HOMEOWNERS & RENTERS INSURANCE

A COMPARISON GUIDE TO RATES

Maryland
INSURANCE ADMINISTRATION

As of August 2020

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How to Shop for Homeowners/Renters Insurance

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

Tips to follow when shopping:

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

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

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

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

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

Things to Consider:

- **Do not cancel your policy until a replacement policy is in effect.**

- Ask about policy riders or personal article floaters to cover items like fine china, furs, jewelry, computers, antiques, and other items that exceed normal limits in your insurance policy.

- Homeowners/Renters insurance policies typically do NOT include flood insurance. If you live in a flood area or if you want this coverage, be sure to ask about this coverage for Building Coverage and Contents Coverage, as they are two separate coverages.

Required Offers:

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

Protect yourself from insurance fraud:

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

Financing Insurance:

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

What Factors Impact Rates:

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

Territory – Typically, the county in which you live.
Type of Construction: - Frame, Masonry , etc.
Age of Your Dwelling - The year the house was built.
Fire Protection Class – Distance from a fire hydrant and the quality of your local fire department

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

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

How to Use this Guide

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

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

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

RATES AND AVAILABILITY ARE SUBJECT TO CHANGE BY THE INSURERS.

Definitions

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

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

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

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

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

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

Home Value: Amount of dwelling coverage.

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

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

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

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

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

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

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

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

Homeowners Policy Scenario 1

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

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

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

Homeowners Policy Scenario 2

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

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

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

Homeowners Policy Scenario 3

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

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

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

Homeowners Policy Scenario 4

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

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

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

Condominium Policy Scenario 5

Rates provided by insurers in this scenario assume the following: frame construction, replacement cost including contents, $500 deductible, water & sewer endorsement, and assume a Loss Assessment of $5000. Prices include the minimum Additions and Alterations (Betterments) coverage offered by the insurer. Consult with the insurer or insurance producer to determine if you need more coverage for additions or alterations (upgrades) to your condominium that were acquired at your expense after the purchase of your unit. Check with your insurer or insurance producer to determine how much coverage your policy includes for Additions/Alterations/Improvements made to your unit at your expense after your purchase of the unit. You may need to purchase a higher limit for this coverage. Note: ZIP codes are for sampling purposes only.

County/City	Town/City	Zip Code	Contents Coverage Limit	Construction	Protection Class*	Deductible	Age of Home (in years)	Water/Sewer Backup Limit	Auto/Home Discount	Liability
Allegany	Cumberland	21502	$100,000	Frame	5	$500	15	$20,000	Yes	$100,000
Anne Arundel	Annapolis	21401	$100,000	Frame	5	$500	15	$20,000	Yes	$100,000
Anne Arundel	Pasadena	21122	$100,000	Frame	5	$500	15	$20,000	Yes	$100,000
Baltimore	Dundalk	21222	$100,000	Frame	5	$500	15	$20,000	Yes	$100,000
Baltimore	Owings Mills	21117	$100,000	Frame	5	$500	15	$20,000	Yes	$100,000
Baltimore City	Hamilton	21214	$100,000	Frame	1	$500	15	$20,000	Yes	$300,000
Baltimore City	Waverly	21218	$100,000	Frame	1	$500	15	$20,000	Yes	$300,000
Calvert	Lusby	20657	$75,000	Frame	5	$500	15	$20,000	Yes	$100,000
Caroline	Denton	21629	$100,000	Frame	5	$500	15	$20,000	Yes	$100,000
Carroll	Sykesville	21784	$75,000	Frame	5	$500	15	$20,000	Yes	$100,000
Cecil	Elkton	21921	$75,000	Frame	5	$500	15	$20,000	Yes	$100,000
Charles	Waldorf	20603	$100,000	Frame	5	$500	15	$20,000	Yes	$300,000
Dorchester	Cambridge	21613	$75,000	Frame	5	$500	15	$20,000	Yes	$300,000
Frederick	Frederick	21701	$100,000	Frame	5	$500	15	$20,000	Yes	$300,000
Garrett	Oakland	21550	$75,000	Frame	5	$500	15	$20,000	Yes	$300,000
Harford	Bel Air	21014	$75,000	Frame	5	$500	15	$20,000	Yes	$300,000
Howard	Columbia	21044	$75,000	Frame	5	$500	15	$20,000	Yes	$300,000
Kent	Chestertown	21620	$75,000	Frame	5	$500	15	$20,000	Yes	$300,000
Montgomery	Gaithersburg	20878	$125,000	Frame	5	$500	15	$20,000	Yes	$300,000
Montgomery	Silver Spring	20906	$125,000	Frame	5	$500	15	$20,000	Yes	$300,000
Prince George's	Fort Washington	20744	$100,000	Frame	5	$500	15	$20,000	Yes	$300,000
Prince George's	Hyattsville	20783	$100,000	Frame	5	$500	15	$20,000	Yes	$300,000
Queen Anne's	Stevensville	21666	$50,000	Frame	5	$500	15	$20,000	Yes	$100,000
Saint Mary's	Mechanicsville	20659	$75,000	Frame	5	$500	15	$20,000	Yes	$100,000
Somerset	Princess Anne	21853	$75,000	Frame	5	$500	15	$20,000	Yes	$100,000
Talbot	Easton	21601	$50,000	Frame	5	$500	15	$20,000	Yes	$100,000
Washington	Hagerstown	21740	$75,000	Frame	5	$500	15	$20,000	Yes	$100,000
Wicomico	Salisbury	21804	$75,000	Frame	5	$500	15	$20,000	Yes	$100,000
Worcester	Berlin	21811	$75,000	Frame	5	$500	15	$20,000	Yes	$100,000

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

Renters Policy Scenario 6

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

Note: ZIP codes are for sampling purposes only.

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

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

Shopping for Homeowners Insurance - Insurer/Policy Comparison Worksheet

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

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

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

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

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

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

Homeowners Policy Scenario 1

	Insurer	Allegany 21502	Calvert 20657	Charles 20603	Garrett 21550	Montgomery 20878	Montgomery 20906
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	AIG Property Casualty Co.	710	1169	1060	851	1478	1472
	Allstate Vehicle & Property Insurance Co.	842	1872	1517	908	1868	1898
	American National Property & Casualty Co.	794	1982	1370	990	1686	1521
	American Security Insurance Co.	999	2850	2660	1415	3875	3875
	American Strategic Insurance Corp.	859	2020	1555	1031	1666	1920
	Amica Mutual Insurance Co.	975	2217	1870	1145	2091	2091
	Brethren Mutual Insurance Co.	n/a	1293	1174	537	1196	1196
	Chubb National Insurance Co.	636	2302	1942	953	2264	2396
	Cincinnati Insurance Co.	699	1997	1547	993	2136	2136
	CSAA General Insurance Co.	689	2307	2268	903	1981	1795
	Cumberland Mutual Fire Insurance Co.	n/a	1545	1205	483	1354	1354
	Donegal Mutual Insurance Co.	507	1590	1349	713	1556	1556
	Encompass Home/Auto Insurance Co.	n/a	1951	1603	n/a	n/a	n/a
	Erie Insurance Co.	749	2033	1586	1210	1924	1940
	Esurance Insurance Co.	679	n/a	1264	739	1218	1248
	Everett Cash Mutual Insurance Co.	581	1457	1236	765	1666	1666
	Farmers Insurance Exchange	781	1485	1106	878	1265	1304
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	557	1089	957	754	1207	1100
	Federal Insurance Co.	737	2715	2287	1114	2851	3013
	Frederick Mutual Insurance Co.	449	946	878	552	1235	1235
	Garrison Property & Casualty Ins. Co.	1336	2704	2256	1612	2440	2669
	Hartford Fire Insurance Co.	1122	2201	2162	1820	2123	2071
	Homesite Insurance Co.	1072	1355	1226	1236	1113	1084
	Horace Mann Insurance Co.	662	1652	1410	780	1738	1738
	IDS Property Casualty Inc. Co.	784	2306	1149	1004	2016	2005
	Lemonade Insurance Co.	562	1137	1019	651	1942	1270
	Liberty Insurance Corp.	904	1101	968	960	971	1127
	Lititz Mutual Insurance Co.	502	1690	1430	643	1375	1375
	LM Insurance Corp.	950	1159	1016	1009	1020	1188
	Meridian Security Insurance Co.	1035	1855	1466	1314	1569	1639
	Metropolitan Group Property and Casualty	799	2096	1778	1040	2056	2056
	Metropolitan Property and Casualty Ins.	768	2491	2094	996	2620	2620

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

Homeowners Policy Scenario 1

	Insurer	21502 Allegany	20657 Calvert	20603 Charles	21550 Garrett	20878 Montgomery	20906 Montgomery
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	Mutual Benefit Insurance Co.	792	1737	1494	1000	2733	2733
	Nationwide Insurance Co. of America	1042	2727	1647	1271	1770	1686
	NGM Insurance Co.	480	1402	1186	654	1705	1705
	Penn National Insurance Co.	578	1228	1094	690	1514	1522
	Pharmacists Mutual Insurance Co.	497	1215	996	645	1063	1063
	Praetorian Insurance Co.	736	1790	1574	993	1762	1762
	Privilege Underwriters Reciprocal Exch.	2340	3122	2986	2725	3117	3117
	QBE Insurance Corp.	947	2121	1721	1141	2933	2142
	Safeco Insurance Co. of America	938	1591	1430	1210	1512	1512
	Selective Ins. Co. of South Carolina	803	2305	2022	985	2235	2124
	Standard Guaranty Insurance Co.	1164	3326	3237	1649	4736	4736
	State Farm Fire & Casualty Co.	873	2013	1786	1151	2244	2032
	Stillwater P & C Insurance Co.	885	1989	1824	1031	1903	1898
	Teachers Insurance Co.	581	1392	1190	683	1583	1583
	Travelers Personal Insurance Co.	609	1066	953	747	1082	1031
	United Services Automobile Association	1221	2527	2093	1480	2255	2459
	Unitrin Safeguard Insurance Co.	481	1472	1023	605	1101	1248
	Universal North America Insurance Co.	792	1433	1566	946	1721	1736
	Universal Property & Casualty Ins. Co.	606	1497	1274	691	1803	1803
	USAA Casualty Insurance Co.	1155	2394	1968	1393	2136	2328
	USAA General Indemnity Co.	1518	2898	2474	1814	2650	2920
	Vigilant Insurance Co.	689	2522	2127	1037	2396	2533
	Windsor Mt. Joy Mutual Insurance Co.	409	1213	1018	553	1496	1496

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

Homeowners Policy Scenario 1

	Insurer	20744 Prince George's	20783 Prince George's	20659 Saint Mary's	21740 Washington
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	AIG Property Casualty Co.	1094	1105	1049	912
	Allstate Vehicle & Property Insurance Co.	1939	1149	1616	966
	American National Property & Casualty Co.	1561	1191	1499	844
	American Security Insurance Co.	2212	2212	2736	1748
	American Strategic Insurance Corp.	1661	2107	1602	1119
	Amica Mutual Insurance Co.	1786	1786	1917	1140
	Brethren Mutual Insurance Co.	1082	1032	1154	700
	Chubb National Insurance Co.	1466	1466	1996	1011
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	1503	1503	1402	1000
	CSAA General Insurance Co.	2182	1914	2225	917
	Cumberland Mutual Fire Insurance Co.	1301	1301	1240	538
	Donegal Mutual Insurance Co.	1211	1211	1372	744
	Encompass Home/Auto Insurance Co.	n/a	n/a	1706	715
	Erie Insurance Co.	1635	1500	1637	1042
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	1158	1135	n/a	766
	Everett Cash Mutual Insurance Co.	989	989	1267	891
	Farmers Insurance Exchange	1432	1439	1437	787
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	1075	903	939	603
	Federal Insurance Co.	1840	1840	2350	1179
	Frederick Mutual Insurance Co.	947	947	898	648
	Garrison Property & Casualty Ins. Co.	2451	2101	2279	1603
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	2232	1859	2124	1423
	Homesite Insurance Co.	1224	1143	1252	1183
	Horace Mann Insurance Co.	1357	1357	1446	895
	IDS Property Casualty Inc. Co.	1108	1129	1575	1057
	Lemonade Insurance Co.	972	1121	1061	709
	Liberty Insurance Corp.	935	1014	1005	949
	Lititz Mutual Insurance Co.	1460	1460	1476	715
	LM Insurance Corp.	983	1067	1058	1000
	Meridian Security Insurance Co.	1869	1575	1575	1205
	Metropolitan Group Property and Casualty	2012	2012	1816	1181
	Metropolitan Property and Casualty Ins.	1880	1880	2148	1144

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Homeowners Policy Scenario 1

	Insurer	20744 Prince George's	20783 Prince George's	20659 Saint Mary's	21740 Washington
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	Mutual Benefit Insurance Co.	1729	1729	1526	965
	Nationwide Insurance Co. of America	2059	1549	2272	1515
	NGM Insurance Co.	1230	1230	1208	756
	Penn National Insurance Co.	1351	1320	1109	840
	Pharmacists Mutual Insurance Co.	1107	1162	1067	735
	Praetorian Insurance Co.	1759	1759	1605	n/a
	Privilege Underwriters Reciprocal Exch.	2400	2400	3006	2950
	QBE Insurance Corp.	2219	1857	1986	1032
Rates Effective as of 8/1/2020	Safeco Insurance Co. of America	1532	1540	1443	1113
	Selective Ins. Co. of South Carolina	2233	1910	2132	1255
	Standard Guaranty Insurance Co.	2702	2702	3330	1932
	State Farm Fire & Casualty Co.	1744	1563	2022	1189
	Stillwater P & C Insurance Co.	2168	1936	1927	1437
	Teachers Insurance Co.	1277	1277	1220	782
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Travelers Personal Insurance Co.	1100	949	999	751
	United Services Automobile Association	2263	1942	2112	1453
	Unitrin Safeguard Insurance Co.	1092	857	950	649
	Universal North America Insurance Co.	1561	1499	1425	985
	Universal Property & Casualty Ins. Co.	1723	1723	1301	852
	USAA Casualty Insurance Co.	2119	1824	1992	1391
	USAA General Indemnity Co.	2743	2336	2498	1806
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Vigilant Insurance Co.	1550	1550	2183	1097
	Windsor Mt. Joy Mutual Insurance Co.	927	927	1046	661

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Homeowners Policy Scenario 2

	Insurer	21502 Allegany	20657 Calvert	20603 Charles	21550 Garrett	20878 Montgomery	20906 Montgomery
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	AIG Property Casualty Co.	679	1137	1036	828	1399	1394
	Allstate Vehicle & Property Insurance Co.	645	1520	1226	689	1500	1526
	American National Property & Casualty Co.	747	2020	1418	969	1858	1709
	American Security Insurance Co.	999	2527	2359	1256	3875	3875
	American Strategic Insurance Corp.	909	2029	1566	1049	1735	1994
	Amica Mutual Insurance Co.	794	1779	1501	921	1692	1692
	Brethren Mutual Insurance Co.	n/a	981	923	394	942	942
	Chubb National Insurance Co.	615	2197	1853	923	2177	2305
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	577	1614	1253	809	1724	1724
	CSAA General Insurance Co.	576	1752	1689	707	1552	1409
	Cumberland Mutual Fire Insurance Co.	n/a	1363	1059	441	1192	1192
	Donegal Mutual Insurance Co.	502	1575	1337	707	1540	1540
	Encompass Home/Auto Insurance Co.	n/a	1996	1647	n/a	2055	2055
	Erie Insurance Co.	510	1470	1154	840	1332	1348
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	569	n/a	1034	600	1060	1089
	Everett Cash Mutual Insurance Co.	581	1457	1236	765	1666	1666
	Farmers Insurance Exchange	600	1057	809	622	963	991
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	537	981	866	690	1128	1031
	Federal Insurance Co.	712	2588	2183	1077	2742	2897
	Frederick Mutual Insurance Co.	420	901	833	523	1172	1172
	Garrison Property & Casualty Ins. Co.	1207	2421	2030	1440	2232	2429
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	981	1619	1615	1316	1851	1805
	Homesite Insurance Co.	990	1231	1125	1127	1031	1007
	Horace Mann Insurance Co.	589	1431	1226	690	1505	1505
	IDS Property Casualty Inc. Co.	745	2255	1103	965	1912	1905
	Lemonade Insurance Co.	587	1133	1018	661	1967	1295
	Liberty Insurance Corp.	814	990	871	864	871	1014
	Lititz Mutual Insurance Co.	517	1705	1445	658	1390	1390
	LM Insurance Corp.	857	1045	914	909	917	1068
	Meridian Security Insurance Co.	837	1548	1235	1133	1283	1344
	Metropolitan Group Property and Casualty	705	1807	1537	910	1773	1773
	Metropolitan Property and Casualty Ins.	654	2014	1697	821	2173	2173

