4273 | 3853 | 4092 | 4148 | 3923 | 3904 | 3999 | 3782 |
| | Maryland Auto Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Meridian Security Insurance Co. | 1477 | 1619 | 1531 | 1519 | 1589 | 1416 | 1553 | 1467 |

*Scenario 18: Married Rate, No Youthful Drivers*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 2226 | 2226 | 2226 | 2226 | 2226 | 2226 | 2226 | 2226 |
| | * Metropolitan Direct Property and Casualty | 1740 | 1740 | 1740 | 1740 | 1740 | 1740 | 1740 | 1740 |
| | * Metropolitan Group Property and Casualty | 1900 | 1900 | 1900 | 1900 | 1900 | 1900 | 1900 | 1900 |
| | * Mutual Benefit Insurance Co. | 1359 | 1359 | 1359 | 1388 | 1359 | 1388 | 1388 | 1348 |
| | * National General Assurance Co. | 2422 | 2422 | 2422 | 2665 | 2422 | 2422 | 2603 | 2422 |
| | * Nationwide Property & Casualty Co. | 1763 | 2027 | 1830 | 1763 | 2066 | 1763 | 2066 | 2050 |
| | Old Dominion Insurance Co. | 1174 | 1238 | 1192 | 1272 | 1204 | 1204 | 1272 | 1228 |
| Rates Effective as of 8/1/2020 | * Penn National Insurance Co. | 1592 | 1589 | 1607 | 1700 | 1612 | 1574 | 1580 | 1652 |
| | * Pharmacists Mutual Insurance Co. | 2197 | 2197 | 2197 | 2424 | 2197 | 2197 | 2197 | 2197 |
| | Privilege Underwriters Reciprocal Exch. | 1952 | 1952 | 1952 | 1952 | 1952 | 1952 | 1952 | 2184 |
| | * Progressive Select Insurance Co. | 835 | 754 | 765 | 766 | 896 | 731 | 755 | 760 |
| | * Progressive Specialty Insurance Co. | 963 | 1075 | 1057 | 1162 | 1160 | 999 | 1211 | 991 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 1018 | 1039 | 1035 | 943 | 1053 | 991 | 1047 | 1036 |
| | * Selective Ins. Co. of South Carolina | 2068 | 1703 | 1798 | 1826 | 1552 | 1625 | 1514 | 1625 |
| | * State Farm Fire & Casualty Co. | 3157 | 3133 | 2877 | 3219 | 3309 | 2777 | 3249 | 2918 |
| | * State Farm Mutual Ins. Co. | 1766 | 1748 | 1607 | 1796 | 1857 | 1542 | 1811 | 1622 |
| | * Teachers Insurance Co. | 1860 | 1860 | 1860 | 1860 | 1860 | 1860 | 1860 | 1860 |
| | * Travelers Property Casualty Insurance Co. | 1662 | 1838 | 1737 | 1697 | 1808 | 1588 | 1772 | 1624 |
| | * United Services Automobile Association | 1499 | 1627 | 1549 | 1580 | 1733 | 1571 | 1661 | 1590 |
| | * Unitrin Safeguard Insurance Co. | 1844 | 1770 | 1443 | 1537 | 1816 | 1632 | 1864 | 1792 |
| | * USAA Casualty Insurance Co. | 1634 | 1683 | 1543 | 1565 | 1763 | 1629 | 1725 | 1624 |
| | * USAA General Indemnity Co. | 1867 | 1867 | 1867 | 1964 | 1864 | 1931 | 1931 | 1864 |

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

*Scenario 19: Married Rate with Youthful Driver*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Agency Insurance Co. | 3772 | 4056 | 4026 | 4519 | 4503 | 3752 | 4346 | 3727 |
| | * AIG Property Casualty Co. | 4794 | 4794 | 4794 | 4794 | 4794 | 4794 | 4794 | 5567 |
| | * Allstate Indemnity Co. | 7393 | 7398 | 7461 | 7391 | 7066 | 7065 | 7398 | 7389 |
| | American National Property & Casualty Co. | 3104 | 3258 | 3226 | 3144 | 3204 | 3104 | 3210 | 3172 |
| | * American States Preferred Insurance Co. | 11276 | 11276 | 11276 | 12471 | 10890 | 11276 | 11996 | 10413 |
| | * Amica Mutual Insurance Co. | 3864 | 3864 | 3864 | 3864 | 3864 | 3864 | 3864 | 3864 |
| | * Brethren Mutual Insurance Co. | 3160 | 3471 | 3153 | 3131 | 3573 | 2943 | 3331 | 2961 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 5146 | 5146 | 5146 | 4762 | 5430 | 5146 | 5333 | 5183 |
| | Cincinnati Insurance Co. | 4530 | 4618 | 4264 | 4561 | 4571 | 4290 | 4425 | 4362 |
| | * CSAA General Insurance Co. | 2890 | 2931 | 2835 | 2529 | 2948 | 2529 | 2636 | 2623 |
| | * Cumberland Insurance Co. Inc. | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Dairyland Insurance Co. | 6628 | 7077 | 6260 | 6725 | 7407 | 6628 | 7243 | 6483 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 7225 | 7225 | 7225 | 7225 | 7225 | 7225 | 7225 | 7225 |
| | Elephant Insurance Co. | 5640 | 5821 | 5640 | 6732 | 5821 | 5640 | 6018 | 5821 |
| | * Encompass Home/Auto Insurance Co. | 4494 | 4494 | 4494 | 4494 | 4494 | 4494 | 4494 | 4494 |
| | Erie Insurance Exchange | 3453 | 3453 | 3453 | 3453 | 3453 | 3453 | 3453 | 3453 |
| | Esurance Property & Casualty Ins. Co. | 5716 | 5716 | 5716 | 5904 | 5790 | 5716 | 5836 | 5608 |
| | * Farmers Insurance Exchange | 5411 | 5411 | 5411 | 5871 | 5411 | 5411 | 5784 | 5411 |
| | * Foremost Insurance Co. | 7413 | 7413 | 7413 | 7899 | 7413 | 7413 | 7677 | 7413 |
| | * Garrison Property & Casualty Ins. Co. | 5235 | 5376 | 5084 | 4977 | 5421 | 5168 | 5479 | 5249 |
| | * GEICO Casualty Co. | 4118 | 4027 | 4118 | 4118 | 4027 | 4118 | 4027 | 4027 |
| | * Hartford Casualty Insurance Co. | 7695 | 8865 | 7919 | 9440 | 9299 | 8709 | 9092 | 9187 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | * Horace Mann Insurance Co. | 2586 | 2586 | 2586 | 2586 | 2586 | 2586 | 2586 | 2586 |
| | * Horace Mann Property & Casualty Ins. Co. | 4076 | 4076 | 4076 | 4076 | 4076 | 4076 | 4076 | 4076 |
| | IDS Property Casualty Inc. Co. | 4752 | 5194 | 4638 | 4710 | 5412 | 4494 | 5262 | 4698 |
| | * Integon Indemnity Co. | 3206 | 3383 | 3191 | 3465 | 3141 | 2707 | 3220 | 3031 |
| | * LM General Insurance Co. | 9324 | 8757 | 9085 | 9543 | 8631 | 8600 | 8708 | 8357 |
| | * LM Insurance Corp. | 10360 | 9730 | 10095 | 10603 | 9590 | 9555 | 9675 | 9285 |
| | Maryland Auto Insurance Fund | 14379 | 14379 | 14379 | 14379 | 14379 | 14379 | 14955 | 14379 |
| | * Meridian Security Insurance Co. | 2820 | 3105 | 2918 | 2893 | 3043 | 2667 | 2996 | 2786 |

