

# AUTO INSURANCE

## A COMPARISON GUIDE TO RATES



As of February 2025

# **A Comparison Guide to Automobile Insurance Rates in Maryland**

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## How to Shop for Auto Insurance

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

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

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

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

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

**Ask for price quotes.** In order to make an “apples-to-apples” price comparison, you must provide the same information to each insurer or insurance producer. The following information is normally requested: make/model/year of vehicle, number of average annual miles, region in which you live, coverages and limits desired and driving record (accidents or violations).

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

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

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

## What Factors Impact Rates?

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

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

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

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

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

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

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

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

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

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

## How to Use This Guide

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

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

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

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

## About Financing Insurance

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

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

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

Comprehensive and Collision coverages are optional.

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

## Notes to Rate Tables

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

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

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

#### **Maryland Automobile Insurance Fund:**

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

### Definitions

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

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

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

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

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

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

## **SCENARIO DESCRIPTIONS**

### **Scenario 1:**

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

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

### **Scenario 2:**

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

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

### **Scenario 3:**

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

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

### **Scenario 4:**

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

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

### **Scenario 5:**

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

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

### **Scenario 6:**

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

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

### **Scenario 7:**

**Single Male**, Age 40. Homeowner.

Drives a 2015 Nissan Sentra SL

Drives 50 miles each day total for work. Drives 25,000 miles annually.

No accidents or violations in past 3 years. No credit history (where applicable). Receives companion policy discount.

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

### **Scenario 8:**

**Single Female**, Age 40. Homeowner.

Drives a 2016 Toyota Prius C Hatchback 4DR

Drives 40 miles each day total for work. Drives 15,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

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

### **Scenario 9:**

**Single Male**, Age 50. Homeowner.

Drives 2017 Ford F-250 XLT 4x4 4DR Crew Cab Gas 164 WB

Drives 60 miles each day total for work. Drives 25,000 miles annually.

Second vehicle – 2012 Honda CR-V EX AWD

For pleasure use only – Drives 3,000 miles annually. Garage kept.

No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

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

### **Scenario 10:**

**Single Male**, Age 50. Renter.

Drives 2016 Ford F-150 XLT 4x4 4DR Crew Cab Gas 145 WB

Drives 60 miles each day total for work. Drives 25,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

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

### **Scenario 11:**

**Single Female**, Age 50. Renter.

Drives 2014 Hyundai Elantra 4DR SE WB

Drives 60 miles each day total for work. Drives 20,000 miles annually.

No accidents or violations in past 3 years. No credit history (where applicable). No companion policy discount.

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

### **Scenario 12:**

**Single Male**, Age 65. Homeowner (retired).

Drives a 2012 Ford Escape XLS UTL 4x2 4DR

Drives 5,000 miles annually – pleasure use.

No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

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

**Scenario 13:**

**Single Male**, Age 65. Renter (retired).

Drives a 2014 Honda Accord EX-L 6CYL 4DR

Drives 5,000 miles annually – pleasure use.

No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

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

**Scenario 14:**

**Single Female**, Age 65. Homeowner (retired).

Drives a 2017 Toyota Camry Hybrid LE

Drives 5,000 miles annually – pleasure use.

No accidents or violations in past 3 years. Best credit history (where applicable). No companion policy discount.

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

**Scenario 15:**

**Single Female**, Age 65. Renter (retired).

Drives a 2015 Honda Accord Coupe LX 2.4L/4CYL

Drives 5,000 miles annually – pleasure use.

No accidents or violations in past 3 years. Best credit history (where applicable). No companion policy discount.

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

**Scenario 16:**

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

- **Married Male**, Age 26.

Drives a 2008 Toyota Tundra Double Cab 4X2

Drives 20 miles each day total for work. Drives 20,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable).

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

- **Married Female**, Age 24.

Drives a 2014 Dodge Grand Caravan SE

Does not work. Drives 5,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable).

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

**Scenario 17:**

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

- **Married Male**, Age 29.

Drives a 2011 Chevrolet Silverado 1500 PKP 4x2 2DR Regular Cab  
Drives 40 miles each day total for work. Drives 15,000 miles annually.

No accidents or violations in past 3 years. No credit history (where applicable).

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

### **Scenario 17 (Cont.):**

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

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

### **Scenario 18:**

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

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

Liability	\$250,000/\$500,000 /\$100,000
Full PIP	\$2,500
UM	\$250,000/\$500,000 /\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible
- **Married Female**, Age 32.  
Drives a 2017 Nissan Rogue SL 4DR SUV AWD 2.5L 4CYL  
Drives 20 miles each day total for work. Drives 15,000 miles annually.  
No accidents or violations in past 3 years. Best credit history (where applicable).

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

### **Scenario 19:**

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

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

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible
- **Married Female**, Age 44.  
Drives a 2016 Honda Accord EX-L 6 CYL 4DR Honda Sensing  
Drives 15,000 miles annually.  
No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible
- **Young Single Male**, Age 17.  
Does not have his own vehicle – he is an occasional driver of the vehicles. Speeding ticket 6 months ago – 10 miles over the speed limit.

### **Scenario 20:**

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

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



### **Scenario 20 (Cont.):**

Drives 60 miles each day total for work. Drives 35,000 miles annually.

No accidents or violations in past 3 years. Worst credit history (where applicable).

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

- **Married Female, Age 44.**

Drives a 2015 Toyota Camry

Does not work. Drives 5,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable).

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

- **Young Single Male, Age 17.**

Does not have his own vehicle – he is an occasional driver of the vehicles. Speeding ticket 6 months ago – 10 miles over the speed limit.

### **Scenario 21:**

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

- **Married Male, Age 50.**

Drives a 2017 Toyota Avalon Hybrid XLE

Drives 60 miles each day total for work. Drives 35,000 miles annually.

One at fault accident 15 months ago with claim paid in excess of \$10,000. Best credit history (where applicable).

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000

Comprehensive	\$250 deductible
Collision	\$500 deductible

- **Married Female, Age 50.**

Drives a 2008 Toyota Camry SE Sedan 4DR

Does not work. Drives 5,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable).

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

### **Scenario 22:**

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

- **Married Male, Age 65.**

Drives a 2015 Jeep Grand Cherokee Altitude 4x4

Drives 20 miles each day total for work. Drives 20,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable).

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

- **Married Female, Age 65.**

Drives a 2016 Lexus

Does not work. Drives 5,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable).

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

## Shopping for Automobile Insurance Insurer/Policy Comparison Worksheet

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

Insurer Name			
Telephone number			
Financing rating			
Insurer licensed (Yes/No)			
Discounts offered			
Annual premium			
List all vehicles and drivers			

# COVERAGE LIMITS

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

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

# COVERAGE COMPARISON

COVERAGE COMPARISON (Coverages vary by policy. Make sure you get the coverage you need!)						
LIABILITY	Does the policy cover:					
	<ul style="list-style-type: none"> <li>• Family and other household residents?</li> <li>• People who drive my car with my permission?</li> </ul>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Does this policy provide liability coverage if:					
	<ul style="list-style-type: none"> <li>• I drive someone else's car?</li> <li>• I am driving a rental car?</li> <li>• I drive out the United States?</li> </ul>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
PHYSICAL DAMAGE	Does the policy cover:					
	<ul style="list-style-type: none"> <li>• Family and other household residents who drive my car:</li> <li>• People who drive my car with my permission?</li> </ul>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Does this policy provide physical damage coverage if:					
	<ul style="list-style-type: none"> <li>• I drive someone else's car?</li> <li>• I am driving a rental car?</li> </ul>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Does the policy cover damage to:					
<ul style="list-style-type: none"> <li>• A rental car?</li> </ul>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the policy cover physical damage for:						
<ul style="list-style-type: none"> <li>• Replacement vehicles?</li> <li>• Temporary substitute vehicles?</li> </ul>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Scenario 1: Young Single Male, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	4560	5404	6452	5309	5308	6229
* AIG Property Casualty Co.	4751	4912	4912	4751	3294	3593
* Allstate Indemnity Co.	4892	6942	7658	4729	7321	8513
American Family Connect P & C Ins. Co.	5938	6158	7410	6090	6498	8046
American National Property & Casualty Co.	5152	5602	7284	5186	5638	6674
American States Preferred Insurance Co.	5669	6660	7133	5478	7134	7930
* Amica Mutual Insurance Co.	6466	8279	8279	6466	7663	7394
* Amica Property and Casualty Insurance Co.	8236	10546	10546	8236	9777	9424
Berkley Insurance Co.	6624	7630	7849	6816	5799	6290
* Branch Insurance Exchange	6542	7204	8910	7130	7778	8490
* Brethren Mutual	4663	5309	6337	4684	5016	6034
* Chubb National Insurance Co.	7417	9463	11475	7417	10045	12598
Cincinnati Casualty Co.	5394	5662	7967	5669	6635	7144
Cincinnati Insurance Co.	5684	6167	6097	5271	6150	6389
* Clearcover Insurance Co.	13455	14527	17376	13455	12038	14823
* CSAA General Insurance Co.	6214	7617	9189	7676	8172	9160
Cumberland Insurance Co. Inc.	5287	6569	6588	5287	6591	6936
* Dairyland Insurance Co.	9926	13696	20018	9734	15495	18801
Elephant Insurance Co.	7479	9277	11722	7479	9554	10736
* Encompass Home/Auto Insurance Co.	4768	6853	7820	4768	8616	8136
Erie Insurance Exchange	4024	4346	5655	4024	4829	5382
Farmers Casualty Insurance Co.	7051	10319	10229	8896	9751	10554
Farmers Direct P & C Insurance Co.	6794	7996	8140	6794	8362	7300
Farmers Group Property & Casualty Ins. Co.	8500	10620	14916	9646	10578	11636
Farmers Insurance Exchange	5282	5890	7260	5478	6026	7276
* Foremost Insurance Co.	14245	16208	19219	16693	15659	18183
Garrison Property & Casualty Ins. Co.	4514	5476	6042	4656	5206	5969
* GEICO Secure Co.	3668	3450	4123	3668	3605	3962
Hartford Insurance Company of the Southeast	4382	5100	6178	4412	5524	6454