Homeowners Policy Scenario 2

		21502	20657	20603	21550	20878	20906
	Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	Mutual Benefit Insurance Co.	654	1487	1280	860	2225	2225
	Nationwide Insurance Co. of America	767	2129	1212	926	1353	1289
	NGM Insurance Co.	384	1122	949	523	1364	1364
	Penn National Insurance Co.	508	1020	914	597	1211	1217
	Pharmacists Mutual Insurance Co.	429	1040	853	555	910	910
	Praetorian Insurance Co.	698	1435	1265	815	1622	1622
	Privilege Underwriters Reciprocal Exch.	1896	2438	2333	2132	2518	2518
	QBE Insurance Corp.	877	1697	1375	926	2618	1926
Rates Effective as of 8/1/2020	Safeco Insurance Co. of America	724	1155	1038	882	1162	1162
	Selective Ins. Co. of South Carolina	617	1805	1587	774	1685	1603
	Standard Guaranty Insurance Co.	1164	3326	3237	1649	4736	4736
	State Farm Fire & Casualty Co.	873	1986	1775	1147	2243	2031
	Stillwater P & C Insurance Co.	888	1902	1795	1024	1892	1886
	Teachers Insurance Co.	521	1210	1039	607	1373	1373
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Travelers Personal Insurance Co.	532	924	840	614	998	945
	United Services Automobile Association	1108	2267	1888	1327	2069	2244
	Unitrin Safeguard Insurance Co.	437	1259	881	526	976	1096
	Universal North America Insurance Co.	758	1375	1499	910	1642	1656
	Universal Property & Casualty Ins. Co.	553	1497	1274	691	1641	1641
	USAA Casualty Insurance Co.	1047	2147	1774	1248	1954	2120
	USAA General Indemnity Co.	1366	2584	2219	1612	2422	2653
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Vigilant Insurance Co.	666	2406	2028	1003	2305	2436
	Windsor Mt. Joy Mutual Insurance Co.	456	1260	1065	253	1543	1543

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Homeowners Policy Scenario 2

	Insurer	20744 Prince George's	20783 Prince George's	20659 Saint Mary's	21740 Washington
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	AIG Property Casualty Co.	1039	1049	1025	881
	Allstate Vehicle & Property Insurance Co.	1543	924	1315	742
	American National Property & Casualty Co.	1566	1233	1541	864
	American Security Insurance Co.	2212	2212	2426	1748
	American Strategic Insurance Corp.	1735	2196	1613	1143
	Amica Mutual Insurance Co.	1453	1453	1538	918
	Brethren Mutual Insurance Co.	847	805	908	530
	Chubb National Insurance Co.	1411	1411	1903	957
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	1218	1218	1137	804
	CSAA General Insurance Co.	1700	1497	1684	743
	Cumberland Mutual Fire Insurance Co.	1140	1140	1089	489
	Donegal Mutual Insurance Co.	1200	1200	1359	744
	Encompass Home/Auto Insurance Co.	1432	1424	1746	677
	Erie Insurance Co.	1129	1015	1158	756
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	993	967	n/a	645
	Everett Cash Mutual Insurance Co.	989	989	1267	891
	Farmers Insurance Exchange	1103	1092	1039	600
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	1008	852	851	579
	Federal Insurance Co.	1770	1770	2241	1115
	Frederick Mutual Insurance Co.	889	889	852	639
	Garrison Property & Casualty Ins. Co.	2228	1912	2039	1461
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	1874	1595	1574	1165
	Homesite Insurance Co.	1125	1055	1144	1065
	Horace Mann Insurance Co.	1180	1180	1256	788
	IDS Property Casualty Inc. Co.	1060	1076	1511	1006
	Lemonade Insurance Co.	997	1146	1059	734
	Liberty Insurance Corp.	840	912	906	856
	Lititz Mutual Insurance Co.	1475	1475	1491	730
	LM Insurance Corp.	883	961	951	898
	Meridian Security Insurance Co.	1541	1271	1324	984
	Metropolitan Group Property and Casualty	1736	1736	1569	1029
	Metropolitan Property and Casualty Ins.	1566	1566	1740	963

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Homeowners Policy Scenario 2

	Insurer	20744 Prince George's	20783 Prince George's	20659 Saint Mary's	21740 Washington
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	Mutual Benefit Insurance Co.	1413	1413	1307	830
	Nationwide Insurance Co. of America	1529	1166	1702	1132
	NGM Insurance Co.	984	984	966	605
	Penn National Insurance Co.	1088	1063	927	694
	Pharmacists Mutual Insurance Co.	948	995	914	632
	Praetorian Insurance Co.	1619	1619	1291	n/a
	Privilege Underwriters Reciprocal Exch.	1944	1944	2348	2384
	QBE Insurance Corp.	1987	1670	1584	972
Rates Effective as of 8/1/2020	Safeco Insurance Co. of America	1181	1186	1048	841
	Selective Ins. Co. of South Carolina	1706	1460	1669	957
	Standard Guaranty Insurance Co.	2702	2702	3330	1932
	State Farm Fire & Casualty Co.	1744	1563	1999	1189
	Stillwater P & C Insurance Co.	2133	1923	1874	1429
	Teachers Insurance Co.	1112	1112	1064	692
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Travelers Personal Insurance Co.	987	858	858	659
	United Services Automobile Association	2063	1773	1895	1329
	Unitrin Safeguard Insurance Co.	956	749	809	565
	Universal North America Insurance Co.	1485	1427	1365	942
	Universal Property & Casualty Ins. Co.	1569	1569	1301	852
	USAA Casualty Insurance Co.	1927	1661	1786	1270
	USAA General Indemnity Co.	2489	2122	2226	1642
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Vigilant Insurance Co.	1493	1493	2083	1038
	Windsor Mt. Joy Mutual Insurance Co.	974	974	1093	708

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Homeowners Policy Scenario 3

	Insurer	21502 Allegany	20657 Calvert	20603 Charles	21550 Garrett	20878 Montgomery	20906 Montgomery
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	AIG Property Casualty Co.	654	1040	946	736	1384	1372
	Allstate Vehicle & Property Insurance Co.	571	1251	1032	576	1054	1071
	American National Property & Casualty Co.	666	1646	1095	726	1731	1605
	American Security Insurance Co.	859	2406	2247	1206	3264	3264
	American Strategic Insurance Corp.	770	1548	1210	812	1519	1746
	Amica Mutual Insurance Co.	741	1601	1352	834	1578	1578
	Brethren Mutual Insurance Co.	n/a	1020	916	409	943	943
	Chubb National Insurance Co.	724	2111	1802	954	2241	2364
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	586	1336	1032	686	1690	1690
	CSAA General Insurance Co.	514	1287	1263	579	1241	1136
	Cumberland Mutual Fire Insurance Co.	n/a	1222	937	402	1152	1152
	Donegal Mutual Insurance Co.	336	1209	837	434	1038	1038
	Encompass Home/Auto Insurance Co.	n/a	1773	1447	n/a	1967	1967
	Erie Insurance Co.	486	1272	998	719	1275	1279
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	507	n/a	829	507	923	945
	Everett Cash Mutual Insurance Co.	526	1295	1097	685	1474	1474
	Farmers Insurance Exchange	486	876	719	512	824	847
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	474	884	782	626	974	892
	Federal Insurance Co.	818	2464	2097	1091	2789	2939
	Frederick Mutual Insurance Co.	424	877	812	542	1147	1147
	Garrison Property & Casualty Ins. Co.	1065	1966	1680	1193	2004	2166
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	745	1214	1200	950	1395	1366
	Homesite Insurance Co.	914	1053	995	979	951	934
	Horace Mann Insurance Co.	548	1170	1005	575	1394	1394
	IDS Property Casualty Inc. Co.	674	1733	839	716	1844	1842
	Lemonade Insurance Co.	604	1089	966	634	1862	1232
	Liberty Insurance Corp.	773	990	873	842	889	1035
	Lititz Mutual Insurance Co.	484	1407	1196	560	1265	1265
	LM Insurance Corp.	817	1046	909	885	937	1087
	Meridian Security Insurance Co.	780	1264	1039	999	1186	1261
	Metropolitan Group Property and Casualty	609	1518	1295	777	1486	1486
	Metropolitan Property and Casualty Ins.	569	1743	1434	704	1886	1886

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Homeowners Policy Scenario 3

	Insurer	21502 Allegany	20657 Calvert	20603 Charles	21550 Garrett	20878 Montgomery	20906 Montgomery
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	Mutual Benefit Insurance Co.	584	1231	1064	725	1919	1919
	Nationwide Insurance Co. of America	688	1428	972	737	1223	1163
	NGM Insurance Co.	311	858	728	408	1072	1072
	Penn National Insurance Co.	453	834	749	491	1116	1120
	Pharmacists Mutual Insurance Co.	412	948	782	512	849	849
	Praetorian Insurance Co.	553	1247	1103	711	1247	1247
	Privilege Underwriters Reciprocal Exch.	1469	1908	1827	1672	1941	1941
	QBE Insurance Corp.	647	1360	1106	740	1910	1427
Rates Effective as of 8/1/2020	Safeco Insurance Co. of America	642	955	863	734	1016	1016
	Selective Ins. Co. of South Carolina	594	1593	1410	704	1570	1492
	Standard Guaranty Insurance Co.	1066	3042	2961	1510	4331	4331
	State Farm Fire & Casualty Co.	581	1222	1076	693	1495	1360
	Stillwater P & C Insurance Co.	816	1603	1522	886	1698	1686
	Teachers Insurance Co.	487	994	856	511	1273	1273
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Travelers Personal Insurance Co.	489	785	727	502	969	908
	United Services Automobile Association	988	1850	1573	1110	1868	2014
	Unitrin Safeguard Insurance Co.	432	940	697	433	936	1057
	Universal North America Insurance Co.	694	1183	1298	781	1489	1502
	Universal Property & Casualty Ins. Co.	523	1314	1113	623	1520	1520
	USAA Casualty Insurance Co.	940	1763	1491	1054	1772	1909
	USAA General Indemnity Co.	1183	2075	1807	1310	2149	2338
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Vigilant Insurance Co.	774	2299	1959	1024	2364	2494
	Windsor Mt. Joy Mutual Insurance Co.	441	1187	1005	575	1451	1451

Homeowners Policy Scenario 3

	Insurer	20744 Prince George's	20783 Prince George's	20659 Saint Mary's	21740 Washington
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	AIG Property Casualty Co.	1027	1044	934	835
	Allstate Vehicle & Property Insurance Co.	1289	815	1111	654
	American National Property & Casualty Co.	1408	1132	1204	800
	American Security Insurance Co.	1872	1872	2312	1408
	American Strategic Insurance Corp.	1472	1841	1247	905
	Amica Mutual Insurance Co.	1338	1338	1388	845
	Brethren Mutual Insurance Co.	844	804	902	569
	Chubb National Insurance Co.	1497	1497	1848	1159
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	1185	1185	943	794
	CSAA General Insurance Co.	1357	1203	1245	625
	Cumberland Mutual Fire Insurance Co.	1091	1091	963	474
	Donegal Mutual Insurance Co.	814	814	851	462
	Encompass Home/Auto Insurance Co.	1351	1343	1551	685
	Erie Insurance Co.	1079	953	1003	698
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	859	826	n/a	586
	Everett Cash Mutual Insurance Co.	881	881	1125	796
	Farmers Insurance Exchange	942	888	900	496
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	873	741	768	510
	Federal Insurance Co.	1845	1845	2152	1334
	Frederick Mutual Insurance Co.	875	875	832	585
	Garrison Property & Casualty Ins. Co.	1986	1708	1676	1284
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	1342	1178	1208	850
	Homesite Insurance Co.	1027	972	1001	893
	Horace Mann Insurance Co.	1092	1092	1029	713
	IDS Property Casualty Inc. Co.	1015	1018	1143	967
	Lemonade Insurance Co.	947	1086	1006	701
	Liberty Insurance Corp.	833	895	901	830
	Lititz Mutual Insurance Co.	1342	1342	1233	674
	LM Insurance Corp.	875	940	950	875
	Meridian Security Insurance Co.	1435	1193	1135	886
	Metropolitan Group Property and Casualty	1454	1454	1323	876
	Metropolitan Property and Casualty Ins.	1320	1320	1477	823

Homeowners Policy Scenario 3

	Insurer	20744 Prince George's	20783 Prince George's	20659 Saint Mary's	21740 Washington
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	Mutual Benefit Insurance Co.	1229	1229	1087	692
	Nationwide Insurance Co. of America	1349	1076	1269	951
	NGM Insurance Co.	777	777	740	482
	Penn National Insurance Co.	993	971	759	609
	Pharmacists Mutual Insurance Co.	889	914	837	594
	Praetorian Insurance Co.	1246	1246	1123	732
	Privilege Underwriters Reciprocal Exch.	1505	1505	1839	1840
	QBE Insurance Corp.	1455	1238	1268	757
	Safeco Insurance Co. of America	1029	1035	870	784
	Selective Ins. Co. of South Carolina	1615	1375	1479	868
	Standard Guaranty Insurance Co.	2471	2474	3046	1768
	State Farm Fire & Casualty Co.	1155	1039	1219	793
	Stillwater P & C Insurance Co.	1863	1733	1596	1177
	Teachers Insurance Co.	1030	1030	876	629
	Travelers Personal Insurance Co.	937	819	726	586
	United Services Automobile Association	1852	1595	1567	1187
	Unitrin Safeguard Insurance Co.	921	718	632	569
	Universal North America Insurance Co.	1355	1302	1186	824
	Universal Property & Casualty Ins. Co.	1411	1411	1136	713
	USAA Casualty Insurance Co.	1741	1503	1488	1132
	USAA General Indemnity Co.	2185	1868	1804	1413
	Vigilant Insurance Co.	1575	1575	2008	1250
	Windsor Mt. Joy Mutual Insurance Co.	921	921	1032	674

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

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Homeowners Policy Scenario 4

	Insurer	21502 Allegany	20657 Calvert	20603 Charles	21550 Garrett	20878 Montgomery	20906 Montgomery
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	AIG Property Casualty Co.	655	1083	987	769	1374	1367
	Allstate Vehicle & Property Insurance Co.	626	1255	1077	603	1380	1400
	American National Property & Casualty Co.	696	1794	1236	836	1774	1635
	American Security Insurance Co.	859	2406	2247	1206	3264	3264
	American Strategic Insurance Corp.	767	1618	1234	827	1488	1702
	Amica Mutual Insurance Co.	775	1612	1371	860	1567	1567
	Brethren Mutual Insurance Co.	n/a	900	804	344	830	830
	Chubb National Insurance Co.	687	2089	1783	941	2089	2201
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	566	1438	1119	754	1531	1531
	CSAA General Insurance Co.	517	1342	1328	617	1233	1128
	Cumberland Mutual Fire Insurance Co.	n/a	1211	938	432	1068	1068
	Donegal Mutual Insurance Co.	348	1023	871	449	1084	1084
	Encompass Home/Auto Insurance Co.	n/a	1703	1442	n/a	1838	1838
	Erie Insurance Co.	479	1314	1071	761	1289	1291
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	564	n/a	890	545	1021	1040
	Everett Cash Mutual Insurance Co.	526	1295	1097	685	1474	1474
	Farmers Insurance Exchange	575	1029	833	591	974	1002
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	513	886	789	641	1011	930
	Federal Insurance Co.	773	2438	2075	1076	2594	2732
	Frederick Mutual Insurance Co.	433	879	818	434	1086	1086
	Garrison Property & Casualty Ins. Co.	1126	2108	1816	1295	2065	2240
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	863	1347	1330	1065	1660	1621
	Homesite Insurance Co.	929	1076	1005	990	965	950
	Horace Mann Insurance Co.	525	1174	1008	577	1329	1329
	IDS Property Casualty Inc. Co.	673	2291	1045	898	1841	1841
	Lemonade Insurance Co.	592	1081	973	709	1715	1177
	Liberty Insurance Corp.	804	1039	916	887	950	1105
	Lititz Mutual Insurance Co.	519	1527	1308	640	1261	1261
	LM Insurance Corp.	849	1096	963	932	1001	1163
	Meridian Security Insurance Co.	792	1282	1117	1069	1204	1264
	Metropolitan Group Property and Casualty	634	1452	1252	784	1422	1422
	Metropolitan Property and Casualty Ins.	612	1672	1395	734	1825	1825

Homeowners Policy Scenario 4

	Insurer	21502 Allegany	20657 Calvert	20603 Charles	21550 Garrett	20878 Montgomery	20906 Montgomery
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	Mutual Benefit Insurance Co.	595	1234	1076	753	1796	1796
	Nationwide Insurance Co. of America	717	1642	1122	823	1279	1212
	NGM Insurance Co.	320	884	750	420	1104	1104
	Penn National Insurance Co.	430	873	782	508	1046	1050
	Pharmacists Mutual Insurance Co.	377	883	730	478	772	772
	Praetorian Insurance Co.	625	1353	1204	800	1319	1319
	Privilege Underwriters Reciprocal Exch.	1380	1671	1600	1466	1821	1821
	QBE Insurance Corp.	826	1504	1251	888	2152	1642
	Safeco Insurance Co. of America	681	1045	944	806	1072	1072
	Selective Ins. Co. of South Carolina	582	1552	1375	692	1502	1427
	Standard Guaranty Insurance Co.	1066	3042	2961	1510	4331	4331
	State Farm Fire & Casualty Co.	539	1219	1078	696	1388	1263
	Stillwater P & C Insurance Co.	801	1584	1521	901	1582	1574
	Teachers Insurance Co.	468	997	859	512	1214	1214
	Travelers Personal Insurance Co.	560	957	879	612	1097	1031
	United Services Automobile Association	1040	1981	1698	1201	1922	2078
	Unitrin Safeguard Insurance Co.	524	1530	1092	621	1249	1410
	Universal North America Insurance Co.	648	1117	1212	738	1401	1412
	Universal Property & Casualty Ins. Co.	502	1313	1112	616	1448	1448
	USAA Casualty Insurance Co.	990	1882	1604	1140	1819	1967
	USAA General Indemnity Co.	1259	2244	1969	1432	2234	2439
	Vigilant Insurance Co.	732	2275	1941	1012	2201	2320
	Windsor Mt. Joy Mutual Insurance Co.	410	1084	919	532	1322	1322

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

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Homeowners Policy Scenario 4