*Scenario 19: Married Rate with Youthful Driver*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 7082 | 7082 | 7082 | 7082 | 7082 | 7082 | 7082 | 7082 |
| | * Metropolitan Direct Property and Casualty | 5360 | 5360 | 5360 | 5360 | 5360 | 5360 | 5360 | 5360 |
| | * Metropolitan Group Property and Casualty | 6712 | 6712 | 6712 | 6712 | 6712 | 6712 | 6712 | 6712 |
| | * Mutual Benefit Insurance Co. | 3366 | 3366 | 3366 | 3343 | 3366 | 3343 | 3343 | 3316 |
| | * National General Assurance Co. | 6368 | 6368 | 6368 | 7102 | 6368 | 6368 | 6876 | 6368 |
| | * Nationwide Property & Casualty Co. | 2886 | 3450 | 3020 | 2886 | 3473 | 2886 | 3473 | 3476 |
| | Old Dominion Insurance Co. | 2764 | 2906 | 2782 | 2928 | 2794 | 2794 | 2932 | 2850 |
| | * Penn National Insurance Co. | 2852 | 2838 | 2886 | 3077 | 2883 | 2830 | 2841 | 2980 |
| | * Pharmacists Mutual Insurance Co. | 3986 | 3986 | 3986 | 4268 | 3986 | 3986 | 3986 | 3986 |
| | Privilege Underwriters Reciprocal Exch. | 4948 | 4948 | 4948 | 4948 | 4948 | 4948 | 4948 | 5492 |
| | * Progressive Select Insurance Co. | 1751 | 1547 | 1588 | 1570 | 1887 | 1487 | 1540 | 1553 |
| | * Progressive Specialty Insurance Co. | 1789 | 1948 | 1943 | 2137 | 2169 | 1799 | 2111 | 1791 |
| | * Root Insurance Co. | 2286 | 2321 | 2315 | 2110 | 2349 | 2223 | 2346 | 2312 |
| | * Selective Ins. Co. of South Carolina | 4895 | 4226 | 4314 | 4329 | 3643 | 3808 | 3489 | 3808 |
| | * State Farm Fire & Casualty Co. | 7518 | 7487 | 6729 | 7722 | 7973 | 6514 | 7780 | 6937 |
| | * State Farm Mutual Ins. Co. | 3715 | 3698 | 3320 | 3814 | 3948 | 3210 | 3841 | 3424 |
| | * Teachers Insurance Co. | 4411 | 4411 | 4411 | 4411 | 4411 | 4411 | 4411 | 4411 |
| | * Travelers Property Casualty Insurance Co. | 4796 | 5228 | 5003 | 4878 | 5188 | 4484 | 5128 | 4694 |
| | * United Services Automobile Association | 2359 | 2592 | 2460 | 2497 | 2708 | 2479 | 2587 | 2475 |
| | * Unitrin Safeguard Insurance Co. | 5254 | 4984 | 4026 | 4218 | 4933 | 4418 | 5030 | 4885 |
| | * USAA Casualty Insurance Co. | 2486 | 2558 | 2317 | 2352 | 2636 | 2453 | 2567 | 2425 |
| | * USAA General Indemnity Co. | 2985 | 2985 | 2985 | 3154 | 2990 | 3094 | 3070 | 2981 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 20: Married Rate, with Youthful Drivers*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Agency Insurance Co. | 5182 | 5673 | 5529 | 6339 | 6178 | 5279 | 6240 | 5243 |
| | * AIG Property Casualty Co. | 4977 | 4977 | 4977 | 4977 | 4977 | 4977 | 4977 | 5806 |
| | * Allstate Indemnity Co. | 9580 | 9590 | 9955 | 9575 | 9154 | 9152 | 9590 | 9571 |
| | American National Property & Casualty Co. | 6554 | 6860 | 6800 | 6658 | 6742 | 6554 | 6808 | 6716 |
| | * American States Preferred Insurance Co. | 9576 | 9576 | 9576 | 10737 | 9208 | 9576 | 10213 | 8759 |
| | * Amica Mutual Insurance Co. | 7602 | 7602 | 7602 | 7602 | 7602 | 7602 | 7602 | 7602 |
| | * Brethren Mutual Insurance Co. | 2070 | 2132 | 1928 | 1873 | 2222 | 1819 | 2086 | 1836 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 6132 | 6132 | 6132 | 5675 | 6543 | 6132 | 6452 | 6180 |
| | Cincinnati Insurance Co. | 4182 | 4245 | 3839 | 4213 | 4205 | 3941 | 4084 | 4005 |
| | * CSAA General Insurance Co. | 2563 | 2608 | 2571 | 2245 | 2564 | 2245 | 2336 | 2321 |
| | * Cumberland Insurance Co. Inc. | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Dairyland Insurance Co. | 9733 | 10426 | 9270 | 9998 | 10823 | 9733 | 10791 | 9611 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 6254 | 6254 | 6254 | 6254 | 6254 | 6254 | 6254 | 6254 |
| | Elephant Insurance Co. | 4560 | 4594 | 4560 | 5401 | 4594 | 4560 | 4783 | 4594 |
| | * Encompass Home/Auto Insurance Co. | 5070 | 5070 | 5070 | 5070 | 5070 | 5070 | 5070 | 5070 |
| | Erie Insurance Exchange | 2954 | 2954 | 2954 | 2954 | 2954 | 2954 | 2954 | 2954 |
| | Esurance Property & Casualty Ins. Co. | 9042 | 9042 | 9042 | 9392 | 9210 | 9042 | 9308 | 9004 |
| | * Farmers Insurance Exchange | 8451 | 8451 | 8451 | 9313 | 8451 | 8451 | 9259 | 8451 |
| | * Foremost Insurance Co. | 10287 | 10287 | 10287 | 11081 | 10287 | 10287 | 10818 | 10287 |
| | * Garrison Property & Casualty Ins. Co. | 6592 | 6768 | 6406 | 6301 | 6864 | 6551 | 7012 | 6711 |
| | * GEICO Casualty Co. | 4043 | 4105 | 4043 | 4043 | 4105 | 4043 | 4105 | 4105 |
| | * Hartford Casualty Insurance Co. | 6543 | 7547 | 6732 | 7816 | 7863 | 7438 | 7817 | 7866 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | * Horace Mann Insurance Co. | 2126 | 2126 | 2126 | 2126 | 2126 | 2126 | 2126 | 2126 |
| | * Horace Mann Property & Casualty Ins. Co. | 3376 | 3376 | 3376 | 3376 | 3376 | 3376 | 3376 | 3376 |
| | IDS Property Casualty Inc. Co. | 6178 | 6760 | 6034 | 6178 | 7072 | 5870 | 6860 | 6116 |
| | * Integon Indemnity Co. | 2881 | 3094 | 2850 | 3132 | 2815 | 2464 | 2993 | 2754 |
| | * LM General Insurance Co. | 11552 | 10770 | 11319 | 11968 | 10826 | 10725 | 10973 | 10473 |
| | * LM Insurance Corp. | 12835 | 11967 | 12577 | 13297 | 12028 | 11916 | 12192 | 11636 |
| | Maryland Auto Insurance Fund | 9894 | 10093 | 9894 | 9894 | 9894 | 9894 | 10470 | 9894 |
| | * Meridian Security Insurance Co. | 2709 | 2970 | 2799 | 2806 | 2931 | 2583 | 2919 | 2696 |