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

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

Scenario 1: Young Single Male, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Insurance Co.	3962	4297	5287	3962	4245	4539
Horace Mann Property & Casualty Ins. Co.	3509	4086	5770	3509	4862	4862
* Integon Indemnity Co.	9668	10059	13072	10260	9836	11574
Liberty Mutual Insurance Co.	10890	13073	14360	11004	13089	13939
Liberty Mutual Personal Insurance Co.	9891	11855	13016	9992	11870	12633
Maryland Auto Insurance Fund	6630	6855	7288	6780	6665	5612
* MGA Insurance Company, Inc.	9868	11522	15862	10560	11830	14806
* Mutual Benefit Insurance Co.	8327	10178	12390	9156	10008	11567
* National General Assurance Co.	20411	20761	23965	20411	20888	25873
* Nationwide Property & Casualty Co.	8133	9719	12178	8294	11588	12553
* NJM Insurance Co.	4783	6223	7357	4783	6267	7380
Noblr Insurance Exchange	4069	4430	5526	4595	4565	5016
Penn National Insurance Co.	8738	11346	12405	9164	11076	11782
Privilege Underwriters Reciprocal Exch.	8784	9161	9161	8784	6140	8558
* Progressive Select Insurance Co.	3231	3478	3892	3779	3389	4010
* Progressive Specialty Insurance Co.	4081	4619	5259	4626	4570	5538
Root Insurance Co.	3618	4324	5484	3912	4508	5416
* Selective Ins. Co. of South Carolina	7168	7568	9191	7714	7809	8773
Southern Insurance Co. of VA	3350	3335	5007	3029	4681	5046
* State Farm Fire & Casualty Co.	7468	8627	11477	7729	9452	11527
* State Farm Mutual Ins. Co.	4349	5074	6741	4474	5546	6812
Teachers Insurance Co.	3733	4254	6080	3733	5000	5000
* Travelers Property Casualty Insurance Co.	5359	6840	8470	6054	8162	9609
United Services Automobile Association	3178	3787	4323	3251	3774	4335
* Unitrin Safeguard Insurance Co.	6742	9561	10820	6771	10480	12010
USAA Casualty Insurance Co.	3199	3410	4216	3391	3806	4373
USAA General Indemnity Co.	4022	4735	5415	4189	4615	5356
* Vault Reciprocal Exchange	9861	14250	14250	13636	9379	9807

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

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

Scenario 1: Young Single Male, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	7077	7559	6303	4965
* AIG Property Casualty Co.	6344	4215	4912	2325
* Allstate Indemnity Co.	8298	9160	6471	5091
American Family Connect P & C Ins. Co.	9234	9476	5822	6136
American National Property & Casualty Co.	7584	7770	5674	5080
American States Preferred Insurance Co.	8872	10027	6785	5813
* Amica Mutual Insurance Co.	9644	10373	8279	6466
* Amica Property and Casualty Insurance Co.	12296	13227	10546	8236
Berkley Insurance Co.	9569	9159	7270	4277
* Branch Insurance Exchange	10604	11112	8852	7122
* Brethren Mutual	7024	6958	4872	4781
* Chubb National Insurance Co.	12234	13853	9012	8315
Cincinnati Casualty Co.	8554	8443	6278	5380
Cincinnati Insurance Co.	7906	10694	6065	4986
* Clearcover Insurance Co.	19228	18805	13125	12092
* CSAA General Insurance Co.	11814	11365	7052	6085
Cumberland Insurance Co. Inc.	8987	13855	6214	5287
* Dairyland Insurance Co.	20090	24630	14129	12272
Elephant Insurance Co.	11480	12407	8107	8530
* Encompass Home/Auto Insurance Co.	10330	11318	7820	4218
Erie Insurance Exchange	7341	7341	4346	4212
Farmers Casualty Insurance Co.	12149	10559	10319	7051
Farmers Direct P & C Insurance Co.	10836	11898	8048	6794
Farmers Group Property & Casualty Ins. Co.	12408	14096	10620	8500
Farmers Insurance Exchange	8306	9486	6082	5020
* Foremost Insurance Co.	20392	21752	18365	15063
Garrison Property & Casualty Ins. Co.	6645	7068	5260	4661
* GEICO Secure Co.	4641	4766	3450	3384
Hartford Insurance Company of the Southeast	6702	7688	5648	4618

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

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



Scenario 1: Young Single Male, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Insurance Co.	5905	5905	4297	3784
Horace Mann Property & Casualty Ins. Co.	7178	7178	4086	3883
* Integon Indemnity Co.	12254	13894	11061	9209
Liberty Mutual Insurance Co.	15464	16721	13415	11964
Liberty Mutual Personal Insurance Co.	14008	15137	12163	10857
Maryland Auto Insurance Fund	7311	6847	7123	6638
* MGA Insurance Company, Inc.	15696	18151	12691	11694
* Mutual Benefit Insurance Co.	14364	13816	10178	8995
* National General Assurance Co.	26039	30845	21707	20157
* Nationwide Property & Casualty Co.	13272	13693	8317	8176
* NJM Insurance Co.	7230	7815	6182	4783
Noblr Insurance Exchange	6407	6488	5580	4282
Penn National Insurance Co.	13935	14483	10643	8961
Privilege Underwriters Reciprocal Exch.	9572	9572	9161	3988
* Progressive Select Insurance Co.	4374	4824	3868	3343
* Progressive Specialty Insurance Co.	6051	6785	5255	4317
Root Insurance Co.	6144	6350	4558	4106
* Selective Ins. Co. of South Carolina	10054	10271	7013	7440
Southern Insurance Co. of VA	5081	5559	3846	3354
* State Farm Fire & Casualty Co.	11348	13612	8801	8845
* State Farm Mutual Ins. Co.	6665	8044	5163	5195
Teachers Insurance Co.	7627	7627	4254	4284
* Travelers Property Casualty Insurance Co.	9343	10879	7750	6331
United Services Automobile Association	5130	5484	3819	3515
* Unitrin Safeguard Insurance Co.	13281	14518	9749	7579
USAA Casualty Insurance Co.	5154	5288	3664	3194
USAA General Indemnity Co.	6234	6290	4759	4219
* Vault Recipricol Exchange	11434	16715	14250	6080