	Insurer	20744 Prince George's	20783 Prince George's	20659 Saint Mary's	21740 Washington
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	AIG Property Casualty Co.	1012	1027	971	831
	Allstate Vehicle & Property Insurance Co.	1422	875	1133	728
	American National Property & Casualty Co.	1474	1168	1351	820
	American Security Insurance Co.	1872	1872	2312	1592
	American Strategic Insurance Corp.	1469	1851	1272	925
	Amica Mutual Insurance Co.	1369	1369	1405	863
	Brethren Mutual Insurance Co.	722	686	791	490
	Chubb National Insurance Co.	1400	1400	1830	973
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	1090	1090	1025	750
	CSAA General Insurance Co.	1338	1184	1298	650
	Cumberland Mutual Fire Insurance Co.	990	990	961	476
	Donegal Mutual Insurance Co.	847	847	884	502
	Encompass Home/Auto Insurance Co.	1268	1260	1490	599
	Erie Insurance Co.	1062	949	1043	688
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	951	920	n/a	653
	Everett Cash Mutual Insurance Co.	881	881	1125	796
	Farmers Insurance Exchange	1117	1063	1044	625
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	909	778	776	566
	Federal Insurance Co.	1723	1723	2130	1115
	Frederick Mutual Insurance Co.	839	839	837	629
	Garrison Property & Casualty Ins. Co.	2079	1781	1811	1398
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	1611	1391	1320	1096
	Homesite Insurance Co.	1045	988	1012	928
	Horace Mann Insurance Co.	1042	1042	1032	700
	IDS Property Casualty Inc. Co.	1016	1024	1466	920
	Lemonade Insurance Co.	919	1033	1009	738
	Liberty Insurance Corp.	891	927	942	872
	Lititz Mutual Insurance Co.	1334	1334	1345	699
	LM Insurance Corp.	937	977	991	921
	Meridian Security Insurance Co.	1438	1189	1193	933
	Metropolitan Group Property and Casualty	1395	1395	1276	873
	Metropolitan Property and Casualty Ins.	1314	1314	1427	868

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Homeowners Policy Scenario 4

	Insurer	20744 Prince George's	20783 Prince George's	20659 Saint Mary's	21740 Washington
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	Mutual Benefit Insurance Co.	1177	1177	1096	725
	Nationwide Insurance Co. of America	1418	1159	1449	1031
	NGM Insurance Co.	801	801	762	497
	Penn National Insurance Co.	933	911	793	588
	Pharmacists Mutual Insurance Co.	808	829	780	540
	Praetorian Insurance Co.	1318	1318	1225	n/a
	Privilege Underwriters Reciprocal Exch.	1414	1414	1611	1785
	QBE Insurance Corp.	1677	1442	1415	1016
	Safeco Insurance Co. of America	1085	1090	953	829
	Selective Ins. Co. of South Carolina	1490	1293	1440	864
	Standard Guaranty Insurance Co.	2471	2474	3046	1768
	State Farm Fire & Casualty Co.	1070	964	1218	737
	Stillwater P & C Insurance Co.	1738	1606	1594	1224
	Teachers Insurance Co.	983	983	879	618
	Travelers Personal Insurance Co.	1073	928	880	734
	United Services Automobile Association	1935	1659	1690	1277
	Unitrin Safeguard Insurance Co.	1206	921	954	693
	Universal North America Insurance Co.	1252	1205	1112	801
	Universal Property & Casualty Ins. Co.	1379	1379	1135	747
	USAA Casualty Insurance Co.	1818	1563	1601	1224
	USAA General Indemnity Co.	2304	1962	1964	1566
	Vigilant Insurance Co.	1473	1473	1989	1046
	Windsor Mt. Joy Mutual Insurance Co.	843	843	943	619

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

Condominium Policy Scenario 5

	Insurer	21502 Allegany	20657 Calvert	20603 Charles	21550 Garrett	20878 Montgomery	20906 Montgomery
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	AIG Property Casualty Co.	371	322	375	331	430	425
	Allstate Vehicle & Property Insurance Co.	320	415	515	316	390	345
	American Bankers Insurance Co. of FL	462	433	476	414	536	536
	American National Property & Casualty Co.	430	392	412	329	417	412
	American Property & Casualty Ins. Co.	326	316	423	363	434	434
	American Strategic Insurance Corp.	507	365	387	450	586	476
	Amica Mutual Insurance Co.	556	464	567	469	582	582
	Brethren Mutual Insurance Co.	189	410	346	183	321	321
	Chubb National Insurance Co.	445	365	585	480	662	545
	Cincinnati Insurance Co.	287	259	299	270	324	324
	CSAA General Insurance Co.	313	344	439	325	356	339
	Cumberland Mutual Fire Insurance Co.	556	685	829	476	805	805
	Donegal Mutual Insurance Co.	380	332	414	326	494	494
	Encompass Home/Auto Insurance Co.	374	525	613	324	673	673
	Erie Insurance Co.	500	499	688	593	650	740
	Everett Cash Mutual Insurance Co.	532	432	546	446	493	493
	Farmers Insurance Exchange	325	337	401	306	395	395
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	490	451	501	419	661	661
	Federal Insurance Co.	470	384	613	497	693	647
	Frederick Mutual Insurance Co.	368	379	474	436	555	555
	Garrison Property & Casualty Ins. Co.	492	443	491	441	459	501
	Hartford Fire Insurance Co.	425	379	430	383	430	430
	Homesite Insurance Co. of the Midwest	871	731	888	735	1037	1037
	Horace Mann Insurance Co.	232	208	251	214	201	201
	IDS Property Casualty Inc. Co.	603	513	629	463	725	743
	Lemonade Insurance Co.	793	905	1119	646	870	1034

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

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

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Condominium Policy Scenario 5

	Insurer	21502 Allegany	20657 Calvert	20603 Charles	21550 Garrett	20878 Montgomery	20906 Montgomery
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	Liberty Insurance Corp.	655	533	620	548	729	729
	Lititz Mutual Insurance Co.	360	437	529	313	569	569
	LM Insurance Corp.	687	562	651	576	768	768
	Meridian Security Insurance Co.	370	372	446	315	478	431
	Metropolitan Group Property and Casualty	654	623	700	619	666	666
	Metropolitan Property and Casualty Ins.	472	413	508	414	645	645
	Mutual Benefit Insurance Co.	368	297	380	309	451	451
	Nationwide Insurance Co. of America	405	367	292	368	320	340
Rates Effective as of 8/1/2020	NGM Insurance Co.	264	202	260	224	326	326
	Penn National Insurance Co.	275	237	287	249	327	327
	Pharmacists Mutual Insurance Co.	484	427	494	443	506	506
	Praetorian Insurance Co.	651	595	681	580	695	695
	Privilege Underwriters Reciprocal Exch.	997	778	997	778	962	962
	Safeco Insurance Co. of America	452	452	452	452	452	452
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Selective Ins. Co. of South Carolina	217	230	276	198	229	231
	State Farm Fire & Casualty Co.	366	318	413	315	436	436
	Stillwater P & C Insurance Co.	548	552	652	492	626	630
	Teachers Insurance Co.	219	193	233	201	201	201
	Travelers Personal Insurance Co.	262	329	287	244	477	353
	United Services Automobile Association	498	457	498	443	469	514
	Unitrin Safeguard Insurance Co.	433	429	504	349	520	529
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Universal Property & Casualty Ins. Co.	386	428	520	354	542	542
	USAA Casualty Insurance Co.	511	458	504	454	473	518
	USAA General Indemnity Co.	429	391	430	386	404	441
	Vigilant Insurance Co.	470	384	613	497	693	647
	Windsor Mt. Joy Mutual Insurance Co.	561	493	619	463	773	773

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

Condominium Policy Scenario 5

Insurer	20744 Prince George's	20783 Prince George's	20659 Saint Mary's	21740 Washington
AIG Property Casualty Co.	370	375	318	329
Allstate Vehicle & Property Insurance Co.	471	329	483	294
American Bankers Insurance Co. of FL	624	624	433	400
American National Property & Casualty Co.	429	367	343	297
American Property & Casualty Ins. Co.	423	423	316	293
American Strategic Insurance Corp.	701	606	359	316
Amica Mutual Insurance Co.	594	594	464	407
Brethren Mutual Insurance Co.	535	509	287	200
Chubb National Insurance Co.	570	570	365	355
Cincinnati Insurance Co.	314	314	259	259
CSAA General Insurance Co.	468	415	361	291
Cumberland Mutual Fire Insurance Co.	1287	1287	675	465
Donegal Mutual Insurance Co.	476	476	332	315
Encompass Home/Auto Insurance Co.	611	611	525	344
Erie Insurance Co.	656	704	463	426
Everett Cash Mutual Insurance Co.	420	420	432	432
Farmers Insurance Exchange	467	467	337	289
Farmers Mutual Fire Ins. Co. of Salem Cnty.	650	650	443	449
Federal Insurance Co.	595	595	384	372
Frederick Mutual Insurance Co.	598	598	455	413
Garrison Property & Casualty Ins. Co.	588	516	440	411
Hartford Fire Insurance Co.	430	430	379	379
Homesite Insurance Co. of the Midwest	1017	1017	726	724
Horace Mann Insurance Co.	201	201	189	189
IDS Property Casualty Inc. Co.	617	648	489	498
Lemonade Insurance Co.	1492	1313	910	640

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

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

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

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Condominium Policy Scenario 5

	Insurer	20744 Prince George's	20783 Prince George's	20659 Saint Mary's	21740 Washington
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	Liberty Insurance Corp.	727	727	533	550
	Lititz Mutual Insurance Co.	654	654	437	306
	LM Insurance Corp.	765	765	562	576
	Meridian Security Insurance Co.	480	364	329	293
	Metropolitan Group Property and Casualty	790	790	623	599
	Metropolitan Property and Casualty Ins.	564	564	413	398
	Mutual Benefit Insurance Co.	380	380	297	297
	Nationwide Insurance Co. of America	520	346	332	361
Rates Effective as of 8/1/2020	NGM Insurance Co.	274	274	202	214
	Penn National Insurance Co.	287	287	237	237
	Pharmacists Mutual Insurance Co.	660	683	427	422
	Praetorian Insurance Co.	765	765	595	532
	Privilege Underwriters Reciprocal Exch.	885	885	778	778
	Safeco Insurance Co. of America	452	452	452	452
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Selective Ins. Co. of South Carolina	336	305	244	204
	State Farm Fire & Casualty Co.	602	602	318	307
	Stillwater P & C Insurance Co.	1039	856	559	484
	Teachers Insurance Co.	201	201	189	189
	Travelers Personal Insurance Co.	442	333	271	256
	United Services Automobile Association	602	528	448	420
	Unitrin Safeguard Insurance Co.	562	442	337	314
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Universal Property & Casualty Ins. Co.	672	672	428	336
	USAA Casualty Insurance Co.	607	531	453	427
	USAA General Indemnity Co.	516	454	387	363
	Vigilant Insurance Co.	595	595	384	372
	Windsor Mt. Joy Mutual Insurance Co.	619	619	493	518

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

Renters Policy Scenario 6

	Insurer	21502 Allegany	20657 Calvert	20603 Charles	21550 Garrett	20878 Montgomery	20906 Montgomery
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	AIG Property Casualty Co.	521	528	584	584	623	621
	Allstate Insurance Co.	302	298	431	444	441	441
	American Bankers Insurance Co. of FL	345	356	480	489	479	479
	American Modern Home Insurance Co.	348	348	538	538	538	538
	American National Property & Casualty Co.	248	272	284	267	220	215
	American Strategic Insurance Corp.	248	214	303	323	252	274
	Amica Mutual Insurance Co.	242	242	330	330	330	330
	Brethren Mutual Insurance Co.	159	153	239	235	219	219
Rates Effective as of 8/1/2020	Century-National Insurance Co.	273	273	391	391	391	391
	Chubb National Insurance Co.	281	288	520	505	505	432
	Cincinnati Insurance Co.	123	123	169	166	164	164
	CSAA General Insurance Co.	133	155	279	187	178	168
	Cumberland Mutual Fire Insurance Co.	216	205	281	305	312	312
	Donegal Mutual Insurance Co.	352	335	464	488	488	488
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Encompass Home/Auto Insurance Co.	260	415	496	319	473	473
	Erie Insurance Co.	259	301	433	447	383	432
	Everett Cash Mutual Insurance Co.	323	323	446	446	334	334
	Farmers Insurance Exchange	322	333	452	437	340	340
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	288	212	272	385	277	272
	Federal Insurance Co.	294	301	540	529	529	497
	First American Property & Casualty Ins. Co.	230	254	397	361	361	361
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Frederick Mutual Insurance Co.	254	243	347	362	356	356
	Garrison Property & Casualty Ins. Co.	264	392	442	356	404	404
	Hartford Fire Insurance Co.	166	166	214	214	214	214
	Homesite Insurance Co. of the Midwest	271	291	381	381	381	381
	Horace Mann Insurance Co.	151	151	202	202	98	98
	IDS Property Casualty Inc. Co.	264	307	353	350	360	373
	Lemonade Insurance Co.	193	183	249	277	292	268

Renters Policy Scenario 6

	Insurer	21502 Allegany	20657 Calvert	20603 Charles	21550 Garrett	20878 Montgomery	20906 Montgomery
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	Liberty Insurance Corp.	302	286	463	309	291	526
	Lititz Mutual Insurance Co.	190	174	245	266	273	273
	Markel American Insurance Co.	266	266	355	355	355	355
	Meridian Security Insurance Co.	389	386	512	513	501	499
	Metropolitan Group Property and Casualty	525	549	664	635	570	570
	Metropolitan Property and Casualty Ins.	321	336	455	435	506	506
	Mutual Benefit Insurance Co.	208	208	318	318	318	318
	Nationwide Insurance Co. of America	450	568	679	605	524	481
	NGM Insurance Co.	355	341	473	492	473	473
	Peerless Indemnity Insurance Co.	336	318	513	343	324	585
	Penn National Insurance Co.	246	246	336	336	336	336
	Pharmacists Mutual Insurance Co.	215	214	307	318	272	272
	Praetorian Insurance Co.	603	396	519	811	400	699
	Privilege Underwriters Reciprocal Exch.	668	668	943	943	837	837
	Progressive Specialty Insurance Co.	248	214	303	323	252	274
	Safeco Insurance Co. of America	414	414	606	606	606	606
	Selective Ins. Co. of South Carolina	175	227	323	238	218	226
	State Farm Fire & Casualty Co.	141	146	213	185	169	169
	Stillwater P & C Insurance Co.	286	437	539	383	338	332
	Teachers Insurance Co.	141	141	189	98	98	98
	Travelers Personal Insurance Co.	217	274	342	336	319	270
	United Services Automobile Association	248	366	416	336	380	380
	Unitrin Safeguard Insurance Co.	228	270	350	296	296	316
	Universal Property & Casualty Ins. Co.	282	319	445	393	298	298
	USAA Casualty Insurance Co.	271	392	452	366	414	414
	USAA General Indemnity Co.	239	363	403	322	366	366
	Vigilant Insurance Co.	294	301	540	529	529	497
	Windsor Mt. Joy Mutual Insurance Co.	244	272	392	353	417	417

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

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Renters Policy Scenario 6

	Insurer	20744 Prince George's	20783 Prince George's	20659 Saint Mary's	21740 Washington
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	AIG Property Casualty Co.	592	586	526	530
	Allstate Insurance Co.	452	451	295	302
	American Bankers Insurance Co. of FL	489	479	355	345
	American Modern Home Insurance Co.	538	538	348	348
	American National Property & Casualty Co.	285	229	232	194
	American Strategic Insurance Corp.	432	425	215	209
	Amica Mutual Insurance Co.	330	330	242	242
	Brethren Mutual Insurance Co.	456	433	162	197
	Century-National Insurance Co.	391	391	273	273
	Chubb National Insurance Co.	505	505	288	281
	Cincinnati Insurance Co.	175	175	123	116
	CSAA General Insurance Co.	290	245	159	132
	Cumberland Mutual Fire Insurance Co.	519	519	198	216
	Donegal Mutual Insurance Co.	502	502	335	352
	Encompass Home/Auto Insurance Co.	506	506	415	281
	Erie Insurance Co.	414	442	282	262
	Everett Cash Mutual Insurance Co.	334	334	323	323
	Farmers Insurance Exchange	527	527	333	322
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	272	272	206	202
	Federal Insurance Co.	529	529	301	294
	First American Property & Casualty Ins. Co.	397	397	254	230
	Frederick Mutual Insurance Co.	399	399	243	254
	Garrison Property & Casualty Ins. Co.	424	424	407	283
	Hartford Fire Insurance Co.	214	214	166	166
	Homesite Insurance Co. of the Midwest	424	424	271	271
	Horace Mann Insurance Co.	98	98	86	86
	IDS Property Casualty Inc. Co.	312	365	280	268
	Lemonade Insurance Co.	456	456	177	190