*Scenario 20: Married Rate, with Youthful Drivers*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 5419 | 5419 | 5419 | 5419 | 5419 | 5419 | 5419 | 5419 |
| | * Metropolitan Direct Property and Casualty | 4056 | 4056 | 4056 | 4056 | 4056 | 4056 | 4056 | 4056 |
| | * Metropolitan Group Property and Casualty | 5348 | 5348 | 5348 | 5348 | 5348 | 5348 | 5348 | 5348 |
| | * Mutual Benefit Insurance Co. | 2619 | 2619 | 2619 | 2687 | 2619 | 2687 | 2687 | 2606 |
| | * National General Assurance Co. | 5841 | 5841 | 5841 | 6640 | 5841 | 5841 | 6390 | 5841 |
| | * Nationwide Property & Casualty Co. | 2983 | 3520 | 3115 | 2983 | 3585 | 2983 | 3585 | 3561 |
| | Old Dominion Insurance Co. | 4372 | 4584 | 4390 | 4840 | 4402 | 4402 | 4756 | 4482 |
| | * Penn National Insurance Co. | 8743 | 8675 | 8874 | 9548 | 8844 | 8685 | 8769 | 9201 |
| | * Pharmacists Mutual Insurance Co. | 2931 | 2931 | 2931 | 3307 | 2931 | 2931 | 2931 | 2931 |
| | Privilege Underwriters Reciprocal Exch. | 3526 | 3526 | 3526 | 3526 | 3526 | 3526 | 3526 | 3957 |
| | * Progressive Select Insurance Co. | 2974 | 2645 | 2677 | 2699 | 3193 | 2560 | 2656 | 2668 |
| | * Progressive Specialty Insurance Co. | 3096 | 3452 | 3359 | 3780 | 3731 | 3206 | 3873 | 3184 |
| | * Root Insurance Co. | 3405 | 3515 | 3474 | 3192 | 3518 | 3357 | 3539 | 3501 |
| | * Selective Ins. Co. of South Carolina | 3581 | 2893 | 3067 | 3134 | 2616 | 2753 | 2544 | 2753 |
| | * State Farm Fire & Casualty Co. | 7101 | 7087 | 6306 | 7358 | 7470 | 6144 | 7439 | 6546 |
| | * State Farm Mutual Ins. Co. | 3483 | 3476 | 3088 | 3609 | 3672 | 3006 | 3647 | 3207 |
| | * Teachers Insurance Co. | 3634 | 3634 | 3634 | 3634 | 3634 | 3634 | 3634 | 3634 |
| | * Travelers Property Casualty Insurance Co. | 3874 | 4252 | 4030 | 3999 | 4221 | 3686 | 4218 | 3822 |
| | * United Services Automobile Association | 3527 | 3879 | 3670 | 3752 | 4128 | 3724 | 3946 | 3775 |
| | * Unitrin Safeguard Insurance Co. | 9291 | 9042 | 7617 | 7956 | 8613 | 8224 | 8757 | 8525 |
| | * USAA Casualty Insurance Co. | 3956 | 4089 | 3702 | 3768 | 4268 | 3941 | 4175 | 3924 |
| | * USAA General Indemnity Co. | 4643 | 4643 | 4643 | 4930 | 4689 | 4834 | 4839 | 4674 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 21: Married Rate No Youthful Driver*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Agency Insurance Co. | 2000 | 2191 | 2175 | 2398 | 2440 | 2023 | 2381 | 2016 |
| | * AIG Property Casualty Co. | 2414 | 2414 | 2414 | 2414 | 2414 | 2414 | 2414 | 2783 |
| | * Allstate Indemnity Co. | 2528 | 2530 | 2554 | 2525 | 2430 | 2429 | 2530 | 2526 |
| | American National Property & Casualty Co. | 1448 | 1520 | 1500 | 1466 | 1498 | 1448 | 1500 | 1484 |
| | * American States Preferred Insurance Co. | 4879 | 4879 | 4879 | 5422 | 4730 | 4879 | 5169 | 4545 |
| | * Amica Mutual Insurance Co. | 2038 | 2038 | 2038 | 2038 | 2038 | 2038 | 2038 | 2038 |
| | * Brethren Mutual Insurance Co. | 1572 | 1700 | 1559 | 1563 | 1765 | 1460 | 1653 | 1461 |
| Rates Effective as of 8/1/2020 | * Chubb National Insurance Co. | 3225 | 3225 | 3225 | 2991 | 3350 | 3225 | 3313 | 3251 |
| | Cincinnati Insurance Co. | 2435 | 2491 | 2302 | 2448 | 2477 | 2297 | 2383 | 2359 |
| | * CSAA General Insurance Co. | 2342 | 2365 | 2288 | 2110 | 2443 | 2110 | 2135 | 2133 |
| | * Cumberland Insurance Co. Inc. | 1643 | 1643 | 1643 | 1643 | 1597 | 1643 | 1597 | 1597 |
| | * Dairyland Insurance Co. | 4075 | 4404 | 3845 | 4188 | 4596 | 4075 | 4561 | 4013 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Donegal Mutual Insurance Co. | 4683 | 4683 | 4683 | 4683 | 4683 | 4683 | 4683 | 4683 |
| | Elephant Insurance Co. | 4409 | 4495 | 4409 | 5189 | 4495 | 4409 | 4671 | 4495 |
| | * Encompass Home/Auto Insurance Co. | 3310 | 3310 | 3310 | 3310 | 3310 | 3310 | 3310 | 3310 |
| | Erie Insurance Exchange | 1681 | 1681 | 1681 | 1681 | 1681 | 1681 | 1681 | 1681 |
| | Esurance Property & Casualty Ins. Co. | 2424 | 2424 | 2424 | 2504 | 2478 | 2424 | 2498 | 2402 |
| | * Farmers Insurance Exchange | 4626 | 4626 | 4626 | 5044 | 4626 | 4626 | 5005 | 4626 |
| | * Foremost Insurance Co. | 3083 | 3083 | 3083 | 3303 | 3083 | 3083 | 3216 | 3083 |
| | * Garrison Property & Casualty Ins. Co. | 2401 | 2463 | 2345 | 2294 | 2472 | 2373 | 2514 | 2404 |
| | * GEICO Casualty Co. | 1769 | 1799 | 1769 | 1769 | 1799 | 1769 | 1799 | 1799 |
| | * Hartford Casualty Insurance Co. | 6837 | 7873 | 7031 | 8228 | 8230 | 7759 | 8128 | 8197 |
| n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident. | * Horace Mann Insurance Co. | 1539 | 1539 | 1539 | 1539 | 1539 | 1539 | 1539 | 1539 |
| | * Horace Mann Property & Casualty Ins. Co. | 2378 | 2378 | 2378 | 2378 | 2378 | 2378 | 2378 | 2378 |
| | IDS Property Casualty Inc. Co. | 2068 | 2252 | 2010 | 2016 | 2354 | 1932 | 2268 | 2016 |
| | * Integon Indemnity Co. | 1619 | 1706 | 1621 | 1739 | 1624 | 1392 | 1662 | 1574 |
| | * LM General Insurance Co. | 4559 | 4222 | 4422 | 4522 | 4224 | 4226 | 4281 | 4096 |
| | * LM Insurance Corp. | 5066 | 4691 | 4913 | 5024 | 4694 | 4696 | 4756 | 4552 |
| | Maryland Auto Insurance Fund | 5845 | 5845 | 5845 | 5845 | 5845 | 5845 | 6196 | 5845 |
| | * Meridian Security Insurance Co. | 1684 | 1831 | 1744 | 1735 | 1810 | 1613 | 1784 | 1677 |