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

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

Scenario 2: Young Single Female, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	3215	3970	4788	3620	4015	4721
* AIG Property Casualty Co.	4267	4409	4409	4267	2961	3261
* Allstate Indemnity Co.	5085	7260	8018	4917	7608	8905
American Family Connect P & C Ins. Co.	4426	4620	5612	4484	4956	6228
American National Property & Casualty Co.	5016	5576	7248	4920	5730	6822
American States Preferred Insurance Co.	5371	6445	6965	5122	7057	7913
* Amica Mutual Insurance Co.	6541	8365	8365	6541	7805	7533
* Amica Property and Casualty Insurance Co.	8289	10634	10634	8289	9910	9563
Berkley Insurance Co.	4118	4801	5002	4188	3685	4066
* Branch Insurance Exchange	6422	7158	8814	6834	7928	8662
* Brethren Mutual	2266	2663	3167	2190	2580	3233
* Chubb National Insurance Co.	6414	8327	10100	6414	9156	11462
Cincinnati Casualty Co.	4521	4778	6733	4607	5741	6270
Cincinnati Insurance Co.	5037	5652	5566	4532	5687	5945
* Clearcover Insurance Co.	9502	11121	13028	9502	9423	11785
* CSAA General Insurance Co.	5635	6912	8455	6871	7402	8291
Cumberland Insurance Co. Inc.	4648	5879	5877	4648	6019	6294
* Dairyland Insurance Co.	6395	9415	14179	6008	10967	13852
Elephant Insurance Co.	5312	6603	8290	5312	6712	7498
* Encompass Home/Auto Insurance Co.	4932	7119	8152	4932	9076	8554
Erie Insurance Exchange	3024	3334	4368	3024	3731	4179
Farmers Casualty Insurance Co.	5287	7678	7633	6494	7251	8057
Farmers Direct P & C Insurance Co.	4636	5636	5666	4636	5868	5118
Farmers Group Property & Casualty Ins. Co.	5948	7372	10956	6476	7438	8752
Farmers Insurance Exchange	4838	5608	6866	5012	5876	7150
* Foremost Insurance Co.	8153	9694	11714	9058	9714	11463
Garrison Property & Casualty Ins. Co.	4273	5179	5757	4401	4978	5748
* GEICO Secure Co.	2858	3046	3750	2858	3340	3747
Hartford Insurance Company of the Southeast	3286	3836	4624	3246	4216	4918

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

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

Scenario 2: Young Single Female, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Insurance Co.	2499	2874	3521	2499	2894	3162
Horace Mann Property & Casualty Ins. Co.	2376	2985	4102	2376	3454	3454
* Integon Indemnity Co.	8133	8670	11478	8595	8951	10608
Liberty Mutual Insurance Co.	8340	10718	11974	8174	10843	11661
Liberty Mutual Personal Insurance Co.	7595	9734	10864	7445	9846	10584
Maryland Auto Insurance Fund	5332	5495	5866	5453	5349	4560
* MGA Insurance Company, Inc.	5424	7091	9906	5763	7430	10018
* Mutual Benefit Insurance Co.	6367	7797	9590	6722	8024	9319
* National General Assurance Co.	14057	14594	16761	14057	14726	18365
* Nationwide Property & Casualty Co.	7082	8917	11878	7030	10946	11810
* NJM Insurance Co.	4312	5774	6709	4312	5891	6947
Noblr Insurance Exchange	2825	3136	3886	3059	3423	3750
Penn National Insurance Co.	6867	8620	9481	6853	8984	9555
Privilege Underwriters Reciprocal Exch.	5831	6120	6120	5831	4059	5860
* Progressive Select Insurance Co.	2743	3127	3490	3040	3129	3742
* Progressive Specialty Insurance Co.	3239	3879	4407	3490	3932	4796
Root Insurance Co.	3502	4342	5594	3662	4640	5676
* Selective Ins. Co. of South Carolina	4890	5265	6403	4946	5626	6481
Southern Insurance Co. of VA	3201	3270	4931	2787	4672	5019
* State Farm Fire & Casualty Co.	4352	5101	6820	4486	5669	7031
* State Farm Mutual Ins. Co.	2526	2993	3990	2588	3307	4134
Teachers Insurance Co.	2480	3070	4259	2480	3505	3505
* Travelers Property Casualty Insurance Co.	4546	5943	7366	5117	7247	8511
United Services Automobile Association	2577	3070	3502	2643	3099	3569
* Unitrin Safeguard Insurance Co.	4707	6803	7713	4713	7573	8724
USAA Casualty Insurance Co.	2961	3164	3936	3134	3581	4114
USAA General Indemnity Co.	3902	4597	5329	4049	4528	5295
* Vault Recipricol Exchange	5737	8218	8218	7877	5386	5776

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

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

Scenario 2: Young Single Female, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	5312	5754	4665	3636
* AIG Property Casualty Co.	5744	3812	4409	2120
* Allstate Indemnity Co.	8712	9630	6749	5293
American Family Connect P & C Ins. Co.	7030	7248	4368	4582
American National Property & Casualty Co.	7608	7996	5596	5016
American States Preferred Insurance Co.	8663	9886	6613	5559
* Amica Mutual Insurance Co.	9795	10848	8365	6541
* Amica Property and Casualty Insurance Co.	12492	13788	10634	8289
Berkley Insurance Co.	6031	5801	4571	2735
* Branch Insurance Exchange	10642	11408	8714	7164
* Brethren Mutual	3695	3773	2479	2344
* Chubb National Insurance Co.	10771	12341	7892	7297
Cincinnati Casualty Co.	7275	7406	5291	4560
Cincinnati Insurance Co.	7158	9458	5391	4408
* Clearcover Insurance Co.	14659	14424	9781	9063
* CSAA General Insurance Co.	10563	10163	6425	5464
Cumberland Insurance Co. Inc.	8167	12759	5550	4648
* Dairyland Insurance Co.	14269	18729	9654	8414
Elephant Insurance Co.	8161	8787	5738	5983
* Encompass Home/Auto Insurance Co.	10783	11882	8152	4391
Erie Insurance Exchange	5722	5722	3334	3204
Farmers Casualty Insurance Co.	9860	8143	7678	5287
Farmers Direct P & C Insurance Co.	7858	8354	5440	4636
Farmers Group Property & Casualty Ins. Co.	8860	10278	7372	5948
Farmers Insurance Exchange	7916	9232	5714	4714
* Foremost Insurance Co.	12659	13926	11186	8989
Garrison Property & Casualty Ins. Co.	6457	6844	5006	4393
* GEICO Secure Co.	4260	4613	3046	2919
Hartford Insurance Company of the Southeast	5052	5874	4236	3486

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

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

Scenario 2: Young Single Female, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Insurance Co.	4014	4014	2874	2462
Horace Mann Property & Casualty Ins. Co.	5072	5072	2985	2605
* Integon Indemnity Co.	10833	12859	9646	8022
Liberty Mutual Insurance Co.	12932	14136	10900	9686
Liberty Mutual Personal Insurance Co.	11727	12813	9899	8808
Maryland Auto Insurance Fund	5882	5503	5730	5340
* MGA Insurance Company, Inc.	10059	12671	7884	6979
* Mutual Benefit Insurance Co.	11247	11024	7797	7025
* National General Assurance Co.	18347	21912	15401	13896
* Nationwide Property & Casualty Co.	12627	13134	7587	7387
* NJM Insurance Co.	6704	7468	5728	4312
Noblr Insurance Exchange	4640	4917	3902	3129
Penn National Insurance Co.	11265	11773	8592	7159
Privilege Underwriters Reciprocal Exch.	6447	6447	6120	2795
* Progressive Select Insurance Co.	3987	4551	3486	2936
* Progressive Specialty Insurance Co.	5150	5942	4420	3540
Root Insurance Co.	6336	6718	4596	4106
* Selective Ins. Co. of South Carolina	7118	7380	4926	5149
Southern Insurance Co. of VA	5044	5508	3770	3238
* State Farm Fire & Casualty Co.	6867	8334	5183	5187
* State Farm Mutual Ins. Co.	4013	4901	3034	3040
Teachers Insurance Co.	5373	5373	3070	2839
* Travelers Property Casualty Insurance Co.	8159	9702	6716	5470
United Services Automobile Association	4182	4492	3066	2842
* Unitrin Safeguard Insurance Co.	9619	10736	6878	5342
USAA Casualty Insurance Co.	4835	4985	3393	2973
USAA General Indemnity Co.	6149	6200	4616	4063
* Vault Recipricol Exchange	6745	9910	8218	3656