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

Renters Policy Scenario 6

	Insurer	20744 Prince George's	20783 Prince George's	20659 Saint Mary's	21740 Washington
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	Liberty Insurance Corp.	482	703	240	384
	Lititz Mutual Insurance Co.	465	465	174	190
	Markel American Insurance Co.	355	355	266	266
	Meridian Security Insurance Co.	671	565	376	359
	Metropolitan Group Property and Casualty	763	763	549	525
	Metropolitan Property and Casualty Ins.	513	513	336	321
	Mutual Benefit Insurance Co.	318	318	208	208
	Nationwide Insurance Co. of America	866	566	510	450
Rates Effective as of 8/1/2020	NGM Insurance Co.	476	476	341	355
	Peerless Indemnity Insurance Co.	536	780	267	427
	Penn National Insurance Co.	336	336	246	246
	Pharmacists Mutual Insurance Co.	448	476	214	215
	Praetorian Insurance Co.	699	989	396	530
	Privilege Underwriters Reciprocal Exch.	837	837	668	668
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Progressive Specialty Insurance Co.	432	425	215	209
	Safeco Insurance Co. of America	606	606	414	414
	Selective Ins. Co. of South Carolina	507	420	233	192
	State Farm Fire & Casualty Co.	292	292	146	141
	Stillwater P & C Insurance Co.	692	593	420	371
	Teachers Insurance Co.	98	98	86	86
	Travelers Personal Insurance Co.	347	294	294	232
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	United Services Automobile Association	399	399	380	266
	Unitrin Safeguard Insurance Co.	412	310	225	210
	Universal Property & Casualty Ins. Co.	529	529	319	282
	USAA Casualty Insurance Co.	435	435	410	290
	USAA General Indemnity Co.	386	386	374	256
	Vigilant Insurance Co.	529	529	301	294
	Windsor Mt. Joy Mutual Insurance Co.	392	392	272	289

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Homeowners Policy Scenario 1

	Insurer	21401 Anne Arundel	21122 Anne Arundel	21214 Baltimore City	21218 Baltimore City	21222 Baltimore County	21117 Baltimore County
Greater	AIG Property Casualty Co.	1223	1236	864	864	971	1006
Baltimore	Allstate Vehicle & Property Insurance Co.	1681	1746	1164	1159	1694	1203
Suburban	American National Property & Casualty Co.	1574	1714	1010	1010	1300	1201
Area	American Security Insurance Co.	2588	2588	1350	1350	2051	2051
	American Strategic Insurance Corp.	1571	1746	1172	1293	1545	1414
	Amica Mutual Insurance Co.	1854	1854	1439	1439	1471	1471
	Brethren Mutual Insurance Co.	903	992	862	823	748	865
	Chubb National Insurance Co.	1949	1949	815	815	1364	1356
Rates	Cincinnati Insurance Co.	1717	1717	1196	1196	1413	1413
Effective	CSAA General Insurance Co.	1768	1819	1197	1193	1584	1786
as of	Cumberland Mutual Fire Insurance Co.	1111	1111	841	841	996	996
8/1/2020	Donegal Mutual Insurance Co.	1311	1311	973	1030	961	1056
	Encompass Home/Auto Insurance Co.	1967	1870	n/a	n/a	1374	1000
	Erie Insurance Co.	1691	2048	1155	1117	1420	1140
n/a = Insurers	Esurance Insurance Co.	1212	1299	669	669	1038	887
that do not have	Everett Cash Mutual Insurance Co.	1436	1436	805	805	1181	1181
rates available	Farmers Insurance Exchange	1151	1300	1369	1313	1245	1013
based on the	Farmers Mutual Fire Ins. Co. of Salem Cnty.	1013	1144	886	874	948	850
criteria in the	Federal Insurance Co.	2295	2295	956	956	1705	1592
scenario.	Frederick Mutual Insurance Co.	915	915	840	840	857	912
	Garrison Property & Casualty Ins. Co.	2393	2602	1587	1641	2180	1821
Certain	Hartford Fire Insurance Co.	2049	2351	1359	2014	1890	1655
insurers may	Homesite Insurance Co.	1038	1179	1251	1242	1060	1186
impose higher	Horace Mann Insurance Co.	1371	1371	1160	825	1179	1212
and separate	IDS Property Casualty Inc. Co.	1483	2007	940	894	1125	1358
wind/hail or	Lemonade Insurance Co.	1164	1268	747	747	1029	949
hurricane	Liberty Insurance Corp.	929	937	941	1161	1064	887
deductibles.	Lititz Mutual Insurance Co.	1408	1408	1401	1401	1111	1111
Please contact	LM Insurance Corp.	977	986	990	1219	1120	936
your insurance	Meridian Security Insurance Co.	1678	1668	1431	1392	1512	1627
producer (agent	Metropolitan Group Property and Casualty	2222	2222	1050	1050	1989	1874
or broker) or	Metropolitan Property and Casualty Ins.	2173	2173	1174	1174	2307	1608

insurer for more details.

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Homeowners Policy Scenario 1

	Insurer	21401 Anne Arundel	21122 Anne Arundel	21214 Baltimore City	21218 Baltimore City	21222 Baltimore County	21117 Baltimore County
Greater Baltimore Suburban Area	Mutual Benefit Insurance Co.	1744	1744	1146	1146	1410	1491
	Nationwide Insurance Co. of America	1691	1975	2046	1868	1495	1466
	NGM Insurance Co.	1476	1476	939	939	1015	1015
	Penn National Insurance Co.	1367	1218	1055	1081	1170	1174
	Pharmacists Mutual Insurance Co.	1206	1173	835	835	975	975
	Praetorian Insurance Co.	1626	1626	n/a	n/a	1376	n/a
	Privilege Underwriters Reciprocal Exch.	2511	2511	3007	3007	2371	2371
	QBE Insurance Corp.	1913	1965	1543	1552	1928	1505
	Safeco Insurance Co. of America	1559	1559	1469	1469	1440	1278
	Selective Ins. Co. of South Carolina	1714	1760	1813	1760	1774	1822
	Standard Guaranty Insurance Co.	3019	3019	1492	1492	2392	2392
	State Farm Fire & Casualty Co.	1822	1926	1128	1137	1441	1663
	Stillwater P & C Insurance Co.	1499	1525	1864	1964	1435	1793
	Teachers Insurance Co.	1229	1229	1119	771	1100	1131
	Travelers Personal Insurance Co.	965	1016	872	975	968	822
	United Services Automobile Association	2230	2416	1478	1522	2017	1684
	Unitrin Safeguard Insurance Co.	1026	1069	605	740	861	782
	Universal North America Insurance Co.	1205	1277	1152	1243	1352	1295
	Universal Property & Casualty Ins. Co.	1415	1415	1022	1022	1207	1326
	USAA Casualty Insurance Co.	2089	2269	1383	1426	1883	1584
	USAA General Indemnity Co.	2612	2861	1767	1837	2445	2012
	Vigilant Insurance Co.	2132	2132	815	815	1440	1479
	Windsor Mt. Joy Mutual Insurance Co.	1193	1193	716	716	1145	814

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

Homeowners Policy Scenario 1

	Insurer	21784 Carroll	21921 Cecil	21701 Frederick	21014 Harford	21044 Howard
Greater Baltimore Suburban Area	AIG Property Casualty Co.	1210	970	1115	1026	1372
	Allstate Vehicle & Property Insurance Co.	1412	1168	1227	1278	1917
	American National Property & Casualty Co.	1243	1054	1153	1238	1595
	American Security Insurance Co.	2687	1994	2342	2308	3591
	American Strategic Insurance Corp.	1403	1423	1209	1334	1810
	Amica Mutual Insurance Co.	1592	1890	1551	1610	2171
	Brethren Mutual Insurance Co.	868	880	1030	714	1094
	Chubb National Insurance Co.	1280	1679	1453	1662	2202
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	1496	1427	1504	1418	2063
	CSAA General Insurance Co.	1503	1405	1355	1430	2167
	Cumberland Mutual Fire Insurance Co.	1004	875	792	858	1356
	Donegal Mutual Insurance Co.	1147	1050	1095	1047	1547
	Encompass Home/Auto Insurance Co.	n/a	1221	n/a	1617	2574
	Erie Insurance Co.	1378	1308	1329	1419	1919
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	967	877	1041	1014	1376
	Everett Cash Mutual Insurance Co.	1380	1049	1307	1046	1579
	Farmers Insurance Exchange	1029	1133	902	1033	1349
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	900	806	830	886	1129
	Federal Insurance Co.	1506	1972	1705	1952	2601
	Frederick Mutual Insurance Co.	820	907	763	737	1004
	Garrison Property & Casualty Ins. Co.	2136	2002	1938	1967	2559
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	1888	1638	1738	1687	2228
	Homesite Insurance Co.	1163	1293	1261	1108	1089
	Horace Mann Insurance Co.	1302	1116	1194	1255	1523
	IDS Property Casualty Inc. Co.	1750	1282	2050	1603	2677
	Lemonade Insurance Co.	998	1006	1060	872	1286
	Liberty Insurance Corp.	956	929	923	1058	1058
	Lititz Mutual Insurance Co.	1106	929	1004	956	1344
	LM Insurance Corp.	1008	977	972	970	1110
	Meridian Security Insurance Co.	1192	1414	1490	1377	1624
	Metropolitan Group Property and Casualty	1761	1456	1667	1655	2205
	Metropolitan Property and Casualty Ins.	1739	1906	1644	2170	2121

Homeowners Policy Scenario 1

	Insurer	21784 Carroll	21921 Cecil	21701 Frederick	21014 Harford	21044 Howard
Greater Baltimore Suburban Area	Mutual Benefit Insurance Co.	1440	1368	1231	1224	1824
	Nationwide Insurance Co. of America	1533	1368	1369	1356	1759
	NGM Insurance Co.	1129	1104	1111	979	1490
	Penn National Insurance Co.	1085	1019	990	1039	1447
	Pharmacists Mutual Insurance Co.	926	873	1065	766	1123
	Praetorian Insurance Co.	1396	1739	1335	1377	1742
	Privilege Underwriters Reciprocal Exch.	2721	2872	3231	2623	3160
	QBE Insurance Corp.	1492	1347	1533	1433	1981
Rates Effective as of 8/1/2020	Safeco Insurance Co. of America	1479	1539	1206	1331	1505
	Selective Ins. Co. of South Carolina	1587	1706	1644	1312	1884
	Standard Guaranty Insurance Co.	3134	2325	2732	2692	4193
	State Farm Fire & Casualty Co.	1802	1585	1535	1648	2112
	Stillwater P & C Insurance Co.	1426	1453	1664	1290	1815
	Teachers Insurance Co.	1180	1023	1040	1140	1475
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Travelers Personal Insurance Co.	909	789	781	854	1106
	United Services Automobile Association	1966	1847	1789	1817	2368
	Unitrin Safeguard Insurance Co.	875	811	791	773	1348
	Universal North America Insurance Co.	1277	1294	1141	1339	1742
	Universal Property & Casualty Ins. Co.	1404	995	1102	1136	1670
	USAA Casualty Insurance Co.	1859	1732	1691	1710	2226
	USAA General Indemnity Co.	2343	2228	2122	2168	2799
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Vigilant Insurance Co.	1401	1834	1584	1812	2411
	Windsor Mt. Joy Mutual Insurance Co.	1062	792	1004	915	1416

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Homeowners Policy Scenario 2

	Insurer	21401 Anne Arundel	21122 Anne Arundel	21214 Baltimore City	21218 Baltimore City	21222 Baltimore County	21117 Baltimore County
Greater Baltimore Suburban Area	AIG Property Casualty Co.	1188	1200	838	838	938	947
	Allstate Vehicle & Property Insurance Co.	1365	1422	905	900	1278	923
	American National Property & Casualty Co.	1647	1773	972	972	1318	1229
	American Security Insurance Co.	2295	2295	1350	1350	2051	2051
	American Strategic Insurance Corp.	1583	1755	1196	1316	1537	1362
	Amica Mutual Insurance Co.	1488	1488	1156	1156	1183	1183
	Brethren Mutual Insurance Co.	698	772	662	631	570	666
	Chubb National Insurance Co.	1857	1857	773	773	1195	1286
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	1389	1389	959	959	1145	1145
	CSAA General Insurance Co.	1349	1375	957	955	1255	1403
	Cumberland Mutual Fire Insurance Co.	981	981	745	745	880	880
	Donegal Mutual Insurance Co.	1300	1300	921	974	970	1026
	Encompass Home/Auto Insurance Co.	1885	1809	n/a	n/a	1398	1092
	Erie Insurance Co.	1274	1484	825	799	1068	819
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	1066	1153	579	579	873	765
	Everett Cash Mutual Insurance Co.	1436	1436	805	805	1181	1181
	Farmers Insurance Exchange	837	938	1033	992	961	786
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	915	1036	835	825	893	803
	Federal Insurance Co.	2185	2185	904	904	1489	1508
	Frederick Mutual Insurance Co.	872	872	812	812	880	880
	Garrison Property & Casualty Ins. Co.	2156	2330	1471	1516	1973	1684
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	1521	1716	1118	1626	1522	1356
	Homesite Insurance Co.	960	1084	1135	1127	1002	1090
	Horace Mann Insurance Co.	1192	1192	1013	728	1029	1029
	IDS Property Casualty Inc. Co.	1415	1973	898	848	1072	1307
	Lemonade Insurance Co.	1160	1264	772	772	1054	974
	Liberty Insurance Corp.	836	842	877	1090	957	801
	Lititz Mutual Insurance Co.	1423	1423	1416	1416	1126	1126
	LM Insurance Corp.	881	888	926	1148	1007	842
	Meridian Security Insurance Co.	1391	1353	1197	1134	1249	1336
	Metropolitan Group Property and Casualty	1914	1914	918	918	1716	1618
	Metropolitan Property and Casualty Ins.	1759	1759	987	987	1916	1343

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Homeowners Policy Scenario 2

	Insurer	21401 Anne Arundel	21122 Anne Arundel	21214 Baltimore City	21218 Baltimore City	21222 Baltimore County	21117 Baltimore County
Greater Baltimore Suburban Area	Mutual Benefit Insurance Co.	1492	1492	984	984	1266	1266
	Nationwide Insurance Co. of America	1274	1471	1549	1413	1155	1106
	NGM Insurance Co.	1181	1181	751	751	812	812
	Penn National Insurance Co.	1135	1006	875	896	978	949
	Pharmacists Mutual Insurance Co.	1032	1004	716	716	836	836
	Praetorian Insurance Co.	1257	1257	n/a	n/a	1274	1274
	Privilege Underwriters Reciprocal Exch.	1967	1967	2429	2429	1921	1921
	QBE Insurance Corp.	1530	1569	1428	1437	1832	1502
Rates Effective as of 8/1/2020	Safeco Insurance Co. of America	1131	1131	1109	1109	1065	984
	Selective Ins. Co. of South Carolina	1344	1380	1384	1345	1430	1403
	Standard Guaranty Insurance Co.	3019	3019	1492	1492	2392	2392
	State Farm Fire & Casualty Co.	1809	1913	1128	1137	1441	1661
	Stillwater P & C Insurance Co.	1461	1480	1848	1942	1481	1763
	Teachers Insurance Co.	1072	1072	978	682	962	962
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Travelers Personal Insurance Co.	866	893	779	853	864	750
	United Services Automobile Association	2014	2169	1373	1410	1822	1562
	Unitrin Safeguard Insurance Co.	867	909	536	649	734	681
	Universal North America Insurance Co.	1155	1224	1096	1181	1319	1238
	Universal Property & Casualty Ins. Co.	1415	1415	1022	1022	1326	1326
	USAA Casualty Insurance Co.	1885	2036	1282	1318	1707	1465
	USAA General Indemnity Co.	2347	2553	1636	1696	2213	1861
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Vigilant Insurance Co.	2031	2031	773	773	1260	1402
	Windsor Mt. Joy Mutual Insurance Co.	1240	1240	763	763	1192	861

Homeowners Policy Scenario 2

	Insurer	21784 Carroll	21921 Cecil	21701 Frederick	21014 Harford	21044 Howard
Greater Baltimore Suburban Area	AIG Property Casualty Co.	1143	948	1086	1005	1332
	Allstate Vehicle & Property Insurance Co.	1152	933	954	1025	1516
	American National Property & Casualty Co.	1337	1090	1239	1291	1752
	American Security Insurance Co.	2687	1769	2077	2047	3184
	American Strategic Insurance Corp.	1465	1435	1252	1348	1819
	Amica Mutual Insurance Co.	1288	1518	1246	1293	1742
	Brethren Mutual Insurance Co.	669	490	805	540	857
	Chubb National Insurance Co.	1232	1594	1404	1583	2126
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	1212	1158	1219	1149	1666
	CSAA General Insurance Co.	1194	1077	1035	1092	1625
	Cumberland Mutual Fire Insurance Co.	890	777	709	764	1193
	Donegal Mutual Insurance Co.	1135	1039	1085	1036	1532
	Encompass Home/Auto Insurance Co.	1300	1156	1274	1514	2530
	Erie Insurance Co.	936	947	998	1062	1425
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	876	729	855	858	1192
	Everett Cash Mutual Insurance Co.	1380	1049	1307	1046	1579
	Farmers Insurance Exchange	787	814	648	737	977
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	849	735	755	804	1015
	Federal Insurance Co.	1450	1873	1648	1861	2510
	Frederick Mutual Insurance Co.	779	855	728	703	962
	Garrison Property & Casualty Ins. Co.	1948	1791	1741	1769	2302
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	1615	1216	1309	1276	1670
	Homesite Insurance Co.	1070	1180	1150	1024	1010
	Horace Mann Insurance Co.	1134	976	1042	1094	1322
	IDS Property Casualty Inc. Co.	1688	1239	2034	1599	2681
	Lemonade Insurance Co.	1023	1005	1059	875	1277
	Liberty Insurance Corp.	861	839	830	829	953
	Lititz Mutual Insurance Co.	1121	944	1019	971	1359
	LM Insurance Corp.	904	880	875	872	1003
	Meridian Security Insurance Co.	983	1138	1274	1173	1334
	Metropolitan Group Property and Casualty	1522	1263	1442	1432	1900
	Metropolitan Property and Casualty Ins.	1451	1546	1337	1757	1717