*Scenario 21: Married Rate No Youthful Driver*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 4456 | 4456 | 4456 | 4456 | 4456 | 4456 | 4456 | 4456 |
| | * Metropolitan Direct Property and Casualty | 3190 | 3190 | 3190 | 3190 | 3190 | 3190 | 3190 | 3190 |
| | * Metropolitan Group Property and Casualty | 4034 | 4034 | 4034 | 4034 | 4034 | 4034 | 4034 | 4034 |
| | * Mutual Benefit Insurance Co. | 1805 | 1805 | 1805 | 1835 | 1805 | 1835 | 1835 | 1789 |
| | * National General Assurance Co. | 3038 | 3038 | 3038 | 3398 | 3038 | 3038 | 3292 | 3038 |
| | * Nationwide Property & Casualty Co. | 2013 | 2085 | 2102 | 2013 | 2110 | 2013 | 2110 | 2091 |
| | Old Dominion Insurance Co. | 1964 | 2064 | 1982 | 2100 | 1994 | 1994 | 2096 | 2032 |
| | * Penn National Insurance Co. | 1901 | 1895 | 1921 | 2042 | 1922 | 1882 | 1889 | 1979 |
| | * Pharmacists Mutual Insurance Co. | 1660 | 1660 | 1660 | 1771 | 1660 | 1660 | 1660 | 1660 |
| | Privilege Underwriters Reciprocal Exch. | 2143 | 2143 | 2143 | 2143 | 2143 | 2143 | 2143 | 2401 |
| | * Progressive Select Insurance Co. | 1137 | 1024 | 1053 | 1034 | 1250 | 986 | 1019 | 1027 |
| | * Progressive Specialty Insurance Co. | 1200 | 1324 | 1313 | 1440 | 1476 | 1224 | 1460 | 1220 |
| | * Root Insurance Co. | 1550 | 1596 | 1582 | 1448 | 1612 | 1520 | 1610 | 1591 |
| | * Selective Ins. Co. of South Carolina | 2856 | 2390 | 2484 | 2514 | 2111 | 2217 | 2040 | 2217 |
| | * State Farm Fire & Casualty Co. | 4090 | 4069 | 3700 | 4176 | 4323 | 3568 | 4221 | 3774 |
| | * State Farm Mutual Ins. Co. | 1858 | 1845 | 1680 | 1893 | 1968 | 1614 | 1912 | 1708 |
| | * Teachers Insurance Co. | 2570 | 2570 | 2570 | 2570 | 2570 | 2570 | 2570 | 2570 |
| | * Travelers Property Casualty Insurance Co. | 2195 | 2434 | 2290 | 2226 | 2379 | 2073 | 2313 | 2135 |
| | * United Services Automobile Association | 1491 | 1624 | 1547 | 1569 | 1704 | 1561 | 1632 | 1562 |
| | * Unitrin Safeguard Insurance Co. | 2689 | 2577 | 2090 | 2208 | 2625 | 2345 | 2686 | 2590 |
| | * USAA Casualty Insurance Co. | 1569 | 1613 | 1475 | 1494 | 1668 | 1553 | 1627 | 1535 |
| | * USAA General Indemnity Co. | 1613 | 1613 | 1613 | 1694 | 1607 | 1664 | 1655 | 1603 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 22: Married Rate No Youthful Driver*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Agency Insurance Co. | 2312 | 2523 | 2488 | 2767 | 2765 | 2331 | 2763 | 2314 |
| | * AIG Property Casualty Co. | 2059 | 2059 | 2059 | 2059 | 2059 | 2059 | 2059 | 2347 |
| | * Allstate Indemnity Co. | 2383 | 2384 | 2418 | 2382 | 2292 | 2291 | 2384 | 2381 |
| | American National Property & Casualty Co. | 1152 | 1208 | 1192 | 1170 | 1186 | 1152 | 1198 | 1182 |
| | * American States Preferred Insurance Co. | 3763 | 3763 | 3763 | 4168 | 3652 | 3763 | 3986 | 3515 |
| | * Amica Mutual Insurance Co. | 2023 | 2023 | 2023 | 2023 | 2023 | 2023 | 2023 | 2023 |
| | Atlantic States Insurance Co. | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 | 1600 |
| | * Brethren Mutual Insurance Co. | 1235 | 1320 | 1226 | 1217 | 1366 | 1147 | 1284 | 1144 |
| | * Chubb National Insurance Co. | 2363 | 2363 | 2363 | 2218 | 2439 | 2363 | 2419 | 2391 |
| | Cincinnati Insurance Co. | 1537 | 1569 | 1444 | 1549 | 1554 | 1472 | 1510 | 1489 |
| | * CSAA General Insurance Co. | 1197 | 1215 | 1198 | 1082 | 1210 | 1082 | 1113 | 1088 |
| | * Cumberland Insurance Co. Inc. | 1164 | 1164 | 1164 | 1164 | 1136 | 1164 | 1136 | 1136 |
| | * Dairyland Insurance Co. | 3328 | 3560 | 3170 | 3418 | 3689 | 3328 | 3687 | 3293 |
| | Elephant Insurance Co. | 3768 | 3811 | 3768 | 4457 | 3811 | 3768 | 3983 | 3811 |
| | * Encompass Home/Auto Insurance Co. | 1918 | 1918 | 1918 | 1918 | 1918 | 1918 | 1918 | 1918 |
| | Erie Insurance Exchange | 1309 | 1309 | 1309 | 1309 | 1309 | 1309 | 1309 | 1309 |
| | Esurance Property & Casualty Ins. Co. | 1660 | 1660 | 1660 | 1704 | 1700 | 1660 | 1708 | 1650 |
| | * Farmers Insurance Exchange | 2092 | 2092 | 2092 | 2265 | 2092 | 2092 | 2235 | 2092 |
| | * Foremost Insurance Co. | 2351 | 2351 | 2351 | 2524 | 2351 | 2351 | 2456 | 2351 |
| | * Garrison Property & Casualty Ins. Co. | 2387 | 2454 | 2329 | 2289 | 2481 | 2369 | 2533 | 2423 |
| | * GEICO Casualty Co. | 1514 | 1512 | 1514 | 1514 | 1512 | 1514 | 1512 | 1512 |
| | * Hartford Casualty Insurance Co. | 1711 | 1978 | 1757 | 2019 | 2020 | 1928 | 2003 | 2020 |
| | * Horace Mann Insurance Co. | 1172 | 1172 | 1172 | 1172 | 1172 | 1172 | 1172 | 1172 |
| | * Horace Mann Property & Casualty Ins. Co. | 1967 | 1967 | 1967 | 1967 | 1967 | 1967 | 1967 | 1967 |
| | IDS Property Casualty Inc. Co. | 1548 | 1666 | 1496 | 1486 | 1754 | 1430 | 1682 | 1488 |
| | * Integon Indemnity Co. | 1486 | 1554 | 1487 | 1600 | 1485 | 1275 | 1498 | 1431 |
| | * LM General Insurance Co. | 3579 | 3225 | 3423 | 3484 | 3296 | 3266 | 3367 | 3189 |
| | * LM Insurance Corp. | 3977 | 3583 | 3803 | 3871 | 3663 | 3629 | 3741 | 3543 |
| | Maryland Auto Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Meridian Security Insurance Co. | 1750 | 1915 | 1817 | 1801 | 1886 | 1672 | 1848 | 1738 |