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

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

Scenario 3: Single Male, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2332	2810	3355	2740	2768	3253
* AIG Property Casualty Co.	3541	3706	3706	3541	2460	2722
* Allstate Indemnity Co.	2688	3717	4059	2607	3859	4485
American Family Connect P & C Ins. Co.	2878	3010	3618	2912	3148	3976
American National Property & Casualty Co.	2766	3018	3910	2770	3040	3600
American States Preferred Insurance Co.	2866	3314	3484	2803	3412	3747
* Amica Mutual Insurance Co.	2427	3045	3045	2427	2820	2735
* Amica Property and Casualty Insurance Co.	3701	4680	4680	3701	4416	4274
Berkley Insurance Co.	3356	3846	3957	3440	2989	3224
* Branch Insurance Exchange	3552	3926	4834	3866	4252	4610
* Brethren Mutual	2666	3045	3583	2626	2850	3470
* Chubb National Insurance Co.	4235	5460	6596	4235	5863	7336
Cincinnati Casualty Co.	3050	3217	4507	3225	3722	4015
Cincinnati Insurance Co.	2764	3042	3004	2541	3036	3166
* Clearcover Insurance Co.	4768	5348	6388	4768	4488	5599
* CSAA General Insurance Co.	2632	3303	3834	3182	3364	3749
Cumberland Insurance Co. Inc.	2494	3121	3132	2494	3132	3291
* Dairyland Insurance Co.	5987	8528	12618	5923	9651	11932
Elephant Insurance Co.	4819	5876	7418	4819	6011	6741
* Encompass Home/Auto Insurance Co.	2280	3179	3609	2280	3921	3714
Erie Insurance Exchange	2362	2632	3467	2362	2972	3344
Farmers Casualty Insurance Co.	3988	5891	5892	5039	5478	6105
Farmers Direct P & C Insurance Co.	3746	4424	4458	3746	4602	4032
Farmers Group Property & Casualty Ins. Co.	4952	6072	9042	5710	6000	6964
Farmers Insurance Exchange	3426	3742	4678	3554	3900	4606
* Foremost Insurance Co.	7226	8449	10149	8568	8234	9707
Garrison Property & Casualty Ins. Co.	2489	2997	3323	2528	2821	3256
* GEICO Secure Co.	1890	1877	2269	1890	1987	2207
Hartford Insurance Company of the Southeast	3268	3808	4596	3264	4128	4814

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

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

Scenario 3: Single Male, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Insurance Co.	1928	2153	2627	1928	2130	2302
Horace Mann Property & Casualty Ins. Co.	1776	2152	2976	1776	2492	2492
* Integon Indemnity Co.	3553	3809	4977	3807	3908	4616
Liberty Mutual Insurance Co.	7273	8852	9781	7327	8795	9409
Liberty Mutual Personal Insurance Co.	6635	8057	8892	6683	8006	8557
Maryland Auto Insurance Fund	4667	4834	5193	4785	4684	3992
* MGA Insurance Company, Inc.	4209	5010	6895	4603	5101	6465
* Mutual Benefit Insurance Co.	3010	3674	4491	3262	3696	4278
* National General Assurance Co.	7572	7764	9000	7572	7749	9619
* Nationwide Property & Casualty Co.	3878	4616	5797	4001	5400	5817
* NJM Insurance Co.	1787	2296	2636	1787	2331	2661
Noblr Insurance Exchange	1759	1918	2402	1987	2000	2192
Penn National Insurance Co.	4904	6118	6693	4891	6305	6707
Privilege Underwriters Reciprocal Exch.	4248	4446	4446	4248	2965	4209
* Progressive Select Insurance Co.	1884	2032	2232	2150	1951	2253
* Progressive Specialty Insurance Co.	2203	2531	2855	2477	2511	3039
Root Insurance Co.	2608	3080	3818	2806	3202	3790
* Selective Ins. Co. of South Carolina	3604	3816	4564	3942	3857	4340
Southern Insurance Co. of VA	2195	2195	3178	2140	2860	3094
* State Farm Fire & Casualty Co.	3513	4100	5415	3708	4451	5353
* State Farm Mutual Ins. Co.	2032	2398	3160	2130	2592	3147
Teachers Insurance Co.	1857	2212	3101	1857	2537	2537
* Travelers Property Casualty Insurance Co.	2664	3408	4189	3060	4006	4687
United Services Automobile Association	1626	1950	2219	1664	1910	2190
* Unitrin Safeguard Insurance Co.	3429	4802	5481	3458	5138	5930
USAA Casualty Insurance Co.	1773	1914	2342	1865	2062	2365
USAA General Indemnity Co.	2227	2636	3021	2301	2530	2952
* Vault Recipricol Exchange	5461	7796	7796	7509	5141	5433

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

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

Scenario 3: Single Male, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	3697	3947	3297	2579
* AIG Property Casualty Co.	4639	3203	3706	1774
* Allstate Indemnity Co.	4477	4903	3471	2785
American Family Connect P & C Ins. Co.	4520	4632	2844	2954
American National Property & Casualty Co.	4082	4202	3052	2730
American States Preferred Insurance Co.	4233	4788	3342	2917
* Amica Mutual Insurance Co.	3528	3903	3045	2427
* Amica Property and Casualty Insurance Co.	5510	6082	4680	3701
Berkley Insurance Co.	4790	4586	3663	2222
* Branch Insurance Exchange	5712	6032	4790	3906
* Brethren Mutual	4019	4019	2816	2721
* Chubb National Insurance Co.	7091	8011	5199	4752
Cincinnati Casualty Co.	4836	4773	3563	3040
Cincinnati Insurance Co.	3858	5160	2960	2424
* Clearcover Insurance Co.	7157	7043	4781	4421
* CSAA General Insurance Co.	4803	4627	3020	2641
Cumberland Insurance Co. Inc.	4276	6626	2955	2494
* Dairyland Insurance Co.	12655	15940	8806	7577
Elephant Insurance Co.	7297	7853	5179	5438
* Encompass Home/Auto Insurance Co.	4710	5151	3609	2041
Erie Insurance Exchange	4564	4564	2632	2540
Farmers Casualty Insurance Co.	7366	6148	5891	3988
Farmers Direct P & C Insurance Co.	6116	6582	4378	3746
Farmers Group Property & Casualty Ins. Co.	7310	8540	6072	4952
Farmers Insurance Exchange	5330	5974	3910	3250
* Foremost Insurance Co.	10915	11835	9708	7870
Garrison Property & Casualty Ins. Co.	3741	3939	2938	2558
* GEICO Secure Co.	2559	2688	1877	1816
Hartford Insurance Company of the Southeast	4996	5740	4210	3452

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

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



Scenario 3: Single Male, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Insurance Co.	2967	2967	2153	1866
Horace Mann Property & Casualty Ins. Co.	3655	3655	2152	1954
* Integon Indemnity Co.	4853	5637	4207	3464
Liberty Mutual Insurance Co.	10500	11372	9074	8032
Liberty Mutual Personal Insurance Co.	9538	10324	8257	7321
Maryland Auto Insurance Fund	5193	4809	5059	4674
* MGA Insurance Company, Inc.	6844	7997	5546	5025
* Mutual Benefit Insurance Co.	5265	5092	3674	3275
* National General Assurance Co.	9826	11469	8133	7459
* Nationwide Property & Casualty Co.	6296	6494	4003	3851
* NJM Insurance Co.	2615	2821	2283	1787
Noblr Insurance Exchange	2751	2844	2403	1871
Penn National Insurance Co.	7990	8350	6121	5105
Privilege Underwriters Reciprocal Exch.	4666	4666	4446	1998
* Progressive Select Insurance Co.	2502	2677	2245	1942
* Progressive Specialty Insurance Co.	3303	3729	2879	2343
Root Insurance Co.	4238	4396	3240	2930
* Selective Ins. Co. of South Carolina	5021	5106	3548	3703
Southern Insurance Co. of VA	3152	3402	2527	2162
* State Farm Fire & Casualty Co.	5313	6358	4187	4109
* State Farm Mutual Ins. Co.	3100	3741	2443	2402
Teachers Insurance Co.	3861	3861	2212	2130
* Travelers Property Casualty Insurance Co.	4581	5358	3851	3118
United Services Automobile Association	2614	2798	1975	1799
* Unitrin Safeguard Insurance Co.	6756	7355	4920	3776
USAA Casualty Insurance Co.	2836	2919	2047	1770
USAA General Indemnity Co.	3501	3536	2647	2331
* Vault Recipricol Exchange	6296	9350	7796	3397