Homeowners Policy Scenario 2

	Insurer	21784 Carroll	21921 Cecil	21701 Frederick	21014 Harford	21044 Howard
Greater Baltimore Suburban Area	Mutual Benefit Insurance Co.	1180	1173	1056	1050	1560
	Nationwide Insurance Co. of America	1164	1011	1023	1009	1309
	NGM Insurance Co.	903	883	888	783	1192
	Penn National Insurance Co.	889	859	833	870	1195
	Pharmacists Mutual Insurance Co.	794	749	912	658	961
	Praetorian Insurance Co.	1292	1396	1080	1113	1399
	Privilege Underwriters Reciprocal Exch.	2201	2245	2522	2053	2468
	QBE Insurance Corp.	1353	1097	1232	1158	1575
	Safeco Insurance Co. of America	1139	1117	878	968	1093
	Selective Ins. Co. of South Carolina	1210	1338	1291	1029	1476
	Standard Guaranty Insurance Co.	3134	2325	2732	2692	4193
	State Farm Fire & Casualty Co.	1802	1581	1529	1642	2105
	Stillwater P & C Insurance Co.	1427	1417	1635	1272	1764
	Teachers Insurance Co.	1030	897	911	996	1281
	Travelers Personal Insurance Co.	815	690	683	753	978
	United Services Automobile Association	1798	1658	1612	1639	2136
	Unitrin Safeguard Insurance Co.	776	687	677	666	1127
	Universal North America Insurance Co.	1221	1240	1095	1283	1670
	Universal Property & Casualty Ins. Co.	1278	995	1102	1136	1670
	USAA Casualty Insurance Co.	1696	1553	1523	1541	2006
	USAA General Indemnity Co.	2133	1986	1900	1943	2511
	Vigilant Insurance Co.	1350	1741	1531	1728	2327
	Windsor Mt. Joy Mutual Insurance Co.	1109	839	1051	962	1463

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

Homeowners Policy Scenario 3

	Insurer	21401 Anne Arundel	21122 Anne Arundel	21214 Baltimore City	21218 Baltimore City	21222 Baltimore County	21117 Baltimore County
Greater Baltimore Suburban Area	AIG Property Casualty Co.	1090	1100	792	792	921	924
	Allstate Vehicle & Property Insurance Co.	1102	1144	799	794	1100	855
	American National Property & Casualty Co.	1310	1369	869	869	1201	1118
	American Security Insurance Co.	2185	2185	1094	1094	1737	1737
	American Strategic Insurance Corp.	1245	1372	926	1008	1326	1182
	Amica Mutual Insurance Co.	1348	1348	1062	1062	1106	1106
	Brethren Mutual Insurance Co.	710	780	701	670	581	672
	Chubb National Insurance Co.	1776	1776	957	957	1343	1437
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	1160	1160	938	938	1118	1118
	CSAA General Insurance Co.	1010	1035	788	783	1009	1124
	Cumberland Mutual Fire Insurance Co.	881	881	711	711	847	847
	Donegal Mutual Insurance Co.	812	812	600	634	651	688
	Encompass Home/Auto Insurance Co.	1652	1587	n/a	n/a	1325	1035
	Erie Insurance Co.	1130	1291	798	760	990	759
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	892	972	574	574	813	720
	Everett Cash Mutual Insurance Co.	1275	1275	723	723	1052	1052
	Farmers Insurance Exchange	729	807	866	833	804	644
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	825	933	727	718	775	699
	Federal Insurance Co.	2066	2066	1103	1103	1644	1666
	Frederick Mutual Insurance Co.	849	849	733	733	829	829
	Garrison Property & Casualty Ins. Co.	1781	1912	1398	1422	1759	1538
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	1131	1258	825	1112	1152	1078
	Homesite Insurance Co.	866	961	964	957	926	988
	Horace Mann Insurance Co.	980	980	910	661	953	953
	IDS Property Casualty Inc. Co.	1083	1517	838	776	1002	1306
	Lemonade Insurance Co.	1110	1214	735	735	1007	927
	Liberty Insurance Corp.	841	847	827	1017	947	793
	Lititz Mutual Insurance Co.	1178	1178	1289	1289	1029	1029
	LM Insurance Corp.	887	893	870	1072	997	835
	Meridian Security Insurance Co.	1206	1161	1121	1053	1115	1236
	Metropolitan Group Property and Casualty	1606	1606	784	784	1437	1357
	Metropolitan Property and Casualty Ins.	1496	1496	843	843	1645	1136

Homeowners Policy Scenario 3

	Insurer	21401 Anne Arundel	21122 Anne Arundel	21214 Baltimore City	21218 Baltimore City	21222 Baltimore County	21117 Baltimore County
Greater Baltimore Suburban Area	Mutual Benefit Insurance Co.	1236	1236	814	814	1056	1056
	Nationwide Insurance Co. of America	991	1137	1379	1259	1034	987
	NGM Insurance Co.	903	903	596	596	644	644
	Penn National Insurance Co.	923	824	751	771	882	859
	Pharmacists Mutual Insurance Co.	919	916	664	664	772	772
	Praetorian Insurance Co.	1085	1085	929	929	986	986
	Privilege Underwriters Reciprocal Exch.	1544	1544	1874	1874	1488	1488
	QBE Insurance Corp.	1231	1260	1076	1084	1315	1086
	Safeco Insurance Co. of America	937	937	1022	1022	950	880
	Selective Ins. Co. of South Carolina	1205	1233	1267	1227	1314	1287
	Standard Guaranty Insurance Co.	2761	2761	1366	1366	2189	2189
	State Farm Fire & Casualty Co.	1100	1160	748	753	962	1101
	Stillwater P & C Insurance Co.	1253	1266	1530	1569	1300	1483
	Teachers Insurance Co.	884	884	879	621	892	892
	Travelers Personal Insurance Co.	762	776	740	796	807	726
	United Services Automobile Association	1674	1790	1322	1340	1641	1440
	Unitrin Safeguard Insurance Co.	688	711	559	681	725	679
	Universal North America Insurance Co.	1019	1081	962	1034	1179	1107
	Universal Property & Casualty Ins. Co.	1243	1243	856	856	1094	1094
	USAA Casualty Insurance Co.	1581	1693	1236	1255	1542	1356
	USAA General Indemnity Co.	1909	2063	1528	1560	1940	1673
	Vigilant Insurance Co.	1931	1931	957	957	1411	1557
	Windsor Mt. Joy Mutual Insurance Co.	1168	1168	725	725	873	815

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

August 2020

Homeowners Policy Scenario 3

	Insurer	21784 Carroll	21921 Cecil	21701 Frederick	21014 Harford	21044 Howard
Greater Baltimore Suburban Area	AIG Property Casualty Co.	1132	857	988	919	1211
	Allstate Vehicle & Property Insurance Co.	1009	783	769	831	1194
	American National Property & Casualty Co.	1238	843	977	997	1380
	American Security Insurance Co.	2269	1690	1982	1951	3026
	American Strategic Insurance Corp.	1285	1099	996	1050	1423
	Amica Mutual Insurance Co.	1195	1368	1128	1170	1577
	Brethren Mutual Insurance Co.	681	654	811	552	862
	Chubb National Insurance Co.	1323	1540	1381	1534	2021
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	1203	960	1026	953	1378
	CSAA General Insurance Co.	962	824	798	836	1215
	Cumberland Mutual Fire Insurance Co.	864	695	644	685	1067
	Donegal Mutual Insurance Co.	770	655	682	651	954
	Encompass Home/Auto Insurance Co.	1226	1023	1128	1347	2200
	Erie Insurance Co.	892	834	901	974	1268
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	829	606	697	708	980
	Everett Cash Mutual Insurance Co.	1224	934	1159	931	1399
	Farmers Insurance Exchange	663	695	550	616	845
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	738	666	684	727	914
	Federal Insurance Co.	1534	1785	1597	1777	2362
	Frederick Mutual Insurance Co.	770	832	747	722	981
	Garrison Property & Casualty Ins. Co.	1749	1481	1451	1472	1905
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	1198	908	979	960	1205
	Homesite Insurance Co.	976	1023	999	921	912
	Horace Mann Insurance Co.	1052	804	860	900	1086
	IDS Property Casualty Inc. Co.	1717	929	1568	1220	2065
	Lemonade Insurance Co.	982	987	1015	836	1215
	Liberty Insurance Corp.	858	831	829	827	963
	Lititz Mutual Insurance Co.	1025	791	851	813	1127
	LM Insurance Corp.	904	876	871	870	1015
	Meridian Security Insurance Co.	911	974	1119	1010	1169
	Metropolitan Group Property and Casualty	1279	1066	1214	1205	1588
	Metropolitan Property and Casualty Ins.	1224	1301	1129	1498	1461

Homeowners Policy Scenario 3

	Insurer	21784 Carroll	21921 Cecil	21701 Frederick	21014 Harford	21044 Howard
Greater Baltimore Suburban Area	Mutual Benefit Insurance Co.	1030	978	882	880	1291
	Nationwide Insurance Co. of America	1046	816	811	799	1031
	NGM Insurance Co.	714	678	682	603	911
	Penn National Insurance Co.	816	704	683	713	979
	Pharmacists Mutual Insurance Co.	740	676	823	599	863
	Praetorian Insurance Co.	1000	1203	936	964	1206
	Privilege Underwriters Reciprocal Exch.	1701	1759	1973	1611	1931
	QBE Insurance Corp.	1011	890	994	938	1268
	Safeco Insurance Co. of America	996	924	732	806	905
	Selective Ins. Co. of South Carolina	1140	1211	1163	914	1301
	Standard Guaranty Insurance Co.	2867	2127	2499	2462	3834
	State Farm Fire & Casualty Co.	1200	953	932	993	1276
	Stillwater P & C Insurance Co.	1290	1205	1384	1095	1485
	Teachers Insurance Co.	957	742	756	823	1053
	Travelers Personal Insurance Co.	766	604	587	656	855
	United Services Automobile Association	1625	1381	1352	1373	1778
	Unitrin Safeguard Insurance Co.	745	550	544	535	891
	Universal North America Insurance Co.	1115	1069	962	1115	1441
	Universal Property & Casualty Ins. Co.	1160	974	968	996	1486
	USAA Casualty Insurance Co.	1541	1306	1288	1304	1684
	USAA General Indemnity Co.	1891	1614	1557	1589	2045
	Vigilant Insurance Co.	1437	1670	1493	1661	2199
	Windsor Mt. Joy Mutual Insurance Co.	1046	795	993	910	1375

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

Homeowners Policy Scenario 4

	Insurer	21401 Anne Arundel	21122 Anne Arundel	21214 Baltimore City	21218 Baltimore City	21222 Baltimore County	21117 Baltimore County
Greater Baltimore Suburban Area	AIG Property Casualty Co.	1126	1138	785	785	900	907
	Allstate Vehicle & Property Insurance Co.	1134	1171	879	878	1238	910
	American National Property & Casualty Co.	1457	1545	907	907	1242	1157
	American Security Insurance Co.	2185	2185	1235	1235	1964	1964
	American Strategic Insurance Corp.	1271	1400	971	1064	1466	1188
	Amica Mutual Insurance Co.	1351	1351	1089	1089	1130	1130
	Brethren Mutual Insurance Co.	618	682	604	576	501	584
	Chubb National Insurance Co.	1758	1758	811	811	1202	1284
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	1254	1254	873	873	1032	1032
	CSAA General Insurance Co.	1060	1096	821	817	1046	1159
	Cumberland Mutual Fire Insurance Co.	884	884	675	675	799	799
	Donegal Mutual Insurance Co.	846	846	655	693	688	728
	Encompass Home/Auto Insurance Co.	1642	1567	n/a	n/a	1232	978
	Erie Insurance Co.	1228	1393	787	750	963	725
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	936	1017	594	594	890	789
	Everett Cash Mutual Insurance Co.	1275	1275	723	723	1052	1052
	Farmers Insurance Exchange	846	939	1076	1035	1020	822
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	831	933	825	783	843	763
	Federal Insurance Co.	2044	2044	930	930	1465	1483
	Frederick Mutual Insurance Co.	855	855	778	778	825	825
	Garrison Property & Casualty Ins. Co.	1915	2063	1443	1484	1878	1612
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	1269	1421	1034	1490	1519	1390
	Homesite Insurance Co.	869	974	1005	999	952	1015
	Horace Mann Insurance Co.	983	983	960	695	910	910
	IDS Property Casualty Inc. Co.	1368	1988	822	771	996	1235
	Lemonade Insurance Co.	1103	1207	765	765	1017	937
	Liberty Insurance Corp.	906	915	915	1123	816	863
	Lititz Mutual Insurance Co.	1293	1293	1284	1284	1038	1038
	LM Insurance Corp.	955	964	964	1182	858	911
	Meridian Security Insurance Co.	1253	1207	1132	1066	1139	1241
	Metropolitan Group Property and Casualty	1532	1532	791	791	1380	1308
	Metropolitan Property and Casualty Ins.	1444	1444	888	888	1640	1170

Homeowners Policy Scenario 4

	Insurer	21401 Anne Arundel	21122 Anne Arundel	21214 Baltimore City	21218 Baltimore City	21222 Baltimore County	21117 Baltimore County
Greater Baltimore Suburban Area	Mutual Benefit Insurance Co.	1239	1239	846	846	1022	1022
	Nationwide Insurance Co. of America	1144	1301	1473	1350	1118	1052
	NGM Insurance Co.	930	930	613	613	662	662
	Penn National Insurance Co.	969	856	698	714	822	800
	Pharmacists Mutual Insurance Co.	856	855	605	605	701	701
	Praetorian Insurance Co.	1184	1184	n/a	n/a	1200	1200
	Privilege Underwriters Reciprocal Exch.	1355	1355	1818	1818	1444	1444
	QBE Insurance Corp.	1374	1402	1401	1409	1743	1462
	Safeco Insurance Co. of America	1026	1026	1077	1077	1041	963
	Selective Ins. Co. of South Carolina	1158	1188	1211	1180	1241	1220
	Standard Guaranty Insurance Co.	2761	2761	1366	1366	2189	2189
	State Farm Fire & Casualty Co.	1106	1165	695	699	892	1020
	Stillwater P & C Insurance Co.	1258	1266	1564	1635	1278	1470
	Teachers Insurance Co.	887	887	927	652	852	852
	Travelers Personal Insurance Co.	919	943	886	963	970	843
	United Services Automobile Association	1798	1928	1355	1389	1743	1504
	Unitrin Safeguard Insurance Co.	1038	1091	678	843	941	895
	Universal North America Insurance Co.	958	1014	956	1026	1104	1040
	Universal Property & Casualty Ins. Co.	1241	1241	916	916	1061	1061
	USAA Casualty Insurance Co.	1692	1819	1276	1308	1640	1417
	USAA General Indemnity Co.	2070	2244	1589	1644	2093	1770
	Vigilant Insurance Co.	1911	1911	811	811	1262	1389
	Windsor Mt. Joy Mutual Insurance Co.	1067	1067	641	641	801	748

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

August 2020

Homeowners Policy Scenario 4

	Insurer	21784 Carroll	21921 Cecil	21701 Frederick	21014 Harford	21044 Howard
Greater Baltimore Suburban Area	AIG Property Casualty Co.	1115	894	1030	954	1254
	Allstate Vehicle & Property Insurance Co.	1080	815	807	870	1252
	American National Property & Casualty Co.	1269	952	1102	1133	1556
	American Security Insurance Co.	2269	1690	1982	1951	3026
	American Strategic Insurance Corp.	1263	1120	1015	1070	1452
	Amica Mutual Insurance Co.	1203	1396	1136	1184	1565
	Brethren Mutual Insurance Co.	591	566	710	474	756
	Chubb National Insurance Co.	1241	1526	1360	1519	1991
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	1105	1042	1112	1033	1485
	CSAA General Insurance Co.	962	876	855	888	1295
	Cumberland Mutual Fire Insurance Co.	816	710	663	701	1062
	Donegal Mutual Insurance Co.	802	680	707	676	993
	Encompass Home/Auto Insurance Co.	1161	1013	1129	1334	2218
	Erie Insurance Co.	878	875	967	1054	1370
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	886	653	756	773	1067
	Everett Cash Mutual Insurance Co.	1224	934	1159	931	1399
	Farmers Insurance Exchange	784	804	640	720	988
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	776	678	696	737	915
	Federal Insurance Co.	1435	1769	1573	1760	2328
	Frederick Mutual Insurance Co.	744	837	725	700	937
	Garrison Property & Casualty Ins. Co.	1807	1602	1556	1586	2046
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	1421	1011	1100	1072	1381
	Homesite Insurance Co.	994	1043	1012	931	924
	Horace Mann Insurance Co.	1004	807	862	903	1089
	IDS Property Casualty Inc. Co.	1668	1187	2093	1604	2759
	Lemonade Insurance Co.	964	990	1019	857	1188
	Liberty Insurance Corp.	917	904	884	900	1041
	Lititz Mutual Insurance Co.	1034	882	945	906	1237
	LM Insurance Corp.	964	950	931	948	1095
	Meridian Security Insurance Co.	931	1024	1194	1086	1228
	Metropolitan Group Property and Casualty	1237	1045	1177	1170	1517
	Metropolitan Property and Casualty Ins.	1226	1287	1128	1452	1420