**Rates Effective as of 8/1/2020**

*** 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.**

*Scenario 22: Married Rate No Youthful Driver*

| | Insurer | 21629 Caroline | 21613 Dorchester | 21620 Kent | 21666 Queen Anne's | 21853 Somerset | 21601 Talbot | 21804 Wicomico | 21811 Worcester |
|---|---|---|---|---|---|---|---|---|---|
| Eastern Shore (w/o Cecil) | * Metropolitan Casualty Insurance Co. | 2408 | 2408 | 2408 | 2408 | 2408 | 2408 | 2408 | 2408 |
| | * Metropolitan Direct Property and Casualty | 1892 | 1892 | 1892 | 1892 | 1892 | 1892 | 1892 | 1892 |
| | * Metropolitan Group Property and Casualty | 2110 | 2110 | 2110 | 2110 | 2110 | 2110 | 2110 | 2110 |
| | * Mutual Benefit Insurance Co. | 1246 | 1246 | 1246 | 1268 | 1246 | 1268 | 1268 | 1234 |
| | * National General Assurance Co. | 3135 | 3135 | 3135 | 3497 | 3135 | 3135 | 3384 | 3135 |
| | * Nationwide Property & Casualty Co. | 2038 | 2358 | 2123 | 2038 | 2400 | 2038 | 2400 | 2381 |
| | Old Dominion Insurance Co. | 1664 | 1758 | 1682 | 1802 | 1694 | 1694 | 1800 | 1728 |
| Rates Effective as of 8/1/2020 | * Penn National Insurance Co. | 1500 | 1498 | 1516 | 1602 | 1518 | 1489 | 1493 | 1559 |
| | * Pharmacists Mutual Insurance Co. | 1490 | 1490 | 1490 | 1588 | 1490 | 1490 | 1490 | 1490 |
| | Privilege Underwriters Reciprocal Exch. | 1805 | 1805 | 1805 | 1805 | 1805 | 1805 | 1805 | 2009 |
| | * Progressive Select Insurance Co. | 954 | 852 | 876 | 862 | 1031 | 825 | 848 | 857 |
| | * Progressive Specialty Insurance Co. | 1173 | 1292 | 1281 | 1406 | 1416 | 1196 | 1430 | 1189 |
| * Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Root Insurance Co. | 1317 | 1354 | 1341 | 1227 | 1364 | 1293 | 1366 | 1349 |
| | * Selective Ins. Co. of South Carolina | 2104 | 1725 | 1825 | 1859 | 1579 | 1654 | 1541 | 1654 |
| | * State Farm Fire & Casualty Co. | 3178 | 3165 | 2878 | 3257 | 3342 | 2795 | 3283 | 2953 |
| | * State Farm Mutual Ins. Co. | 1776 | 1766 | 1605 | 1817 | 1875 | 1551 | 1831 | 1642 |
| | * Teachers Insurance Co. | 2123 | 2123 | 2123 | 2123 | 2123 | 2123 | 2123 | 2123 |
| | * Travelers Property Casualty Insurance Co. | 1710 | 1887 | 1794 | 1751 | 1864 | 1641 | 1830 | 1677 |
| | * United Services Automobile Association | 1429 | 1553 | 1479 | 1506 | 1647 | 1497 | 1579 | 1512 |
| | * Unitrin Safeguard Insurance Co. | 2213 | 2128 | 1751 | 1864 | 2124 | 1933 | 2184 | 2095 |
| | * USAA Casualty Insurance Co. | 1493 | 1536 | 1407 | 1428 | 1605 | 1485 | 1570 | 1481 |
| | * USAA General Indemnity Co. | 1649 | 1649 | 1649 | 1734 | 1649 | 1707 | 1704 | 1649 |