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

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

Scenario 4: Single Female, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2773	3437	4130	3120	3484	4086
* AIG Property Casualty Co.	4192	4436	4436	4192	2869	3337
* Allstate Indemnity Co.	2996	4106	4489	2898	4376	4983
American Family Connect P & C Ins. Co.	3504	3662	4428	3562	3878	4896
American National Property & Casualty Co.	3938	4420	5700	3718	4638	5504
American States Preferred Insurance Co.	3157	3758	3972	3028	3981	4402
* Amica Mutual Insurance Co.	3031	3812	3812	3031	3596	3498
* Amica Property and Casualty Insurance Co.	3860	4852	4852	3860	4584	4457
Berkley Insurance Co.	5482	6346	6577	5561	4937	5402
* Branch Insurance Exchange	4888	5468	6700	5174	6080	6592
* Brethren Mutual	3646	4198	4955	3491	4042	4955
* Chubb National Insurance Co.	5756	7543	9138	5756	8322	10431
Cincinnati Casualty Co.	4538	4803	6722	4700	5665	6151
Cincinnati Insurance Co.	5053	5804	5716	4483	5801	6113
* Clearcover Insurance Co.	5768	6602	7883	5768	5516	6963
* CSAA General Insurance Co.	4815	6033	7212	5839	6253	6996
Cumberland Insurance Co. Inc.	2814	3587	3590	2814	3678	3831
* Dairyland Insurance Co.	6193	8929	13205	6045	10212	12675
Elephant Insurance Co.	4031	4898	6173	4031	4968	5550
* Encompass Home/Auto Insurance Co.	3049	4292	4899	3049	5354	5050
Erie Insurance Exchange	3070	3546	4755	3070	4058	4628
Farmers Casualty Insurance Co.	4662	6783	6713	5754	6378	7069
Farmers Direct P & C Insurance Co.	4134	4982	5034	4134	5192	4552
Farmers Group Property & Casualty Ins. Co.	5768	7140	10536	6402	7160	8364
Farmers Insurance Exchange	6044	7012	8356	6262	7194	8718
* Foremost Insurance Co.	5655	6625	7933	6591	6477	7613
Garrison Property & Casualty Ins. Co.	3459	4189	4672	3552	4076	4724
* GEICO Secure Co.	2929	3034	3705	2929	3279	3669
Hartford Insurance Company of the Southeast	4012	4700	5680	4022	5118	5976

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

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

Scenario 4: Single Female, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Insurance Co.	2243	2494	3046	2243	2445	2648
Horace Mann Property & Casualty Ins. Co.	2040	2473	3426	2040	2859	2859
* Integon Indemnity Co.	4305	4629	6109	4600	4793	5653
Liberty Mutual Insurance Co.	7348	9069	10066	7319	9089	9741
Liberty Mutual Personal Insurance Co.	6701	8251	9147	6677	8267	8857
Maryland Auto Insurance Fund	4094	4196	4515	4189	4093	3531
* MGA Insurance Company, Inc.	3629	4591	6353	3900	4778	6284
* Mutual Benefit Insurance Co.	2881	3525	4315	3161	3515	4082
* National General Assurance Co.	8522	8922	10252	8522	8982	11231
* Nationwide Property & Casualty Co.	5630	7002	9174	5570	8586	9188
* NJM Insurance Co.	3187	4279	4897	3187	4378	5034
Noblr Insurance Exchange	2611	2899	3618	3017	2969	3210
Penn National Insurance Co.	6047	7681	8449	6040	7971	8470
Privilege Underwriters Reciprocal Exch.	5360	5646	5646	5360	3711	5380
* Progressive Select Insurance Co.	2183	2494	2719	2458	2412	2790
* Progressive Specialty Insurance Co.	2741	3274	3582	3040	3174	3781
Root Insurance Co.	3050	3716	4710	3236	3928	4744
* Selective Ins. Co. of South Carolina	5550	5928	7114	5795	6189	7034
Southern Insurance Co. of VA	3020	3147	4600	2786	4233	4554
* State Farm Fire & Casualty Co.	4054	4766	6326	4238	5231	6490
* State Farm Mutual Ins. Co.	1952	2325	3082	2016	2545	3193
Teachers Insurance Co.	2145	2558	3593	2145	2928	2928
* Travelers Property Casualty Insurance Co.	3167	4115	5075	3638	4906	5746
United Services Automobile Association	2021	2418	2754	2080	2461	2829
* Unitrin Safeguard Insurance Co.	5353	7685	8665	5374	8510	9756
USAA Casualty Insurance Co.	2258	2441	3018	2391	2759	3165
USAA General Indemnity Co.	3054	3624	4202	3173	3593	4205
* Vault Recipricol Exchange	4476	6381	6381	6147	4212	4455

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

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

Scenario 4: Single Female, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	4592	4958	4047	3146
* AIG Property Casualty Co.	5523	3897	4436	2148
* Allstate Indemnity Co.	4861	5320	3866	3106
American Family Connect P & C Ins. Co.	5568	5730	3458	3616
American National Property & Casualty Co.	6004	6414	4392	3968
American States Preferred Insurance Co.	4815	5520	3808	3245
* Amica Mutual Insurance Co.	4500	4918	3812	3031
* Amica Property and Casualty Insurance Co.	5733	6263	4852	3860
Berkley Insurance Co.	8007	7677	5994	3638
* Branch Insurance Exchange	8032	8634	6618	5490
* Brethren Mutual	5656	5678	3916	3755
* Chubb National Insurance Co.	9795	11169	7161	6556
Cincinnati Casualty Co.	7236	7277	5308	4559
Cincinnati Insurance Co.	7197	9359	5451	4399
* Clearcover Insurance Co.	8880	8767	5851	5406
* CSAA General Insurance Co.	8995	8656	5549	4753
Cumberland Insurance Co. Inc.	4965	7746	3392	2814
* Dairyland Insurance Co.	13268	16927	9181	7925
Elephant Insurance Co.	6110	6554	4314	4500
* Encompass Home/Auto Insurance Co.	6412	7032	4899	2724
Erie Insurance Exchange	6318	6318	3546	3398
Farmers Casualty Insurance Co.	8597	7155	6783	4662
Farmers Direct P & C Insurance Co.	6934	7414	4860	4134
Farmers Group Property & Casualty Ins. Co.	8638	10040	7140	5768
Farmers Insurance Exchange	9640	11232	7142	5906
* Foremost Insurance Co.	8534	9212	7640	6136
Garrison Property & Casualty Ins. Co.	5311	5611	4099	3560
* GEICO Secure Co.	4208	4506	3034	2918
Hartford Insurance Company of the Southeast	6188	7128	5202	4254

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

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

Scenario 4: Single Female, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Insurance Co.	3442	3442	2494	2160
Horace Mann Property & Casualty Ins. Co.	4200	4200	2473	2254
* Integon Indemnity Co.	5878	6904	5145	4242
Liberty Mutual Insurance Co.	10859	11836	9257	8249
Liberty Mutual Personal Insurance Co.	9862	10741	8423	7515
Maryland Auto Insurance Fund	4529	4233	4403	4100
* MGA Insurance Company, Inc.	6399	7848	5087	4536
* Mutual Benefit Insurance Co.	5080	4884	3525	3137
* National General Assurance Co.	11255	13395	9451	8419
* Nationwide Property & Casualty Co.	9814	10158	6010	5863
* NJM Insurance Co.	4793	5288	4257	3187
Noblr Insurance Exchange	4141	4235	3631	2801
Penn National Insurance Co.	10034	10527	7699	6326
Privilege Underwriters Reciprocal Exch.	5916	5916	5646	2535
* Progressive Select Insurance Co.	3101	3348	2842	2310
* Progressive Specialty Insurance Co.	4190	4646	3848	2934
Root Insurance Co.	5290	5568	3922	3516
* Selective Ins. Co. of South Carolina	7869	8049	5538	5761
Southern Insurance Co. of VA	4600	4953	3623	3025
* State Farm Fire & Casualty Co.	6394	7695	4852	4785
* State Farm Mutual Ins. Co.	3113	3789	2358	2339
Teachers Insurance Co.	4454	4454	2558	2469
* Travelers Property Casualty Insurance Co.	5572	6598	4654	3756
United Services Automobile Association	3271	3523	2414	2237
* Unitrin Safeguard Insurance Co.	10764	11925	7773	6052
USAA Casualty Insurance Co.	3690	3815	2605	2280
USAA General Indemnity Co.	4851	4895	3636	3189
* Vault Recipricol Exchange	5160	7661	6381	2793