August 2020

Homeowners Policy Scenario 4

	Insurer	21784 Carroll	21921 Cecil	21701 Frederick	21014 Harford	21044 Howard
Greater Baltimore Suburban Area	Mutual Benefit Insurance Co.	996	991	901	898	1288
	Nationwide Insurance Co. of America	1088	934	923	906	1182
	NGM Insurance Co.	735	698	703	621	938
	Penn National Insurance Co.	768	733	715	741	1023
	Pharmacists Mutual Insurance Co.	675	632	767	560	804
	Praetorian Insurance Co.	1072	1305	1030	1059	1308
	Privilege Underwriters Reciprocal Exch.	1596	1541	1727	1413	1690
	QBE Insurance Corp.	1205	1036	1142	1083	1414
Rates Effective as of 8/1/2020	Safeco Insurance Co. of America	1049	1012	803	882	991
	Selective Ins. Co. of South Carolina	1092	1166	1117	908	1269
	Standard Guaranty Insurance Co.	2867	2127	2499	2462	3834
	State Farm Fire & Casualty Co.	1113	953	932	995	1278
	Stillwater P & C Insurance Co.	1216	1206	1378	1106	1467
	Teachers Insurance Co.	914	744	758	825	1056
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Travelers Personal Insurance Co.	884	737	707	797	1039
	United Services Automobile Association	1676	1491	1448	1478	1906
	Unitrin Safeguard Insurance Co.	975	793	804	792	1382
	Universal North America Insurance Co.	1053	1001	904	1043	1348
	Universal Property & Casualty Ins. Co.	1114	971	955	992	1478
	USAA Casualty Insurance Co.	1587	1407	1375	1398	1799
	USAA General Indemnity Co.	1969	1759	1685	1726	2217
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Vigilant Insurance Co.	1345	1656	1471	1644	2165
	Windsor Mt. Joy Mutual Insurance Co.	956	730	908	832	1254

Condominium Policy Scenario 5

Insurer	21401 Anne Arundel	21122 Anne Arundel	21214 Baltimore City	21218 Baltimore City	21222 Baltimore County	21117 Baltimore County
AIG Property Casualty Co.	376	387	396	396	371	370
Allstate Vehicle & Property Insurance Co.	400	396	386	407	361	386
American Bankers Insurance Co. of FL	500	500	514	514	462	462
American National Property & Casualty Co.	368	374	428	428	444	470
American Property & Casualty Ins. Co.	353	353	409	409	339	326
American Strategic Insurance Corp.	410	458	466	657	491	472
Amica Mutual Insurance Co.	508	508	571	571	596	596
Brethren Mutual Insurance Co.	334	368	394	377	310	359
Chubb National Insurance Co.	401	401	611	611	445	427
Cincinnati Insurance Co.	287	287	282	282	287	287
CSAA General Insurance Co.	327	342	423	431	376	410
Cumberland Mutual Fire Insurance Co.	845	845	983	983	858	858
Donegal Mutual Insurance Co.	399	399	513	543	583	617
Encompass Home/Auto Insurance Co.	658	647	511	511	636	464
Erie Insurance Co.	489	627	733	667	591	588
Everett Cash Mutual Insurance Co.	532	532	595	595	581	581
Farmers Insurance Exchange	357	357	407	407	336	336
Farmers Mutual Fire Ins. Co. of Salem Cnty.	445	448	1000	1000	908	649
Federal Insurance Co.	425	425	641	641	470	452
Frederick Mutual Insurance Co.	399	399	639	639	657	657
Garrison Property & Casualty Ins. Co.	486	529	562	577	563	471
Hartford Fire Insurance Co.	425	425	501	501	495	495
Homesite Insurance Co. of the Midwest	875	875	986	986	874	874
Horace Mann Insurance Co.	258	258	299	284	272	272
IDS Property Casualty Inc. Co.	603	722	1080	660	654	767
Lemonade Insurance Co.	1114	1229	1177	1148	1097	1116

Greater Baltimore Suburban Area

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

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

August 2020

Condominium Policy Scenario 5

	Insurer	21401 Anne Arundel	21122 Anne Arundel	21214 Baltimore City	21218 Baltimore City	21222 Baltimore County	21117 Baltimore County
Greater Baltimore Suburban Area	Liberty Insurance Corp.	635	635	661	661	680	676
	Lititz Mutual Insurance Co.	522	522	411	411	436	436
	LM Insurance Corp.	668	544	695	695	716	712
	Meridian Security Insurance Co.	402	435	473	507	411	444
	Metropolitan Group Property and Casualty	799	799	660	660	821	758
	Metropolitan Property and Casualty Ins.	554	554	472	472	579	564
	Mutual Benefit Insurance Co.	368	368	400	400	388	388
Rates Effective as of 8/1/2020	Nationwide Insurance Co. of America	347	381	408	410	353	334
	NGM Insurance Co.	264	264	301	301	278	278
	Penn National Insurance Co.	275	275	310	310	298	298
	Pharmacists Mutual Insurance Co.	484	461	494	494	453	453
	Praetorian Insurance Co.	638	638	799	799	671	671
	Privilege Underwriters Reciprocal Exch.	879	879	980	980	885	885
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Safeco Insurance Co. of America	452	452	452	452	452	452
	Selective Ins. Co. of South Carolina	223	232	374	366	294	267
	State Farm Fire & Casualty Co.	413	413	421	421	404	404
	Stillwater P & C Insurance Co.	532	601	777	699	601	622
	Teachers Insurance Co.	237	237	277	262	250	250
	Travelers Personal Insurance Co.	414	422	350	396	347	282
	United Services Automobile Association	492	541	565	582	572	473
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Unitrin Safeguard Insurance Co.	498	471	532	677	459	495
	Universal Property & Casualty Ins. Co.	462	462	589	589	440	440
	USAA Casualty Insurance Co.	496	545	568	586	579	480
	USAA General Indemnity Co.	426	463	491	504	491	412
	Vigilant Insurance Co.	425	425	641	641	470	452
	Windsor Mt. Joy Mutual Insurance Co.	610	610	778	778	769	640

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

August 2020

Condominium Policy Scenario 5

	Insurer	21784 Carroll	21921 Cecil	21701 Frederick	21014 Harford	21044 Howard
Greater Baltimore Suburban Area	AIG Property Casualty Co.	325	329	376	322	316
	Allstate Vehicle & Property Insurance Co.	339	305	351	288	378
	American Bankers Insurance Co. of FL	400	400	476	414	414
	American National Property & Casualty Co.	307	303	396	330	320
	American Property & Casualty Ins. Co.	293	293	396	363	363
	American Strategic Insurance Corp.	308	408	325	352	370
	Amica Mutual Insurance Co.	407	483	496	430	432
	Brethren Mutual Insurance Co.	276	237	224	270	270
	Chubb National Insurance Co.	301	355	570	446	446
	Cincinnati Insurance Co.	259	259	299	270	282
	CSAA General Insurance Co.	298	331	315	315	326
	Cumberland Mutual Fire Insurance Co.	620	526	567	631	631
	Donegal Mutual Insurance Co.	350	383	415	362	362
	Encompass Home/Auto Insurance Co.	394	460	484	541	571
	Erie Insurance Co.	441	467	523	468	436
	Everett Cash Mutual Insurance Co.	432	432	446	346	346
	Farmers Insurance Exchange	303	287	342	320	320
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	443	428	528	410	410
	Federal Insurance Co.	314	372	595	464	464
	Frederick Mutual Insurance Co.	387	449	466	486	486
	Garrison Property & Casualty Ins. Co.	404	457	424	405	404
	Hartford Fire Insurance Co.	379	379	430	383	383
	Homesite Insurance Co. of the Midwest	724	724	885	735	735
	Horace Mann Insurance Co.	202	208	244	201	201
	IDS Property Casualty Inc. Co.	480	468	657	543	574
	Lemonade Insurance Co.	808	765	803	811	809

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

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

Condominium Policy Scenario 5

	Insurer	21784 Carroll	21921 Cecil	21701 Frederick	21014 Harford	21044 Howard
Greater Baltimore Suburban Area	Liberty Insurance Corp.	550	513	658	523	548
	Lititz Mutual Insurance Co.	408	363	367	415	415
	LM Insurance Corp.	576	539	692	550	576
	Meridian Security Insurance Co.	304	357	362	335	345
	Metropolitan Group Property and Casualty	599	646	674	666	628
	Metropolitan Property and Casualty Ins.	398	448	489	464	441
	Mutual Benefit Insurance Co.	297	297	380	309	309
Rates Effective as of 8/1/2020	Nationwide Insurance Co. of America	375	330	332	326	299
	NGM Insurance Co.	214	214	274	224	224
	Penn National Insurance Co.	237	237	287	249	249
	Pharmacists Mutual Insurance Co.	375	445	515	410	410
	Praetorian Insurance Co.	533	694	623	572	543
	Privilege Underwriters Reciprocal Exch.	689	778	997	689	689
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Safeco Insurance Co. of America	452	452	452	452	452
	Selective Ins. Co. of South Carolina	187	245	240	192	190
	State Farm Fire & Casualty Co.	307	283	374	291	315
	Stillwater P & C Insurance Co.	488	552	581	489	597
	Teachers Insurance Co.	191	193	231	201	201
	Travelers Personal Insurance Co.	248	247	328	264	275
	United Services Automobile Association	407	458	432	408	406
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Unitrin Safeguard Insurance Co.	353	332	413	345	408
	Universal Property & Casualty Ins. Co.	368	335	404	386	386
	USAA Casualty Insurance Co.	412	466	437	414	411
	USAA General Indemnity Co.	356	399	374	357	356
	Vigilant Insurance Co.	314	372	595	464	464
	Windsor Mt. Joy Mutual Insurance Co.	518	518	649	527	527

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

Renters Policy Scenario 6

	Insurer	21401 Anne Arundel	21122 Anne Arundel	21214 Baltimore City	21218 Baltimore City	21222 Baltimore County	21117 Baltimore County
Greater Baltimore Suburban Area	AIG Property Casualty Co.	533	571	478	478	521	528
	Allstate Insurance Co.	309	318	302	302	317	317
	American Bankers Insurance Co. of FL	351	356	356	351	349	345
	American Modern Home Insurance Co.	348	348	348	348	348	348
	American National Property & Casualty Co.	202	205	234	234	257	275
	American Strategic Insurance Corp.	205	252	228	255	269	202
	Amica Mutual Insurance Co.	242	242	242	242	242	242
Rates Effective as of 8/1/2020	Brethren Mutual Insurance Co.	177	197	306	289	197	231
	Century-National Insurance Co.	273	273	273	273	273	273
	Chubb National Insurance Co.	260	260	304	304	281	273
	Cincinnati Insurance Co.	123	123	109	109	123	123
	CSAA General Insurance Co.	137	143	165	169	152	168
	Cumberland Mutual Fire Insurance Co.	218	218	315	315	259	259
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Donegal Mutual Insurance Co.	330	330	352	372	342	362
	Encompass Home/Auto Insurance Co.	426	428	342	342	436	304
	Erie Insurance Co.	254	314	333	307	298	298
	Everett Cash Mutual Insurance Co.	323	323	355	355	355	355
	Farmers Insurance Exchange	299	299	364	364	289	289
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	210	211	327	327	211	206
	Federal Insurance Co.	272	272	319	319	294	286
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	First American Property & Casualty Ins. Co.	275	275	393	393	297	275
	Frederick Mutual Insurance Co.	221	221	254	254	212	212
	Garrison Property & Casualty Ins. Co.	332	332	298	298	304	304
	Hartford Fire Insurance Co.	166	166	203	203	203	203
	Homesite Insurance Co. of the Midwest	271	271	301	301	271	271
	Horace Mann Insurance Co.	191	191	191	191	191	191
	IDS Property Casualty Inc. Co.	264	270	354	292	292	263
	Lemonade Insurance Co.	206	334	290	290	286	240

August 2020

Renters Policy Scenario 6

	Insurer	21401 Anne Arundel	21122 Anne Arundel	21214 Baltimore City	21218 Baltimore City	21222 Baltimore County	21117 Baltimore County
Greater Baltimore Suburban Area	Liberty Insurance Corp.	296	255	491	612	470	285
	Lititz Mutual Insurance Co.	193	193	278	278	230	230
	Markel American Insurance Co.	266	266	266	266	266	266
	Meridian Security Insurance Co.	419	455	464	484	459	433
	Metropolitan Group Property and Casualty	660	660	513	513	681	620
	Metropolitan Property and Casualty Ins.	386	386	309	309	408	394
	Mutual Benefit Insurance Co.	208	208	232	232	232	232
Rates Effective as of 8/1/2020	Nationwide Insurance Co. of America	431	447	508	534	449	480
	NGM Insurance Co.	341	341	443	443	401	401
	Peerless Indemnity Insurance Co.	329	283	546	680	522	316
	Penn National Insurance Co.	246	246	275	275	275	275
	Pharmacists Mutual Insurance Co.	208	194	203	203	189	189
	Praetorian Insurance Co.	301	389	735	735	735	389
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Privilege Underwriters Reciprocal Exch.	594	594	657	657	598	598
	Progressive Specialty Insurance Co.	205	252	228	255	269	202
	Safeco Insurance Co. of America	414	414	414	414	414	414
	Selective Ins. Co. of South Carolina	205	209	426	417	292	257
	State Farm Fire & Casualty Co.	172	172	226	226	185	185
	Stillwater P & C Insurance Co.	338	354	434	405	354	431
	Teachers Insurance Co.	179	179	179	179	179	179
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Travelers Personal Insurance Co.	233	240	263	273	234	215
	United Services Automobile Association	312	312	280	280	286	286
	Unitrin Safeguard Insurance Co.	259	246	201	260	249	283
	Universal Property & Casualty Ins. Co.	261	261	315	315	221	221
	USAA Casualty Insurance Co.	340	340	306	306	312	312
	USAA General Indemnity Co.	302	302	270	270	276	276
	Vigilant Insurance Co.	272	272	319	319	294	286
	Windsor Mt. Joy Mutual Insurance Co.	272	272	360	360	360	289

August 2020

Renters Policy Scenario 6

Greater Baltimore Suburban Area

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

	21784	21921	21701	21014	21044
Insurer	**Carroll**	**Cecil**	**Frederick**	**Harford**	**Howard**
AIG Property Casualty Co.	531	530	584	582	570
Allstate Insurance Co.	300	305	444	464	441
American Bankers Insurance Co. of FL	355	345	479	479	479
American Modern Home Insurance Co.	348	348	538	538	538
American National Property & Casualty Co.	218	213	270	269	261
American Strategic Insurance Corp.	228	290	307	264	255
Amica Mutual Insurance Co.	242	242	330	330	330
Brethren Mutual Insurance Co.	185	211	262	242	242
Century-National Insurance Co.	273	273	391	391	391
Chubb National Insurance Co.	243	281	505	473	473
Cincinnati Insurance Co.	123	123	169	169	175
CSAA General Insurance Co.	133	145	163	178	186
Cumberland Mutual Fire Insurance Co.	216	239	305	305	305
Donegal Mutual Insurance Co.	325	307	516	451	451
Encompass Home/Auto Insurance Co.	312	370	393	532	561
Erie Insurance Co.	270	284	336	357	334
Everett Cash Mutual Insurance Co.	323	323	446	334	334
Farmers Insurance Exchange	282	315	437	384	384
Farmers Mutual Fire Ins. Co. of Salem Cnty.	200	206	267	282	282
Federal Insurance Co.	252	294	529	491	491
First American Property & Casualty Ins. Co.	230	285	361	361	361
Frederick Mutual Insurance Co.	205	178	362	296	296
Garrison Property & Casualty Ins. Co.	281	352	380	451	415
Hartford Fire Insurance Co.	166	166	214	214	214
Homesite Insurance Co. of the Midwest	271	271	381	381	381
Horace Mann Insurance Co.	151	151	202	98	98
IDS Property Casualty Inc. Co.	250	274	314	289	301
Lemonade Insurance Co.	199	219	300	273	271

August 2020

Renters Policy Scenario 6

	Insurer	21784 Carroll	21921 Cecil	21701 Frederick	21014 Harford	21044 Howard
Greater Baltimore Suburban Area	Liberty Insurance Corp.	239	310	380	346	395
	Lititz Mutual Insurance Co.	190	212	266	266	266
	Markel American Insurance Co.	266	266	355	355	355
	Meridian Security Insurance Co.	348	448	471	483	548
	Metropolitan Group Property and Casualty	525	573	635	691	646
	Metropolitan Property and Casualty Ins.	321	368	435	496	469
	Mutual Benefit Insurance Co.	208	208	318	318	318
	Nationwide Insurance Co. of America	393	433	540	612	586
Rates Effective as of 8/1/2020	NGM Insurance Co.	355	332	492	492	492
	Peerless Indemnity Insurance Co.	250	344	422	392	439
	Penn National Insurance Co.	246	246	336	336	336
	Pharmacists Mutual Insurance Co.	175	237	318	271	271
	Praetorian Insurance Co.	306	306	407	400	400
	Privilege Underwriters Reciprocal Exch.	594	668	943	831	831
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Progressive Specialty Insurance Co.	228	290	307	264	255
	Safeco Insurance Co. of America	414	414	606	606	606
	Selective Ins. Co. of South Carolina	173	242	271	225	234
	State Farm Fire & Casualty Co.	127	150	169	197	169
	Stillwater P & C Insurance Co.	344	408	480	375	386
	Teachers Insurance Co.	141	141	189	98	98
	Travelers Personal Insurance Co.	210	231	273	292	273
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	United Services Automobile Association	264	330	358	424	390
	Unitrin Safeguard Insurance Co.	244	228	272	289	367
	Universal Property & Casualty Ins. Co.	233	255	393	327	327
	USAA Casualty Insurance Co.	288	360	390	462	425
	USAA General Indemnity Co.	255	320	345	409	376
	Vigilant Insurance Co.	252	294	529	491	491
	Windsor Mt. Joy Mutual Insurance Co.	289	289	417	417	417

Homeowners Policy Scenario 1

Eastern Shore (w/o Cecil)