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

## Insurer Phone Numbers and Websites

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

| | | |
|---|---|---|
| Agency Insurance Co. | 800-492-5629 | www.agencyinsurancecompany.com |
| AIG Property Casualty Co. | See Yellow Pages | www.aig.com |
| Allstate Indemnity Co. | 877-810-2920 | www.allstate.com |
| American National Property & Casualty Co. | 800-843-3276 | www.americannational.com |
| American States Preferred Insurance Co. | 800-332-3226 | www.safeco.com |
| Amica Mutual Insurance Co. | 800-242-6422 | www.Amica.com |
| Atlantic States Insurance Co. | 800-877-0600 | www.donegalgroup.com |
| Brethren Mutual Insurance Co. | 800-621-4264 | www.bmic.com |
| Chubb National Insurance Co. | 866-324-8222 | www.chubb.com |
| Cincinnati Insurance Co. | 888-242-8811 | www.cinfin.com |
| CSAA General Insurance Co. | 888-222-0094 | http://midatlantic.aaa.com/Insurance/InsurewithAAA |
| Cumberland Insurance Co. Inc. | 800-232-6992 | www.cumberlandmutual.com |
| Dairyland Insurance Co. | 800-334-0090 | www.dairylandinsurance.com/auto |
| Donegal Mutual Insurance Co. | 800-877-0600 | www.donegalgroup.com |
| Elephant Insurance Co. | 855-353-7426 | www.elephant.com |
| Encompass Home/Auto Insurance Co. | 800-588-7400 | www.encompassinsurance.com |
| Erie Insurance Exchange | 800-458-0811 | www.erieinsurance.com |
| Esurance Property & Casualty Ins. Co. | 800-ESURANCE | www.esurance.com |
| Farmers Insurance Exchange | 888-327-6335 | www.farmers.com |
| Foremost Insurance Co. | 888-888-0080 | www.foremost.com |
| Garrison Property & Casualty Ins. Co. | 800-531-8722 | www.usaa.com |
| GEICO Casualty Co. | 800-861-8380 | www.geico.com |
| Hartford Casualty Insurance Co. | 888-413-8970 | www.thehartford.com |
| Horace Mann Insurance Co. | 800-999-1030 | www.horacemann.com |
| Horace Mann Property & Casualty Ins. Co. | 800-999-1030 | www.horacemann.com |
| IDS Property Casualty Ins. Co. | 800-842-3344 | www.ameriprise.com/autohome |
| Integon Indemnity Corp. | 800-462-2123 | www.nationalgeneral.com |
| LM General Insurance Co. | 800-837-5254 | www.libertymutual.com |
| LM Insurance Corp. | 800-837-5254 | www.libertymutual.com |
| Maryland Auto Insurance Fund | 800-492-7120 | www.mymarylandauto.com/site |
| Meridian Security Insurance Co. | 833-724-3577 | www.stateauto.com |
| Metropolitan Casualty Insurance Co. | 800-422-4272 | www.metlife.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.

| | | |
|---|---|---|
| Metropolitan Direct Property and Casualty | 800-422-4272 | www.metlife.com |
| Metropolitan Group Property and Casualty | 800-422-4272 | www.metlife.com |
| Mutual Benefit Insuance Co. | 800-283-3531 | www.mutualbenefitgroup.com |
| National General Assurance Co. | 800-462-2123 | www.nationalgeneral.com |
| Nationwide Property & Casualty Co. | 888-890-4630 | www.nationwide.com |
| Old Dominion Insurance Co. | 800-226-0875 | www.msagroup.com |
| Penn National Insurance Co. | 800-388-4764 | www.PennNationalInsurance.com |
| Pharmacists Mutual Insurance Co. | 800-247-5930 | www.phmic.com |
| Privilege Underwriters Reciprocal Exch. | 888-813-7873 | www.pureinsurance.com |
| Progressive Select Insurance Co. | 800-776-4737 | www.progressive.com |
| Progressive Specialty Insurance Co. | See Yellow Pages | www.progressiveagent.com |
| Root Insurance Co. | 866-980-9431 | www.joinroot.com |
| Selective Ins. Co. of South Carolina | 866-513-4395 | www.selective.com |
| State Farm Fire & Casualty Co. | 800-782-8332 | www.statefarm.com |
| State Farm Mutual Automobile Ins. Co. | 800-782-8332 | www.statefarm.com |
| Teachers Insurance Co. | 800-999-1030 | www.horacemann.com |
| Travelers Property Casualty 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 |
| USAA Casualty Insurance Co. | 800-531-8722 | www.usaa.com |
| USAA General Indemnity Co. | 800-531-8722 | www.usaa.com |
| USAA Property & Casualty Insurance Co. | 800-531-8722 | www.usaa.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 | Insurer(s) | Auto | Motorcycle and Scooter | ATV's | RV & Trailers | Antique / Collector | GAP | Notes / Limitations |
|---|---|---|---|---|---|---|---|---|
| Agency | Agency Insurance Co. | Y | Y | Y | | | | |
| AIG | AIG Property Casualty Co. | Y | Y | Y | Y | Y | Y | |
| Allstate | Encompass Home/Auto Insurance Co. | Y | Y | Y | Y | Y | Y | |
| | Allstate Property & Casualty Insurance Co. | | Y | Y | | | | |
| | Allstate Insurance Co. | | | | | Y | | *Renters Only |
| | Allstate Indemnity Co. | Y | | | Y | | | |
| | Esurance Insurance Co. | | | | | | | |
| | Esurance Property & Casualty Ins. Co. | Y | | | | | Y | |
| | Allstate Vehicle & Property Insurance Co. | | | | | Y | | *Home/Condo Only |
| | Esurance Insurance Services, Inc. | | A | A | A | A | | |
| American Family | Homesite Insurance Co. of the Midwest | | | | | | | *Renters & Condos Only |
| | Homesite Insurance Co. | | | | | | | *Home Policies Only |
| AMICA | Amica Mutual Insurance Co. | Y | Y | Y* | Y | Y | Y | * Snowmobiles Only |
| AMIG | American Modern Home Insurance Co. | | | | | | | *Renters Only |
| | American Property & Casualty Ins. Co. | | Y | Y | | Y | | *Condos only |
| Assurant | American Bankers Insurance Co. of FL | | Y* | | | Y* | | *Refer to Insurer for Limitations |
| | American Security Insurance Co. | | | | | | | *Home Policies Only |
| | Standard Guaranty Insurance Co. | | | | | | | *Home Policies Only |
| AXA | AXA Insurance Co. | | | | | 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 | |
| Cincinnati | Cincinnati Insurance Co. | Y | Y* | Y* | Y* | Y* | Y* | *Requires Auto Policy |
| CSAA | CSAA General Insurance Co. | Y | | | Y | | | |
| Cumberland | Cumberland Insurance Co. Inc. | Y | | | | | | |
| | Cumberland Mutual Fire Insurance Co. | | | | | | | |
| Donegal | Donegal Mutual Insurance Co. | Y | | Y | Y | Y | | |
| | Atlantic States Insurance Co. | Y | | | | | | |
| Elephant | Elephant Insurance Co. | Y | | | | | | |
| Erie | Erie Insurance Co. | | | | | | | |
| | Erie Insurance Exchange | Y | Y | Y | Y | Y | Y | |
| Everett Cash | Everett Cash Mutual Insurance Co. | | | | | | | |
| Farmers | Foremost Insurance Co. | Y | Y | Y | Y | | A | |
| | Farmers Insurance Exchange | Y | A | A | A | A | | |

**Coverages Offered by Insurer (or group of insurers)**
Some insurers offer various coverage by different insurers within their insurance group.