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

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

Scenario 5: Single Male, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2105	2481	2954	2571	2425	2802
* AIG Property Casualty Co.	3111	3250	3250	3111	2191	2407
* Allstate Indemnity Co.	1759	2342	2471	1710	2310	2729
American Family Connect P & C Ins. Co.	1976	2080	2476	2020	2092	2694
American National Property & Casualty Co.	2850	3090	4038	2914	3076	3656
American States Preferred Insurance Co.	2763	3231	3412	2735	3210	3653
* Amica Mutual Insurance Co.	1775	2206	2206	1775	2019	1938
* Amica Property and Casualty Insurance Co.	2340	2905	2905	2340	2673	2567
Berkley Insurance Co.	2791	3201	3301	2859	2472	2683
* Branch Insurance Exchange	2286	2516	3118	2520	2712	2954
* Brethren Mutual	2842	3249	3763	2809	2940	3684
* Chubb National Insurance Co.	3549	4516	5439	3549	4675	5844
Cincinnati Casualty Co.	2899	3052	4260	3180	3392	3618
Cincinnati Insurance Co.	3119	3384	3357	2939	3322	3455
* Clearcover Insurance Co.	6953	7743	9307	6953	6306	8030
* CSAA General Insurance Co.	1635	2077	2353	1979	2078	2314
Cumberland Insurance Co. Inc.	1595	1985	2000	1595	1954	2072
* Dairyland Insurance Co.	7012	10356	15863	6859	11768	15035
Elephant Insurance Co.	5465	6773	8572	5465	6848	7672
* Encompass Home/Auto Insurance Co.	1641	2190	2447	1641	2589	2466
Erie Insurance Exchange	2204	2455	3245	2204	2747	3090
Farmers Casualty Insurance Co.	2799	4127	4127	3556	3812	4232
Farmers Direct P & C Insurance Co.	3092	3624	3670	3092	3764	3330
Farmers Group Property & Casualty Ins. Co.	3464	4264	6260	4036	4166	4808
Farmers Insurance Exchange	1788	1904	2374	1854	1886	2234
* Foremost Insurance Co.	3709	4223	5033	4483	4037	4728
Garrison Property & Casualty Ins. Co.	2059	2471	2776	2101	2375	2749
* GEICO Secure Co.	2168	2063	2526	2168	2108	2378
Hartford Insurance Company of the Southeast	3176	3740	4524	3206	4058	4758

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

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

Scenario 5: Single Male, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Insurance Co.	1539	1671	2014	1539	1596	1721
Horace Mann Property & Casualty Ins. Co.	1765	2115	2893	1765	2414	2414
* Integon Indemnity Co.	3936	4238	5532	4224	4402	5270
Liberty Mutual Insurance Co.	4871	5940	6564	4920	5782	6214
Liberty Mutual Personal Insurance Co.	4472	5437	5997	4518	5293	5682
Maryland Auto Insurance Fund	4966	5162	5607	5097	4983	4361
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1788	2190	2682	1981	2144	2513
* National General Assurance Co.	9635	9973	11497	9635	9967	12436
* Nationwide Property & Casualty Co.	2506	2882	3493	2625	3281	3543
* NJM Insurance Co.	1144	1454	1630	1144	1465	1658
Noblr Insurance Exchange	1727	1859	2304	1941	1912	2132
Penn National Insurance Co.	2670	3342	3645	2664	3419	3663
Privilege Underwriters Reciprocal Exch.	4894	5121	5121	4894	3432	4822
* Progressive Select Insurance Co.	1325	1394	1526	1589	1319	1527
* Progressive Specialty Insurance Co.	1708	1913	2140	1980	1853	2219
Root Insurance Co.	2846	3378	4246	3128	3504	4226
* Selective Ins. Co. of South Carolina	3445	3664	4343	3792	3648	4235
Southern Insurance Co. of VA	2261	2285	3308	2180	2990	3234
* State Farm Fire & Casualty Co.	2808	3239	4347	2967	3649	4574
* State Farm Mutual Ins. Co.	1562	1830	2435	1643	2024	2584
Teachers Insurance Co.	1863	2192	3056	1863	2483	2483
* Travelers Property Casualty Insurance Co.	2383	3250	4049	2885	3739	4475
United Services Automobile Association	1422	1688	1938	1458	1700	1954
* Unitrin Safeguard Insurance Co.	1645	2234	2546	1667	2336	2704
USAA Casualty Insurance Co.	1585	1702	2107	1667	1881	2157
USAA General Indemnity Co.	1830	2153	2494	1887	2092	2467
* Vault Recipricol Exchange	5047	7224	7224	6922	4774	5036

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

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

Scenario 5: Single Male, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	3237	3414	2841	2299
* AIG Property Casualty Co.	4076	2837	3250	1608
* Allstate Indemnity Co.	3079	3282	2182	1807
American Family Connect P & C Ins. Co.	3124	3192	1958	2008
American National Property & Casualty Co.	4220	4320	3140	2800
American States Preferred Insurance Co.	4236	4846	3232	2773
* Amica Mutual Insurance Co.	2467	2748	2206	1775
* Amica Property and Casualty Insurance Co.	3259	3626	2905	2340
Berkley Insurance Co.	3966	3808	3058	1867
* Branch Insurance Exchange	3716	3912	3078	2502
* Brethren Mutual	4305	4303	3004	2864
* Chubb National Insurance Co.	5905	6576	4324	3905
Cincinnati Casualty Co.	4542	4345	3379	2860
Cincinnati Insurance Co.	4287	5854	3346	2743
* Clearcover Insurance Co.	10562	10354	6907	6376
* CSAA General Insurance Co.	2986	2876	1884	1666
Cumberland Insurance Co. Inc.	2727	4282	1885	1595
* Dairyland Insurance Co.	15883	20771	10750	9220
Elephant Insurance Co.	8306	8923	5936	6144
* Encompass Home/Auto Insurance Co.	3138	3385	2447	1479
Erie Insurance Exchange	4300	4300	2455	2360
Farmers Casualty Insurance Co.	5051	4298	4127	2799
Farmers Direct P & C Insurance Co.	4996	5422	3628	3092
Farmers Group Property & Casualty Ins. Co.	5184	6066	4264	3464
Farmers Insurance Exchange	2700	2976	2010	1650
* Foremost Insurance Co.	5347	5726	4800	3942
Garrison Property & Casualty Ins. Co.	3137	3298	2411	2115
* GEICO Secure Co.	2869	2968	2063	1993
Hartford Insurance Company of the Southeast	4944	5732	4164	3378

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

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



Scenario 5: Single Male, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Insurance Co.	2262	2262	1671	1461
Horace Mann Property & Casualty Ins. Co.	3554	3554	2115	1946
* Integon Indemnity Co.	5574	6532	4657	3831
Liberty Mutual Insurance Co.	6982	7545	6114	5343
Liberty Mutual Personal Insurance Co.	6371	6879	5591	4897
Maryland Auto Insurance Fund	5690	5207	5465	4974
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3185	3039	2190	1920
* National General Assurance Co.	12647	14929	10450	9505
* Nationwide Property & Casualty Co.	3882	4018	2544	2410
* NJM Insurance Co.	1652	1776	1442	1144
Noblr Insurance Exchange	2716	2776	2341	1802
Penn National Insurance Co.	4387	4630	3353	2770
Privilege Underwriters Reciprocal Exch.	5350	5350	5121	2311
* Progressive Select Insurance Co.	1689	1805	1534	1341
* Progressive Specialty Insurance Co.	2447	2709	2147	1784
Root Insurance Co.	4786	4974	3574	3202
* Selective Ins. Co. of South Carolina	4919	5018	3409	3515
Southern Insurance Co. of VA	3292	3546	2628	2233
* State Farm Fire & Casualty Co.	4559	5368	3305	3226
* State Farm Mutual Ins. Co.	2558	3051	1864	1823
Teachers Insurance Co.	3783	3783	2192	2137
* Travelers Property Casualty Insurance Co.	4410	5177	3770	2911
United Services Automobile Association	2292	2464	1695	1566
* Unitrin Safeguard Insurance Co.	3197	3502	2298	1775
USAA Casualty Insurance Co.	2565	2640	1816	1590
USAA General Indemnity Co.	2918	2941	2158	1905
* Vault Recipricol Exchange	5862	8526	7224	3187

