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CONSUMER ADVISORY

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

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

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