**Y = Coverage is offered (*though some limitations may apply)**
**A = Coverage may be available through an affiliated program**

| Group Name | Insurer(s) | Homeowners | Boats | Personal Watercraft | Manufactured Homes | Notes / Limitations |
|---|---|---|---|---|---|---|
| Agency | Agency Insurance Co. | | | | | |
| AIG | AIG Property Casualty Co. | Y | Y | Y | | |
| Allstate | Encompass Home/Auto Insurance Co. | Y | Y | Y | | |
| | Allstate Property & Casualty Insurance Co. | | Y | Y | | |
| | Allstate Insurance Co. | Y* | | | | *Renters Only |
| | Allstate Indemnity Co. | | | | | |
| | Esurance Insurance Co. | Y | | | | |
| | Esurance Property & Casualty Ins. Co. | | | | | |
| | Allstate Vehicle & Property Insurance Co. | Y* | | | | *Home/Condo Only |
| | Esurance Insurance Services, Inc. | A | A | A | | |
| American Family | Homesite Insurance Co. of the Midwest | Y* | | | | *Renters & Condos Only |
| | Homesite Insurance Co. | Y* | | | | *Home Policies Only |
| AMICA | Amica Mutual Insurance Co. | Y | Y | A | | * Snowmobiles Only |
| AMIG | American Modern Home Insurance Co. | Y* | | | | *Renters Only |
| | American Property & Casualty Ins. Co. | Y* | Y | Y | Y | *Condos only |
| Assurant | American Bankers Insurance Co. of FL | Y* | | Y* | Y | *Refer to Insurer for Limitations |
| | American Security Insurance Co. | Y* | | | | *Home Policies Only |
| | Standard Guaranty Insurance Co. | Y* | | | | *Home Policies Only |
| AXA | AXA Insurance Co. | | | | | |
| 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 | | | | |
| Cincinnati | Cincinnati Insurance Co. | Y | Y | Y | | *Requires Auto Policy |
| CSAA | CSAA General Insurance Co. | Y | | | | |
| Cumberland | Cumberland Insurance Co. Inc. | | | | | |
| | Cumberland Mutual Fire Insurance Co. | Y | | | | |
| Donegal | Donegal Mutual Insurance Co. | Y | Y | | | |
| | Atlantic States Insurance Co. | | | | | |
| Elephant | Elephant Insurance Co. | | | | | |
| Erie | Erie Insurance Co. | Y | | Y | Y | |
| | Erie Insurance Exchange | | | | | |
| Everett Cash | Everett Cash Mutual Insurance Co. | Y | | | | |
| Farmers | Foremost Insurance Co. | A | Y | Y | | |
| | Farmers Insurance Exchange | Y | A | A | A | |

**Coverages Offered by Insurer (or group of insurers)**
Some insurers offer various coverage by different insurers within their insurance group.

**Y = Coverage is offered (*though some limitations may apply)**
**A = Coverage may be available through an affiliated program**

| Group Name | Insurer(s) | Auto | Motorcycle and Scooter | ATV's | RV & Trailers | Antique / Collector | GAP | Notes / Limitations |
|---|---|---|---|---|---|---|---|---|
| Fidelity National | Stillwater P & C Insurance Co. | | | | | | | |
| First American | First American Property & Casualty Ins. Co. | | | | | | | *Renters Only |
| Frederick Mutual | Frederick Mutual Insurance Co. | | | | | | | |
| GEICO | GEICO Indemnity Co. | | Y | Y | | | | |
| | GIECO Casualty 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 | | | | | | |
| IDS | IDS Property Casualty Ins. Co. | Y | | | | | | |
| Lemonade | Lemonade Insurance Co. | | | | | | | |
| Liberty Mutual | Peerless Indemnity Insurance Co. | | | | | | | *Renters Only |
| | Liberty Mutual Insurance Co. | | | | | | | *Renters Only |
| | Ironshore Indemnity Inc. | | | | | Y | | |
| | Safeco Insurance Co. of America | | | | | | | |
| | LM Insurance Corp. | Y | Y | | | Y | Y | |
| | LM General Insurance Co. | Y | Y | | | Y | Y | |
| | American States Preferred Insurance Co. | Y | | | Y | Y | | |
| | Liberty Insurance Corp. | | | | | | | |
| Lititz Mutual | Lititz Mutual Insurance Co. | | | | | | | |
| MAIF | Maryland Auto Insurance Fund | Y | Y | | | | | |
| Markel | Markel American Insurance Co. | | Y | Y | | | | *Renters Only |
| | Essentia Insurance Co. | | | | | Y | | |
| Metropolitan P&C | Metropolitan Direct Property and Casualty | Y | | | Y | | Y | |
| | Metropolitan Property and Casualty Ins. | | | | | | | |
| | Metropolitan Group Property and Casualty | Y | Y | | Y | | Y | |
| | Metropolitan Casualty Insurance Co. | Y | Y | Y | Y | | Y | |
| MSA Group | NGM Insurance Co. | | | | | | | *Requires Home Policy |
| | Old Dominion Insurance Co. | Y | | | Y* | Y | Y* | *Requires Auto Policy |
| Mutual Benefit | Mutual Benefit Insurance Co. | Y | | | | | | |
| National General | Integon Indemnity Corporation | Y | | | | | | |
| | National General Insurance Co. | | Y | | | | | |
| | Century National Insurance Co. | | | | | | | *Renters Only |
| | National General Assurance Co. | Y | | Y | Y | | | |

**Coverages Offered by Insurer (or group of insurers)**
Some insurers offer various coverage by different insurers within their insurance group.

**Y = Coverage is offered (*though some limitations may apply)**
**A = Coverage may be available through an affiliated program**

| Group Name | Insurer(s) | Homeowners | Boats | Personal Watercraft | Manufactured Homes | Notes / Limitations |
|---|---|---|---|---|---|---|
| Fidelity National | Stillwater P & C Insurance Co. | Y | | | | |
| First American | First American Property & Casualty Ins. Co. | Y* | | | | *Renters Only |
| Frederick Mutual | Frederick Mutual Insurance Co. | Y | | | | |
| GEICO | GEICO Indemnity Co. | | | | | |
| | GIECO Casualty 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. | | | | | |
| IDS | IDS Property Casualty Ins. Co. | Y | | | | |
| Lemonade | Lemonade Insurance Co. | Y | | | | |
| Liberty Mutual | Peerless Indemnity Insurance Co. | Y* | | | | *Renters Only |
| | Liberty Mutual Insurance Co. | Y* | | | | *Renters Only |
| | Ironshore Indemnity Inc. | | | | | |
| | Safeco Insurance Co. of America | Y | Y | Y | Y | |
| | LM Insurance Corp. | Y | Y | Y | | |
| | LM General Insurance Co. | | | | | |
| | American States Preferred Insurance Co. | | | | | |
| | Liberty Insurance Corp. | 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. | | | | | |
| Metropolitan P&C | Metropolitan Direct Property and Casualty | | | | | |
| | Metropolitan Property and Casualty Ins. | Y | Y | Y | | |
| | Metropolitan Group Property and Casualty | Y | | | | |
| | Metropolitan Casualty Insurance Co. | | | | | |
| MSA Group | NGM Insurance Co. | Y | Y* | | | *Requires Home Policy |
| | Old Dominion Insurance Co. | | | | | *Requires Auto Policy |
| Mutual Benefit | Mutual Benefit Insurance Co. | Y | | | | |
| National General | Integon Indemnity Corporation | | | | | |
| | National General Insurance Co. | | | | | |
| | Century National Insurance Co. | Y* | | | | *Renters Only |
| | National General Assurance Co. | | | | | |

**Coverages Offered by Insurer (or group of insurers)**
Some insurers offer various coverage by different insurers within their insurance group.