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

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

Scenario 6: Single Female, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2665	3143	3777	3249	3076	3564
* AIG Property Casualty Co.	2829	2923	2923	2829	1990	2158
* Allstate Indemnity Co.	1334	1714	1798	1302	1697	1969
American Family Connect P & C Ins. Co.	1886	1968	2334	1974	1966	2474
American National Property & Casualty Co.	1938	2138	2790	1962	2142	2566
American States Preferred Insurance Co.	1842	2137	2252	1832	2104	2405
* Amica Mutual Insurance Co.	1966	2423	2423	1966	2211	2116
* Amica Property and Casualty Insurance Co.	2544	3138	3138	2544	2869	2745
Berkley Insurance Co.	1598	1829	1890	1638	1418	1538
* Branch Insurance Exchange	2192	2402	2998	2480	2534	2770
* Brethren Mutual	1925	2212	2595	1925	2034	2566
* Chubb National Insurance Co.	2382	3002	3599	2382	3061	3807
Cincinnati Casualty Co.	1793	1870	2631	1969	2094	2222
Cincinnati Insurance Co.	1810	1938	1927	1736	1900	1968
* Clearcover Insurance Co.	1523	1630	1946	1523	1367	1697
* CSAA General Insurance Co.	1313	1658	1845	1591	1657	1838
Cumberland Insurance Co. Inc.	1355	1678	1690	1355	1625	1740
* Dairyland Insurance Co.	5346	7821	11911	5225	8888	11280
Elephant Insurance Co.	3709	4468	5670	3709	4563	5101
* Encompass Home/Auto Insurance Co.	1477	1939	2136	1477	2168	2088
Erie Insurance Exchange	1385	1472	1912	1385	1609	1781
* Farmers Casualty Insurance Co.	1841	2690	2667	2315	2480	2731
* Farmers Direct P & C Insurance Co.	2026	2370	2404	2026	2452	2184
* Farmers Group Property & Casualty Ins. Co.	2414	2978	4350	2860	2894	3324
* Farmers Insurance Exchange	1674	1854	2266	1734	1906	2280
* Foremost Insurance Co.	2715	3076	3652	3356	2923	3405
Garrison Property & Casualty Ins. Co.	1833	2204	2445	1882	2085	2388
* GEICO Secure Co.	1676	1561	1906	1676	1578	1782
Hartford Insurance Company of the Southeast	3150	3658	4436	3272	3950	4624

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

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

Scenario 6: Single Female, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Insurance Co.	1233	1313	1579	1233	1245	1336
* Horace Mann Property & Casualty Ins. Co.	1370	1600	2192	1370	1835	1835
* Integon Indemnity Co.	2634	2818	3651	2814	2920	3485
Liberty Mutual Insurance Co.	3240	3730	4054	3311	3601	3818
Liberty Mutual Personal Insurance Co.	3005	3447	3737	3070	3329	3528
Maryland Auto Insurance Fund	5677	5842	6288	5802	5685	4907
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1165	1424	1736	1285	1390	1619
* National General Assurance Co.	2504	2622	3004	2504	2626	3268
* Nationwide Property & Casualty Co.	2524	2900	3535	2658	3312	3597
* NJM Insurance Co.	920	1134	1272	920	1133	1285
Noblr Insurance Exchange	1068	1170	1481	1244	1196	1293
* Penn National Insurance Co.	3303	4088	4433	3291	4136	4429
Privilege Underwriters Reciprocal Exch.	2748	2851	2851	2748	1922	2668
* Progressive Select Insurance Co.	1067	1139	1264	1266	1085	1260
* Progressive Specialty Insurance Co.	1361	1539	1756	1578	1492	1793
Root Insurance Co.	2198	2586	3252	2452	2672	3240
* Selective Ins. Co. of South Carolina	2195	2329	2777	2438	2313	2694
Southern Insurance Co. of VA	1476	1475	2137	1415	1943	2103
* State Farm Fire & Casualty Co.	2455	2794	3773	2590	3182	3956
* State Farm Mutual Ins. Co.	1351	1561	2088	1420	1741	2207
* Teachers Insurance Co.	1460	1674	2339	1460	1907	1907
* Travelers Property Casualty Insurance Co.	1694	2236	2754	2036	2526	2997
United Services Automobile Association	1190	1402	1602	1215	1400	1601
* Unitrin Safeguard Insurance Co.	1151	1563	1793	1164	1648	1917
USAA Casualty Insurance Co.	1387	1475	1813	1460	1615	1849
USAA General Indemnity Co.	1646	1913	2198	1700	1856	2161
* Vault Recipricol Exchange	2783	3960	3960	3813	2638	2749

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

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

Scenario 6: Single Female, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	4130	4379	3569	2908
* AIG Property Casualty Co.	3774	2536	2923	1441
* Allstate Indemnity Co.	2195	2328	1611	1366
American Family Connect P & C Ins. Co.	2954	3022	1856	1926
American National Property & Casualty Co.	2942	3076	2166	1918
American States Preferred Insurance Co.	2814	3204	2127	1833
* Amica Mutual Insurance Co.	2674	3009	2423	1966
* Amica Property and Casualty Insurance Co.	3471	3904	3138	2544
Berkley Insurance Co.	2249	2167	1757	1087
* Branch Insurance Exchange	3552	3696	2966	2366
* Brethren Mutual	2996	3018	2041	1955
* Chubb National Insurance Co.	3949	4369	2883	2589
Cincinnati Casualty Co.	2803	2672	2073	1768
Cincinnati Insurance Co.	2465	3404	1940	1602
* Clearcover Insurance Co.	2227	2174	1471	1378
* CSAA General Insurance Co.	2375	2291	1502	1348
Cumberland Insurance Co. Inc.	2311	3652	1596	1355
* Dairyland Insurance Co.	11930	15481	8112	6972
Elephant Insurance Co.	5664	6087	3954	4135
* Encompass Home/Auto Insurance Co.	2722	2871	2136	1308
Erie Insurance Exchange	2494	2494	1472	1420
* Farmers Casualty Insurance Co.	3232	2777	2690	1841
* Farmers Direct P & C Insurance Co.	3232	3542	2384	2026
* Farmers Group Property & Casualty Ins. Co.	3648	4256	2978	2414
* Farmers Insurance Exchange	2674	3098	1928	1580
* Foremost Insurance Co.	3877	4123	3475	2883
Garrison Property & Casualty Ins. Co.	2700	2851	2121	1887
* GEICO Secure Co.	2170	2232	1561	1514
Hartford Insurance Company of the Southeast	4804	5612	4094	3320

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

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

Scenario 6: Single Female, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Insurance Co.	1764	1764	1313	1162
* Horace Mann Property & Casualty Ins. Co.	2676	2676	1600	1516
* Integon Indemnity Co.	3667	4284	3084	2561
Liberty Mutual Insurance Co.	4269	4562	3844	3404
Liberty Mutual Personal Insurance Co.	3929	4193	3548	3152
Maryland Auto Insurance Fund	6423	5978	6149	5685
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2045	1957	1424	1249
* National General Assurance Co.	3328	3933	2745	2473
* Nationwide Property & Casualty Co.	3908	4075	2549	2422
* NJM Insurance Co.	1294	1376	1125	920
Noblr Insurance Exchange	1694	1715	1479	1118
* Penn National Insurance Co.	5362	5592	4096	3399
Privilege Underwriters Reciprocal Exch.	3000	3000	2851	1245
* Progressive Select Insurance Co.	1393	1497	1247	1094
* Progressive Specialty Insurance Co.	1997	2208	1721	1438
Root Insurance Co.	3702	3838	2742	2456
* Selective Ins. Co. of South Carolina	3154	3244	2165	2246
Southern Insurance Co. of VA	2143	2311	1692	1458
* State Farm Fire & Casualty Co.	3955	4623	2855	2805
* State Farm Mutual Ins. Co.	2192	2596	1593	1568
* Teachers Insurance Co.	2860	2860	1674	1673
* Travelers Property Casualty Insurance Co.	2979	3459	2572	2008
United Services Automobile Association	1887	2015	1415	1309
* Unitrin Safeguard Insurance Co.	2250	2491	1612	1248
USAA Casualty Insurance Co.	2205	2254	1579	1382
USAA General Indemnity Co.	2545	2564	1924	1714
* Vault Recipricol Exchange	3172	4660	3960	1728