Insurer	21629 Caroline	21613 Dorchester	21620 Kent	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
AIG Property Casualty Co.	908	937	954	1177	741	1203	833	1081
Allstate Vehicle & Property Insurance Co.	1034	1122	1143	1546	1016	1571	1063	1522
American National Property & Casualty Co.	1147	1130	1130	1744	1123	2013	1138	1962
American Security Insurance Co.	1791	1653	1985	3175	1663	2801	2065	2895
American Strategic Insurance Corp.	1332	1252	1471	1697	1336	2082	1305	2042
Amica Mutual Insurance Co.	1635	1627	1885	2584	1369	2452	1536	1994
Brethren Mutual Insurance Co.	715	661	915	1194	n/a	1024	622	1142
Chubb National Insurance Co.	1252	1323	1557	2126	919	1860	1346	2255
Cincinnati Insurance Co.	939	916	1110	1520	1035	1475	1270	1698
CSAA General Insurance Co.	1125	1430	1550	2418	1064	2294	1307	1804
Cumberland Mutual Fire Insurance Co.	778	765	871	1344	694	1249	722	1108
Donegal Mutual Insurance Co.	903	943	1133	1601	659	1555	860	1168
Encompass Home/Auto Insurance Co.	1085	1194	1364	2089	n/a	n/a	n/a	2062
Erie Insurance Co.	1065	1117	1364	1934	1008	2169	1248	1958
Esurance Insurance Co.	776	n/a	876	1425	n/a	n/a	n/a	n/a
Everett Cash Mutual Insurance Co.	865	847	913	1453	671	1362	781	1141
Farmers Insurance Exchange	931	1082	1066	1339	937	1137	1024	1220
Farmers Mutual Fire Ins. Co. of Salem Cnty.	716	805	801	1052	676	1201	798	1414
Federal Insurance Co.	1464	1655	1826	2500	1141	2186	1686	2255
Frederick Mutual Insurance Co.	855	949	1067	1280	620	1451	721	1688
Garrison Property & Casualty Ins. Co.	1855	2015	1939	2573	1811	2305	2145	2854
Hartford Fire Insurance Co.	2265	2538	2259	3285	2385	2693	2371	3190
Homesite Insurance Co.	1051	1734	1375	1230	1345	1616	1269	1276
Horace Mann Insurance Co.	1019	1105	1156	1579	895	1526	1006	1402
IDS Property Casualty Inc. Co.	1086	919	1310	1729	1214	1689	1161	1541
Lemonade Insurance Co.	898	802	1051	1451	631	1360	788	1158
Liberty Insurance Corp.	1066	1174	1163	967	1282	1014	1207	1516
Lititz Mutual Insurance Co.	894	884	1016	1420	658	1340	830	1640
LM Insurance Corp.	1119	1235	1221	1015	1348	1068	1269	1594
Meridian Security Insurance Co.	1291	1381	1258	1824	1171	1543	1473	1900
Metropolitan Group Property and Casualty	1622	1592	1901	2637	1209	2462	1485	1932
Metropolitan Property and Casualty Ins.	1461	1430	1734	2426	1072	2263	1330	1763

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

Homeowners Policy Scenario 1

	Insurer	21629 Caroline	21613 Dorchester	21620 Kent	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Eastern Shore (w/o Cecil)	Mutual Benefit Insurance Co.	1170	1223	1365	1900	918	1809	1070	1989
	Nationwide Insurance Co. of America	1307	1426	1809	2226	1407	2123	1521	2110
	NGM Insurance Co.	927	906	1104	1573	646	1457	843	1127
	Penn National Insurance Co.	954	1029	1075	1434	801	1462	892	1364
	Pharmacists Mutual Insurance Co.	864	845	1037	1429	684	1342	789	1019
	Praetorian Insurance Co.	1403	n/a	1609	2111	n/a	n/a	1302	1637
	Privilege Underwriters Reciprocal Exch.	2412	2691	2869	3121	2290	3065	2584	2860
	QBE Insurance Corp.	1165	1319	1302	2169	962	2011	1274	3018
Rates Effective as of 8/1/2020	Safeco Insurance Co. of America	1630	1547	1487	1659	1220	1629	1551	3269
	Selective Ins. Co. of South Carolina	1564	1575	1723	2383	1462	2294	1397	2114
	Standard Guaranty Insurance Co.	2176	1829	2315	3866	1839	3098	2408	3378
	State Farm Fire & Casualty Co.	1447	1412	1697	2046	1218	1979	1419	2119
	Stillwater P & C Insurance Co.	1375	1450	1495	1957	1376	1938	1342	1817
	Teachers Insurance Co.	922	1013	1045	1425	822	1377	922	1385
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Travelers Personal Insurance Co.	838	867	826	1042	1005	948	957	1349
	United Services Automobile Association	1726	1867	1801	2402	1682	2134	2007	2727
	Unitrin Safeguard Insurance Co.	664	762	797	1180	695	997	815	1162
	Universal North America Insurance Co.	1236	1161	1212	1757	1049	1625	1187	1510
	Universal Property & Casualty Ins. Co.	834	902	993	1527	714	1402	778	1053
	USAA Casualty Insurance Co.	1615	1768	1688	2272	1600	2029	1888	2612
	USAA General Indemnity Co.	2054	2219	2139	2767	1975	2507	2326	2876
	Vigilant Insurance Co.	1363	1399	1699	2326	969	2033	1424	2255
	Windsor Mt. Joy Mutual Insurance Co.	689	623	769	1212	626	1131	737	931

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

Homeowners Policy Scenario 2

	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.	891	905	930	1113	718	1158	819	1022
	Allstate Vehicle & Property Insurance Co.	809	888	908	1267	792	1264	839	1293
	American National Property & Casualty Co.	1131	1112	1157	1805	1055	2026	1106	1911
	American Security Insurance Co.	1588	1653	1761	3175	1663	2801	1831	2895
	American Strategic Insurance Corp.	1225	1524	1483	1761	1359	2101	1321	2107
	Amica Mutual Insurance Co.	1313	1307	1514	2094	1100	1968	1233	1603
	Brethren Mutual Insurance Co.	542	497	706	941	n/a	798	463	897
	Chubb National Insurance Co.	1190	1237	1479	2010	860	1736	1282	2137
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	767	740	904	1231	833	1180	1031	1374
	CSAA General Insurance Co.	885	1153	1192	1910	877	1821	1023	1459
	Cumberland Mutual Fire Insurance Co.	700	688	773	1192	634	1110	651	1002
	Donegal Mutual Insurance Co.	895	943	1123	1586	659	1555	853	1157
	Encompass Home/Auto Insurance Co.	1114	1262	1401	2179	n/a	1961	n/a	2130
	Erie Insurance Co.	762	799	960	1294	718	1503	925	1526
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	639	n/a	728	1250	n/a	n/a	n/a	n/a
	Everett Cash Mutual Insurance Co.	865	847	913	1453	671	1362	781	1141
	Farmers Insurance Exchange	658	817	755	1017	708	861	721	926
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	656	762	730	987	645	1122	728	1316
	Federal Insurance Co.	1392	1546	1734	2363	1067	2038	1604	2137
	Frederick Mutual Insurance Co.	800	923	1001	1203	601	1425	675	1561
	Garrison Property & Casualty Ins. Co.	1661	1849	1739	2346	1658	2117	1922	2601
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	1633	2016	1631	2654	1896	2139	1697	2644
	Homesite Insurance Co.	970	1507	1248	1125	1191	1405	1156	1160
	Horace Mann Insurance Co.	893	966	1010	1369	788	1324	882	1219
	IDS Property Casualty Inc. Co.	1045	875	1256	1641	1159	1601	1117	1467
	Lemonade Insurance Co.	902	827	1050	1476	656	1385	794	1216
	Liberty Insurance Corp.	956	1056	1043	869	1153	912	1085	1362
	Lititz Mutual Insurance Co.	909	899	1031	1435	673	1355	845	1655
	LM Insurance Corp.	1010	1113	1097	914	1212	960	1145	1434
	Meridian Security Insurance Co.	1077	1136	1049	1530	973	1316	1244	1666
	Metropolitan Group Property and Casualty	1404	1379	1641	2267	1053	2118	1288	1668
	Metropolitan Property and Casualty Ins.	1191	1197	1410	2014	904	1880	1087	1470

Homeowners Policy Scenario 2

	Insurer	21629 Caroline	21613 Dorchester	21620 Kent	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Eastern Shore (w/o Cecil)	Mutual Benefit Insurance Co.	1005	1050	1170	1552	790	1548	920	1623
	Nationwide Insurance Co. of America	969	1079	1340	1757	1068	1633	1130	1651
	NGM Insurance Co.	742	725	883	1259	517	1166	675	901
	Penn National Insurance Co.	809	843	903	1162	682	1172	763	1066
	Pharmacists Mutual Insurance Co.	741	725	888	1221	588	1148	677	873
	Praetorian Insurance Co.	1134	n/a	1293	1936	n/a	n/a	1054	1509
	Privilege Underwriters Reciprocal Exch.	1890	2177	2243	2521	1856	2476	2023	2312
	QBE Insurance Corp.	959	1229	1058	1941	906	1846	1054	2690
	Safeco Insurance Co. of America	1183	1167	1080	1277	922	1229	1126	2509
	Selective Ins. Co. of South Carolina	1227	1182	1352	1787	1093	1727	1098	1537
	Standard Guaranty Insurance Co.	2176	1829	2315	3866	1839	3098	2408	3378
	State Farm Fire & Casualty Co.	1433	1412	1678	2043	1218	1979	1405	2112
	Stillwater P & C Insurance Co.	1325	1445	1436	1944	1367	1926	1260	1818
	Teachers Insurance Co.	811	888	915	1238	725	1197	811	1204
	Travelers Personal Insurance Co.	713	769	707	937	857	846	828	1214
	United Services Automobile Association	1550	1718	1620	2196	1543	1964	1803	2490
	Unitrin Safeguard Insurance Co.	576	667	683	1032	610	859	699	1033
	Universal North America Insurance Co.	1186	1106	1162	1675	1000	1544	1139	1443
	Universal Property & Casualty Ins. Co.	834	902	993	1390	714	1402	778	960
	USAA Casualty Insurance Co.	1449	1623	1518	2072	1465	1863	1695	2380
	USAA General Indemnity Co.	1832	2035	1912	2521	1806	2302	2077	2623
	Vigilant Insurance Co.	1297	1309	1614	2199	908	1896	1357	2137
	Windsor Mt. Joy Mutual Insurance Co.	736	670	816	1259	673	1178	784	978

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

Homeowners Policy Scenario 3

	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.	782	822	846	1095	673	1124	718	970
	Allstate Vehicle & Property Insurance Co.	673	789	750	1103	699	1107	703	1155
	American National Property & Casualty Co.	874	1012	896	1667	953	1823	873	1766
	American Security Insurance Co.	1519	1334	1682	2678	1341	2242	1748	2443
	American Strategic Insurance Corp.	1027	1189	1135	1567	1073	1675	1033	1835
	Amica Mutual Insurance Co.	1186	1198	1360	1933	1011	1806	1119	1498
	Brethren Mutual Insurance Co.	548	536	711	943	n/a	837	475	900
	Chubb National Insurance Co.	1183	1445	1440	2055	1040	1930	1292	2224
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	654	735	763	1222	820	1172	854	1331
	CSAA General Insurance Co.	691	917	900	1486	710	1410	779	1126
	Cumberland Mutual Fire Insurance Co.	629	664	692	1156	615	1077	587	979
	Donegal Mutual Insurance Co.	564	583	706	1070	412	408	522	785
	Encompass Home/Auto Insurance Co.	980	1221	1230	2048	n/a	1900	n/a	2016
	Erie Insurance Co.	666	706	829	1220	640	1307	814	1475
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	537	n/a	605	1064	n/a	n/a	n/a	n/a
	Everett Cash Mutual Insurance Co.	773	757	814	1288	603	1207	699	1158
	Farmers Insurance Exchange	580	659	664	894	607	770	632	800
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	596	665	662	855	566	970	660	1134
	Federal Insurance Co.	1360	1776	1663	2393	1263	2245	1581	2224
	Frederick Mutual Insurance Co.	780	831	1020	1177	550	1271	662	1520
	Garrison Property & Casualty Ins. Co.	1371	1690	1440	2083	1483	1947	1580	2301
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	1166	1284	1179	1845	1200	1443	1204	1848
	Homesite Insurance Co.	875	1156	1066	1014	963	1080	998	1030
	Horace Mann Insurance Co.	736	869	831	1267	710	1192	727	1124
	IDS Property Casualty Inc. Co.	778	818	944	1602	1104	1553	828	1431
	Lemonade Insurance Co.	857	803	998	1403	644	1317	755	1157
	Liberty Insurance Corp.	932	1030	1033	876	1110	909	1058	1343
	Lititz Mutual Insurance Co.	763	826	861	1306	623	1234	711	1503
	LM Insurance Corp.	982	1086	1087	920	1170	953	1114	1415
	Meridian Security Insurance Co.	927	966	889	1328	814	1141	1022	1174
	Metropolitan Group Property and Casualty	1187	1165	1382	1896	897	1774	1091	1403
	Metropolitan Property and Casualty Ins.	1004	1010	1182	1739	770	1610	919	1234

Homeowners Policy Scenario 3

	Insurer	21629 Caroline	21613 Dorchester	21620 Kent	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Eastern Shore (w/o Cecil)	Mutual Benefit Insurance Co.	841	865	976	1346	659	1261	773	1408
	Nationwide Insurance Co. of America	753	872	1024	1500	876	1353	847	1380
	NGM Insurance Co.	571	575	678	990	415	918	521	647
	Penn National Insurance Co.	662	732	739	1065	582	1029	621	1004
	Pharmacists Mutual Insurance Co.	684	687	815	1140	562	1072	628	828
	Praetorian Insurance Co.	994	998	1130	1502	778	1387	925	1179
	Privilege Underwriters Reciprocal Exch.	1485	1682	1757	1944	1438	1909	1588	1861
	QBE Insurance Corp.	772	952	854	1440	714	1419	852	2030
Rates Effective as of 8/1/2020	Safeco Insurance Co. of America	976	1076	894	1113	853	1135	930	2156
	Selective Ins. Co. of South Carolina	1110	1039	1225	1694	960	1540	986	1447
	Standard Guaranty Insurance Co.	1991	1673	2118	3536	1683	2834	2203	3089
	State Farm Fire & Casualty Co.	874	941	1026	1373	808	1322	854	1424
	Stillwater P & C Insurance Co.	1128	1169	1218	1666	1067	1562	1073	1478
	Teachers Insurance Co.	671	800	757	1147	655	1080	671	1111
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Travelers Personal Insurance Co.	590	703	589	883	729	784	677	1081
	United Services Automobile Association	1290	1591	1351	1961	1400	1829	1493	2214
	Unitrin Safeguard Insurance Co.	456	671	539	994	604	856	553	1016
	Universal North America Insurance Co.	1013	980	1007	1536	884	1383	985	1285
	Universal Property & Casualty Ins. Co.	820	839	971	1405	668	1291	766	975
	USAA Casualty Insurance Co.	1218	1501	1278	1857	1329	1727	1416	2123
	USAA General Indemnity Co.	1487	1830	1557	2215	1587	2092	1680	2302
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Vigilant Insurance Co.	1277	1520	1558	2235	1091	2096	1359	2224
	Windsor Mt. Joy Mutual Insurance Co.	700	647	773	1186	649	1110	745	938

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Homeowners Policy Scenario 4

	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.	817	843	876	1090	671	1117	755	977
	Allstate Vehicle & Property Insurance Co.	697	844	776	1159	760	1176	718	1169
	American National Property & Casualty Co.	982	1048	1009	1708	993	1904	970	1799
	American Security Insurance Co.	1519	1507	1682	2678	1517	2534	1748	2443
	American Strategic Insurance Corp.	1046	1216	1157	1501	1080	1724	1030	1727
	Amica Mutual Insurance Co.	1218	1224	1390	1963	1041	1813	1152	1529
	Brethren Mutual Insurance Co.	470	459	619	829	n/a	736	403	790
	Chubb National Insurance Co.	1174	1248	1428	1929	910	1658	1280	2085
Rates Effective as of 8/1/2020	Cincinnati Insurance Co.	720	698	835	1123	772	1080	931	1218
	CSAA General Insurance Co.	720	965	947	1498	756	1486	811	1168
	Cumberland Mutual Fire Insurance Co.	649	645	707	1079	608	1009	611	938
	Donegal Mutual Insurance Co.	568	635	733	1116	448	1076	543	819
	Encompass Home/Auto Insurance Co.	975	1086	1220	1912	n/a	1710	n/a	1906
	Erie Insurance Co.	688	707	861	1190	634	1326	853	1249
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Esurance Insurance Co.	577	n/a	652	1146	n/a	n/a	n/a	n/a
	Everett Cash Mutual Insurance Co.	773	757	814	1288	603	1207	699	1158
	Farmers Insurance Exchange	673	840	773	1062	771	948	734	955
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	613	727	675	892	625	1044	674	1170
	Federal Insurance Co.	1348	1526	1648	2243	1096	1921	1567	2085
	Frederick Mutual Insurance Co.	786	877	968	1108	597	1318	675	1563
	Garrison Property & Casualty Ins. Co.	1485	1781	1555	2155	1578	2024	1695	2353
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Hartford Fire Insurance Co.	1309	1847	1328	2229	1741	1997	1360	2149
	Homesite Insurance Co.	876	1251	1083	1035	1008	1171	1012	1054
	Horace Mann Insurance Co.	738	852	834	1208	697	1168	729	1073
	IDS Property Casualty Inc. Co.	983	800	1200	1573	1040	1515	1053	1368
	Lemonade Insurance Co.	875	829	1002	1323	709	1278	772	1104
	Liberty Insurance Corp.	969	1071	1091	943	1142	963	1066	1300
	Lititz Mutual Insurance Co.	853	843	956	1300	651	1232	797	1488
	LM Insurance Corp.	1018	1129	1148	989	1201	1011	1122	1368
	Meridian Security Insurance Co.	977	1033	946	1325	890	1210	1080	1368
	Metropolitan Group Property and Casualty	1153	1135	1330	1794	893	1683	1068	1349
	Metropolitan Property and Casualty Ins.	1010	1049	1176	1680	817	1598	932	1232