**Y = Coverage is offered (*though some limitations may apply)**
**A = Coverage may be available through an affiliated program**

| Group Name | Insurer(s) | Auto | Motorcycle and Scooter | ATV's | RV & Trailers | Antique / Collector | GAP | Notes / Limitations |
|---|---|---|---|---|---|---|---|---|
| Nationwide | Amco Insurance Co. | | Y | Y | Y | | | |
| | Nationwide Insurance Co. of America | | Y | Y | Y | | | |
| | Nationwide Property & Casualty Co. | Y | | | | | | |
| | Allied Property & Casualty Insurance Co. | | | | | | | |
| Penn National | Penn National Insurance Co. | Y | | | Y | | Y | |
| Pharmacist Mutual | Pharmacists Mutual Insurance Co. | Y | Y | Y | Y | Y | Y | |
| Progressive | Progressive Select Insurance Co. | Y | | | | | | |
| | American Strategic Insurance Corp. | | | | | | | |
| | Progressive Casualty Insurance Co. | | Y | Y | Y | | | |
| | Progressive Specialty Insurance Co. | Y | | | | | | *Renters Only |
| PURE | Privilege Underwriters Reciprocal Exch. | Y | Y | Y | Y | Y | | |
| QBE Group | Praetorian Insurance Co. | | | | | | | |
| | QBE Insurance Corp. | | | | | | | *Home Policies Only |
| Rider Insurance Co. | Rider Insurance Co. | | Y | Y | | | | |
| 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 | | | | | |
| State Auto | Meridian Security Insurance Co. | Y | Y | Y | Y | Y | Y | |
| State Farm | State Farm Fire & Casualty Co. | Y | Y | | Y | Y | | |
| | State Farm Mutual Automobile Ins. Co. | Y | Y | Y | Y | Y | | |
| Tokio Marine | 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* | *Requires Auto Policy |
| Unitrin | Unitrin Safeguard Insurance Co. | Y | | | Y | Y | Y | |
| Universal Co. Grp. | Universal North America Insurance Co. | | | | | | | *Home Policies Only |
| Universal Holdings | Universal Property & Casualty Ins. Co. | | | | | | | |
| USAA | USAA General Indemnity Co. | Y | A | A | Y* | Y | | *Refer to Insurer for Limitations |
| | Garrison Property & Casualty Insurance Co. | Y | A | A | Y* | Y | | *Refer to Insurer for Limitations |
| | United Services Automobile Association | Y | A | A | Y* | Y | | *Refer to Insurer for Limitations |
| | USAA Casualty Insurance Co. | Y | A | A | Y* | Y | | *Refer to Insurer for Limitations |
| Windsor Mt. Joy | Windsor Mt. Joy Mutual Insurance Co. | | | | | | | |

**Coverages Offered by Insurer (or group of insurers)**
Some insurers offer various coverage by different insurers within their insurance group.

**Y = Coverage is offered (*though some limitations may apply)**
**A = Coverage may be available through an affiliated program**

| Group Name | Insurer(s) | Homeowners | Boats | Personal Watercraft | Manufactured Homes | Notes / Limitations |
|---|---|---|---|---|---|---|
| Nationwide | Amco Insurance Co. | | Y | Y | | |
| | Nationwide Insurance Co. of America | Y | | | | |
| | Nationwide Property & Casualty Co. | | Y | Y | | |
| | Allied Property & Casualty Insurance Co. | | Y | Y | | |
| Penn National | Penn National Insurance Co. | Y | Y | | | |
| Pharmacist Mutual | Pharmacists Mutual Insurance Co. | Y | | | Y | |
| Progressive | Progressive Select Insurance Co. | | | | | |
| | American Strategic Insurance Corp. | Y | | | | |
| | Progressive Casualty Insurance Co. | | Y | Y | | |
| | Progressive Specialty Insurance Co. | Y* | | | | *Renters Only |
| PURE | Privilege Underwriters Reciprocal Exch. | Y | Y | Y | Y | |
| QBE Group | Praetorian Insurance Co. | Y | | | | |
| | QBE Insurance Corp. | Y* | | | | *Home Policies Only |
| Rider Insurance Co. | Rider Insurance Co. | | | | | |
| Root Insurance | Root Insurance Co. | | | | | |
| Selective | Selective Ins. Co. of South Carolina | Y | Y* | Y* | | *Requires Home Policy |
| Sentry | Dairyland Insurance Co. | | | | | |
| State Auto | Meridian Security Insurance Co. | Y | Y | Y | | |
| State Farm | State Farm Fire & Casualty Co. | Y | Y | Y | Y | |
| | State Farm Mutual Automobile Ins. Co. | | | | | |
| Tokio Marine | 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 | | *Requires Auto Policy |
| Unitrin | Unitrin Safeguard Insurance Co. | Y | Y | Y | | |
| Universal Co. Grp. | Universal North America Insurance Co. | Y* | | | | *Home Policies Only |
| Universal Holdings | Universal Property & Casualty Ins. Co. | Y | | | | |
| USAA | USAA General Indemnity Co. | Y | A | A | A | *Refer to Insurer for Limitations |
| | Garrison Property & Casualty Insurance Co. | Y | A | A | A | *Refer to Insurer for Limitations |
| | United Services Automobile Association | Y | A | A | A | *Refer to Insurer for Limitations |
| | USAA Casualty Insurance Co. | Y | A | A | A | *Refer to Insurer for Limitations |
| Windsor Mt. Joy | Windsor Mt. Joy Mutual Insurance Co. | Y | Y | Y | Y | |

# 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,* the public 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 relevant 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. Meanwhile, 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.

**General Information**
**410-468-2000 or 800-492-6116**
TTY 1-800-735-2258
E-mail: miaweb.mia@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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**Persons with disabilities may request this document in an alternative format.**
**Requests should be submitted in writing to the Director of Communications at the address listed below.**

Maryland

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Baltimore, MD 21202

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