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Homeowners Policy Scenario 4

	Insurer	21629 Caroline	21613 Dorchester	21620 Kent	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Eastern Shore (w/o Cecil)	Mutual Benefit Insurance Co.	862	890	988	1279	693	1266	798	1335
	Nationwide Insurance Co. of America	848	962	1153	1595	961	1465	950	1476
	NGM Insurance Co.	588	593	698	1020	427	945	536	659
	Penn National Insurance Co.	690	706	770	1001	565	984	645	942
	Pharmacists Mutual Insurance Co.	636	624	758	1032	514	970	586	752
	Praetorian Insurance Co.	1091	n/a	1231	1574	n/a	n/a	1021	1251
	Privilege Underwriters Reciprocal Exch.	1304	1632	1540	1823	1396	1852	1393	1777
	QBE Insurance Corp.	918	1223	999	1646	923	1779	996	2202
Rates Effective as of 8/1/2020	Safeco Insurance Co. of America	1067	1135	978	1172	902	1194	1017	2256
	Selective Ins. Co. of South Carolina	1061	1050	1176	1578	976	1524	958	1374
	Standard Guaranty Insurance Co.	1991	1673	2118	3536	1683	2834	2203	3089
	State Farm Fire & Casualty Co.	874	880	1023	1277	755	1239	852	1327
	Stillwater P & C Insurance Co.	1126	1249	1212	1569	1184	1631	1070	1432
	Teachers Insurance Co.	673	785	759	1095	643	1059	673	1060
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Travelers Personal Insurance Co.	712	850	705	1027	941	935	815	1245
	United Services Automobile Association	1394	1662	1457	2025	1476	1885	1598	2264
	Unitrin Safeguard Insurance Co.	665	839	797	1308	757	1090	833	1345
	Universal North America Insurance Co.	950	944	943	1445	856	1327	927	1244
	Universal Property & Casualty Ins. Co.	818	887	969	1351	707	1364	764	931
	USAA Casualty Insurance Co.	1314	1577	1374	1916	1408	1791	1513	2167
	USAA General Indemnity Co.	1621	1952	1693	2309	1713	2199	1817	2373
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Vigilant Insurance Co.	1267	1312	1544	2096	953	1797	1347	2085
	Windsor Mt. Joy Mutual Insurance Co.	643	597	710	1083	599	1015	684	858

Condominium Policy Scenario 5

	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.	376	325	316	271	314	275	318	351
	Allstate Vehicle & Property Insurance Co.	293	281	289	227	259	230	259	349
	American Bankers Insurance Co. of FL	500	447	447	359	433	359	433	449
	American National Property & Casualty Co.	415	359	327	268	411	331	411	608
	American Property & Casualty Ins. Co.	353	386	386	284	340	284	316	340
	American Strategic Insurance Corp.	560	506	409	340	506	345	406	446
	Amica Mutual Insurance Co.	585	491	491	376	483	376	483	508
	Brethren Mutual Insurance Co.	280	244	265	n/a	258	n/a	237	328
	Chubb National Insurance Co.	460	506	490	269	381	269	381	374
	Cincinnati Insurance Co.	287	270	270	231	259	231	259	314
	CSAA General Insurance Co.	328	364	346	344	339	344	341	350
	Cumberland Mutual Fire Insurance Co.	645	547	537	419	557	419	536	758
	Donegal Mutual Insurance Co.	469	395	395	296	383	296	406	411
	Encompass Home/Auto Insurance Co.	571	561	505	470	535	466	559	723
	Erie Insurance Co.	619	646	524	380	663	319	469	398
	Everett Cash Mutual Insurance Co.	532	446	346	334	432	334	432	780
	Farmers Insurance Exchange	323	304	304	251	287	251	287	351
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	514	438	408	435	438	362	433	592
	Federal Insurance Co.	488	526	509	282	401	282	401	393
	Frederick Mutual Insurance Co.	544	502	548	460	525	460	525	558
	Garrison Property & Casualty Ins. Co.	532	514	442	377	524	380	522	465
	Hartford Fire Insurance Co.	425	383	383	334	379	334	379	379
	Homesite Insurance Co. of the Midwest	978	818	818	635	806	635	806	779
	Horace Mann Insurance Co.	239	220	201	189	189	189	189	189
	IDS Property Casualty Inc. Co.	649	468	494	352	558	353	492	544
	Lemonade Insurance Co.	968	768	731	590	769	590	747	1046

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

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

Condominium Policy Scenario 5

Eastern Shore (w/o Cecil)

Insurer	21629 Caroline	21613 Dorchester	21620 Kent	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Liberty Insurance Corp.	655	548	548	440	548	440	548	561
Lititz Mutual Insurance Co.	431	370	370	293	363	293	363	368
LM Insurance Corp.	687	576	576	461	576	461	576	590
Meridian Security Insurance Co.	374	332	335	298	351	257	369	400
Metropolitan Group Property and Casualty	624	593	593	501	573	501	573	573
Metropolitan Property and Casualty Ins.	484	426	426	332	409	332	409	409
Mutual Benefit Insurance Co.	368	309	309	226	297	226	297	297
Nationwide Insurance Co. of America	353	421	239	300	337	270	431	496
NGM Insurance Co.	264	224	224	160	214	160	214	221
Penn National Insurance Co.	275	249	249	200	237	200	237	237
Pharmacists Mutual Insurance Co.	441	409	409	330	444	330	388	464
Praetorian Insurance Co.	724	658	658	584	661	571	648	650
Privilege Underwriters Reciprocal Exch.	997	778	778	559	778	559	778	639
Safeco Insurance Co. of America	452	452	452	452	452	452	452	452
Selective Ins. Co. of South Carolina	278	234	246	195	240	189	240	232
State Farm Fire & Casualty Co.	375	321	321	246	313	246	313	329
Stillwater P & C Insurance Co.	721	606	611	514	616	508	601	545
Teachers Insurance Co.	221	205	201	189	189	189	189	189
Travelers Personal Insurance Co.	298	312	259	322	439	258	328	427
United Services Automobile Association	541	525	448	383	540	385	534	501
Unitrin Safeguard Insurance Co.	406	383	346	289	421	271	423	431
Universal Property & Casualty Ins. Co.	385	353	353	283	335	283	335	389
USAA Casualty Insurance Co.	547	528	452	384	542	388	537	489
USAA General Indemnity Co.	464	451	389	334	459	337	458	415
Vigilant Insurance Co.	488	526	509	282	401	282	401	393
Windsor Mt. Joy Mutual Insurance Co.	610	472	463	376	622	376	570	622

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

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

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Renters Policy Scenario 6

Insurer	21629 Caroline	21613 Dorchester	21620 Kent	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
AIG Property Casualty Co.	530	583	570	527	518	533	519	532
Allstate Insurance Co.	293	439	434	293	297	297	297	305
American Bankers Insurance Co. of FL	355	483	491	356	356	349	345	355
American Modern Home Insurance Co.	348	538	538	348	348	348	348	348
American National Property & Casualty Co.	249	298	251	227	291	292	291	454
American Strategic Insurance Corp.	259	342	310	286	263	238	240	250
Amica Mutual Insurance Co.	242	330	330	242	242	242	242	242
Brethren Mutual Insurance Co.	223	293	320	211	231	188	211	234
Century-National Insurance Co.	273	391	391	273	273	273	273	273
Chubb National Insurance Co.	290	536	522	290	298	290	298	293
Cincinnati Insurance Co.	123	169	169	123	123	123	123	123
CSAA General Insurance Co.	137	216	204	157	146	157	149	150
Cumberland Mutual Fire Insurance Co.	246	345	335	246	258	246	246	295
Donegal Mutual Insurance Co.	307	488	426	307	307	307	324	387
Encompass Home/Auto Insurance Co.	376	552	497	460	428	456	446	564
Erie Insurance Co.	311	485	397	294	389	250	285	247
Everett Cash Mutual Insurance Co.	323	446	334	323	323	323	323	571
Farmers Insurance Exchange	315	429	429	315	315	315	315	363
Farmers Mutual Fire Ins. Co. of Salem Cnty.	196	260	280	200	197	197	194	224
Federal Insurance Co.	303	560	544	303	314	303	314	308
First American Property & Casualty Ins. Co.	285	444	444	285	285	285	285	285
Frederick Mutual Insurance Co.	178	260	260	178	178	178	178	315
Garrison Property & Casualty Ins. Co.	307	437	443	330	442	326	442	931
Hartford Fire Insurance Co.	166	214	214	166	166	166	166	166
Homesite Insurance Co. of the Midwest	301	424	424	301	301	301	301	309
Horace Mann Insurance Co.	151	202	98	86	86	86	86	86
IDS Property Casualty Inc. Co.	276	324	365	276	268	276	279	276
Lemonade Insurance Co.	249	300	292	219	213	210	210	242

Eastern Shore (w/o Cecil)

Rates Effective as of 8/1/2020

n/a = Insurers that do not have rates available based on the criteria in the scenario.

Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.

August 2020

Renters Policy Scenario 6

	Insurer	21629 Caroline	21613 Dorchester	21620 Kent	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Eastern Shore (w/o Cecil)	Liberty Insurance Corp.	309	524	452	256	347	259	413	251
	Lititz Mutual Insurance Co.	212	295	295	212	212	212	212	247
	Markel American Insurance Co.	266	355	355	266	266	266	266	266
	Meridian Security Insurance Co.	378	509	487	416	388	363	412	385
	Metropolitan Group Property and Casualty	498	603	603	498	498	498	498	498
	Metropolitan Property and Casualty Ins.	330	446	446	330	330	330	330	330
	Mutual Benefit Insurance Co.	208	318	318	208	208	208	208	208
	Nationwide Insurance Co. of America	437	688	710	481	556	563	525	540
Rates Effective as of 8/1/2020	NGM Insurance Co.	332	460	460	332	332	332	332	341
	Peerless Indemnity Insurance Co.	343	581	502	285	385	286	459	288
	Penn National Insurance Co.	246	336	336	246	246	246	246	246
	Pharmacists Mutual Insurance Co.	180	271	271	180	228	180	180	245
	Praetorian Insurance Co.	530	1007	528	306	470	306	470	470
	Privilege Underwriters Reciprocal Exch.	668	943	943	668	668	668	668	552
n/a = Insurers that do not have rates available based on the criteria in the scenario.	Progressive Specialty Insurance Co.	259	342	310	286	263	238	240	250
	Safeco Insurance Co. of America	414	606	606	414	414	414	414	414
	Selective Ins. Co. of South Carolina	261	321	332	258	259	242	242	226
	State Farm Fire & Casualty Co.	150	199	199	150	150	150	150	178
	Stillwater P & C Insurance Co.	380	460	508	384	371	364	364	335
	Teachers Insurance Co.	141	189	98	86	86	86	86	86
	Travelers Personal Insurance Co.	248	337	342	269	324	230	282	296
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	United Services Automobile Association	288	410	416	310	413	306	413	857
	Unitrin Safeguard Insurance Co.	194	293	272	223	275	217	280	228
	Universal Property & Casualty Ins. Co.	255	357	357	255	255	255	255	288
	USAA Casualty Insurance Co.	314	443	453	338	446	332	446	885
	USAA General Indemnity Co.	280	400	402	300	407	297	407	893
	Vigilant Insurance Co.	303	560	544	303	314	303	314	308
	Windsor Mt. Joy Mutual Insurance Co.	272	362	353	272	250	272	327	363

Insurer Phone Numbers and Websites

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

AIG Property Casualty Co.	See Yellow Pages	www.aig.com
Allstate Insurance Co.	877-810-2920	www.allstate.com
Allstate Vehicle & Property Insurance Co.	877-810-2920	www.allstate.com
American Bankers Insurance Co. of FL	800-852-2244	www.assurant.com
American Modern Home Insurance Co.	800-543-2644	www.amig.com
American National Property & Casualty Co.	800-843-3276	www.americannational.com
American Property & Casualty Ins. Co.	800-543-2644	www.amig.com
American Security Insurance Co.	800-852-2244	www.assurant.com
American Strategic Insurance Corp.	866-274-8765	www.americanstrategicinsurance.com
Amica Mutual Insurance Co.	800-242-6422	www.Amica.com
Brethren Mutual Insurance Co.	800-621-4264	www.bmic.com
Century National Insurance Co.	800-462-2123	www.nationalgeneral.com
Chubb National Insurance Co.	866-324-8222	www.chubb.com
Cincinnati Insurance Co.	888-242-8811	www.cinfin.com
CSAA General Insurance Co.	888-222-0094	http://midatlantic.aaa.com/Insurance/InsurewithAAA
Cumberland Mutual Fire Insurance Co.	800-232-6992	www.cumberlandmutual.com
Donegal Mutual Insurance Co.	800-877-0600	www.donegalgroup.com
Encompass Home/Auto Insurance Co.	800-588-7400	www.encompassinsurance.com
Erie Insurance Co.	800-458-0811	www.erieinsurance.com
Esurance Insurance Co.	800-ESURANCE	www.esurance.com
Everett Cash Mutual Insurance Co.	800-326-4968	www.everettcash.com
Farmers Insurance Exchange	888-327-6335	www.farmers.com
Farmers Mutual Fire Ins. Co. of Salem Cnty.	800-498-0954	www.farmersofsalem.com
Federal Insurance Co.	866-324-8222	www.chubb.com
First American Property & Casualty Ins. Co.	866-654-9900	www.fapcig.com
Frederick Mutual Insurance Co.	800-544-8737	www.frederickmutual.com
Garrison Property & Casualty Ins. Co.	800-531-8722	www.usaa.com
Hartford Fire Insurance Co.	888-413-8970	www.thehartford.com
Homesite Insurance Co.	800-947-0713	https://go.homesite.com
Homesite Insurance Co. of the Midwest	800-947-0713	https://go.homesite.com
Horace Mann Insurance Co.	800-999-1030	www.horacemann.com
IDS Property Casualty Ins. Co.	800-842-3344	www.ameriprise.com/autohome

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.

Lemonade Insurance Co.	844-733-8666	www.lemonade.com
Liberty Insurance Corp.	800-837-5254	www.libertymutual.com
Liberty Mutual Insurance Co.	800-837-5254	www.libertymutual.com
Lititz Mutual Insurance Co.	800-626-4751	www.lititzmutual.com
LM Insurance Corp.	800-837-5254	www.libertymutual.com
Markel American Insurance Co.	800-236-2862	n/a
Meridian Security Insurance Co.	833-724-3577	www.stateauto.com
Metropolitan Group Property and Casualty	800-422-4272	www.metlife.com
Metropolitan Property and Casualty Ins.	800-422-4272	www.metlife.com
Mutual Benefit Insuance Co.	800-283-3531	www.mutualbenefitgroup.com
Nationwide Insurance Co. of America	888-890-4630	www.nationwide.com
NGM Insurance Co.	800-226-0875	www.msagroup.com
Peerless Indemnity Insurance Co.	800-837-5254	www.libertymutual.com
Penn National Insurance Co.	800-388-4764	www.PennNationalInsurance.com
Pharmacists Mutual Insurance Co.	800-247-5930	www.phmic.com
Praetorian Insurance Co.	866-318-2016	www.QBENA.com
Privilege Underwriters Reciprocal Exch.	888-813-7873	www.pureinsurance.com
Progressive Specialty Insurance Co.	866-274-8765	www.americanstrategic.com
QBE Insurance Corp.	866-318-2016	www.QBENA.com
Safeco Insurance Co. of America	800-332-3226	www.safeco.com
Selective Ins. Co. of South Carolina	866-513-4395	www.selective.com
Standard Guaranty Insurance Co.	800-852-2244	www.assurant.com
State Farm Fire & Casualty Co.	800-782-8332	www.statefarm.com
Stillwater P & C Insurance Co.	800-849-6140	www.stillwaterinsurance.com
Teachers Insurance Co.	800-999-1030	www.horacemann.com
Travelers Personal Insurance Co.	888-695-4625	www.travelers.com
United Services Automobile Association	800-531-8722	www.usaa.com
Unitrin Safeguard Insurance Co.	866-860-9348	www.kemper.com
Universal North America Insurance Co.	800-905-7550	www.arrowheadgrp.com
Universal Property & Casualty Ins. Co.	800-425-9113	www.universalproperty.com
USAA Casualty Insurance Co.	800-531-8722	www.usaa.com
USAA General Indemnity Co.	800-531-8722	www.usaa.com
Vigilant Insurance Co.	866-324-8222	www.chubb.com
Windsor Mt. Joy Mutual Insurance Co.	800-233-0228	www.windsormountjoy.com

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

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

Group Name	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

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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

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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.					

<u>Coverages Offered by Insurer (or group of insurers)</u>
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

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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*, you will find a link entitled *File A Complaint*. This page describes the process and provides instructions for filing a complaint. Please provide as much detail as possible, including copies of pertinent documents.

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

Important Contact Information for Homeowners Insurance:

General Information
410-468-2000 or 1-800-492-6116
TTY 1-800-735-2258
E-mail: miaweb@maryland.gov
Website: *www.insurance.maryland.gov*

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

Rapid Response Program

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

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

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
INSURANCE ADMINISTRATION

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

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www.instagram.com/marylandinsuranceadmin

MIA-A-2