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

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

Scenario 7: Single Male, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1960	2366	2855	2357	2341	2723
* AIG Property Casualty Co.	3348	3455	3455	3348	2349	2586
* Allstate Indemnity Co.	1948	2615	2757	1891	2573	3056
American Family Connect P & C Ins. Co.	1918	2014	2408	1986	2042	2614
American National Property & Casualty Co.	2844	3166	4126	2864	3184	3804
American States Preferred Insurance Co.	2963	3505	3737	2920	3528	4068
* Amica Mutual Insurance Co.	2195	2702	2702	2195	2480	2388
* Amica Property and Casualty Insurance Co.	2841	3498	3498	2841	3219	3096
Berkley Insurance Co.	2822	3262	3378	2892	2507	2736
* Branch Insurance Exchange	2448	2708	3358	2666	2960	3268
* Brethren Mutual	2651	3057	3595	2634	2841	3751
* Chubb National Insurance Co.	3762	4785	5773	3762	5009	6257
Cincinnati Casualty Co.	2600	2718	3836	2805	3100	3323
Cincinnati Insurance Co.	2134	2283	2276	2050	2228	2311
* Clearcover Insurance Co.	7238	8015	9643	7238	6561	8351
* CSAA General Insurance Co.	1850	2345	2669	2235	2364	2637
Cumberland Insurance Co. Inc.	1482	1847	1854	1482	1836	1945
* Dairyland Insurance Co.	5926	8910	13761	5794	10148	13102
Elephant Insurance Co.	4466	5616	7052	4466	5810	6476
* Encompass Home/Auto Insurance Co.	1944	2620	2932	1944	3080	2933
Erie Insurance Exchange	2168	2467	3306	2168	2782	3163
Farmers Casualty Insurance Co.	2868	4238	4205	3632	3884	4324
Farmers Direct P & C Insurance Co.	3174	3730	3770	3174	3854	3416
Farmers Group Property & Casualty Ins. Co.	3386	4176	6084	3876	4098	4718
Farmers Insurance Exchange	2152	2392	2926	2230	2490	2988
* Foremost Insurance Co.	3258	3769	4504	3971	3616	4252
Garrison Property & Casualty Ins. Co.	2015	2425	2720	2073	2347	2709
* GEICO Secure Co.	2217	2149	2674	2217	2211	2526
Hartford Insurance Company of the Southeast	2908	3426	4134	2998	3730	4350

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

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

Scenario 7: Single Male, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Insurance Co.	1733	1858	2244	1733	1744	1879
Horace Mann Property & Casualty Ins. Co.	1931	2301	3159	1931	2627	2627
* Integon Indemnity Co.	3104	3428	4544	3236	3890	4746
Liberty Mutual Insurance Co.	3256	3854	4218	3316	3708	3972
Liberty Mutual Personal Insurance Co.	3022	3557	3885	3076	3427	3665
Maryland Auto Insurance Fund	5030	5221	5646	5155	5046	4377
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1750	2149	2629	1924	2108	2473
* National General Assurance Co.	5630	5983	6826	5630	6027	7581
* Nationwide Property & Casualty Co.	2556	3032	3833	2652	3512	3817
* NJM Insurance Co.	1159	1473	1657	1159	1500	1712
Noblr Insurance Exchange	1800	1955	2477	2022	2058	2305
Penn National Insurance Co.	2791	3476	3793	2783	3571	3827
Privilege Underwriters Reciprocal Exch.	4808	4994	4994	4808	3362	4701
* Progressive Select Insurance Co.	1206	1287	1422	1424	1227	1428
* Progressive Specialty Insurance Co.	1506	1712	1936	1720	1640	1953
Root Insurance Co.	3072	3734	4804	3308	3950	4866
* Selective Ins. Co. of South Carolina	3360	3577	4283	3663	3606	4374
Southern Insurance Co. of VA	2467	2463	3650	2290	3366	3643
* State Farm Fire & Casualty Co.	2525	2898	3937	2632	3343	4181
* State Farm Mutual Ins. Co.	1392	1623	2182	1445	1832	2336
Teachers Insurance Co.	2061	2406	3375	2061	2727	2727
* Travelers Property Casualty Insurance Co.	2509	3559	4493	3064	4195	5064
United Services Automobile Association	1436	1690	1941	1472	1732	1991
* Unitrin Safeguard Insurance Co.	1650	2279	2635	1669	2397	2831
USAA Casualty Insurance Co.	1599	1708	2122	1685	1924	2207
USAA General Indemnity Co.	1666	1943	2256	1721	1916	2246
* Vault Reciprocal Exchange	4451	6354	6354	6099	4218	4424

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

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

Scenario 7: Single Male, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	3141	3351	2710	2179
* AIG Property Casualty Co.	4507	3022	3455	1724
* Allstate Indemnity Co.	3488	3717	2432	2003
American Family Connect P & C Ins. Co.	3062	3146	1894	1962
American National Property & Casualty Co.	4356	4572	3204	2826
American States Preferred Insurance Co.	4699	5389	3519	2978
* Amica Mutual Insurance Co.	3021	3366	2702	2195
* Amica Property and Casualty Insurance Co.	3916	4365	3498	2841
Berkley Insurance Co.	4048	3892	3123	1882
* Branch Insurance Exchange	4088	4364	3308	2704
* Brethren Mutual	4361	4389	2823	2702
* Chubb National Insurance Co.	6241	7004	4569	4165
Cincinnati Casualty Co.	4106	3991	3014	2581
Cincinnati Insurance Co.	2900	4017	2294	1885
* Clearcover Insurance Co.	11005	10768	7172	6637
* CSAA General Insurance Co.	3399	3272	2125	1875
Cumberland Insurance Co. Inc.	2566	4080	1750	1482
* Dairyland Insurance Co.	13776	18274	9253	7911
Elephant Insurance Co.	7001	7589	4856	5064
* Encompass Home/Auto Insurance Co.	3782	4073	2932	1728
Erie Insurance Exchange	4445	4445	2467	2360
Farmers Casualty Insurance Co.	5180	4386	4238	2868
Farmers Direct P & C Insurance Co.	5114	5574	3734	3174
Farmers Group Property & Casualty Ins. Co.	5066	5888	4176	3386
Farmers Insurance Exchange	3472	4056	2476	2036
* Foremost Insurance Co.	4824	5173	4322	3511
Garrison Property & Casualty Ins. Co.	3060	3225	2346	2071
* GEICO Secure Co.	3062	3201	2149	2066
Hartford Insurance Company of the Southeast	4526	5286	3824	3102

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

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



Scenario 7: Single Male, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Insurance Co.	2514	2514	1858	1626
Horace Mann Property & Casualty Ins. Co.	3903	3903	2301	2141
* Integon Indemnity Co.	4679	5947	3784	3181
Liberty Mutual Insurance Co.	4435	4782	3973	3483
Liberty Mutual Personal Insurance Co.	4081	4393	3667	3222
Maryland Auto Insurance Fund	5758	5289	5512	5037
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3125	2993	2149	1886
* National General Assurance Co.	7589	9127	6335	5571
* Nationwide Property & Casualty Co.	4184	4368	2648	2504
* NJM Insurance Co.	1710	1870	1460	1159
Noblr Insurance Exchange	2891	3021	2493	1937
Penn National Insurance Co.	4565	4783	3473	2892
Privilege Underwriters Reciprocal Exch.	5267	5267	4994	2212
* Progressive Select Insurance Co.	1573	1690	1416	1232
* Progressive Specialty Insurance Co.	2209	2394	1930	1592
Root Insurance Co.	5506	5802	3964	3536
* Selective Ins. Co. of South Carolina	5058	5194	3328	3458
Southern Insurance Co. of VA	3709	4030	2834	2452
* State Farm Fire & Casualty Co.	4130	4886	2950	2917
* State Farm Mutual Ins. Co.	2294	2749	1649	1633
Teachers Insurance Co.	4188	4188	2406	2374
* Travelers Property Casualty Insurance Co.	4932	5919	4180	3199
United Services Automobile Association	2310	2482	1688	1576
* Unitrin Safeguard Insurance Co.	3425	3890	2341	1788
USAA Casualty Insurance Co.	2603	2673	1822	1609
USAA General Indemnity Co.	2621	2640	1951	1729
* Vault Recipricol Exchange	5131	7478	6354	2797

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

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

Scenario 8: Single Female, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2148	2528	3030	2650	2460	2845
* AIG Property Casualty Co.	2926	3031	3031	2926	2048	2258
* Allstate Indemnity Co.	1331	1708	1789	1298	1687	1959
American Family Connect P & C Ins. Co.	1614	1690	2016	1676	1706	2172
American National Property & Casualty Co.	1332	1474	1922	1338	1484	1772
American States Preferred Insurance Co.	1655	1943	2036	1649	1870	2177
* Amica Mutual Insurance Co.	1832	2263	2263	1832	2097	2008
* Amica Property and Casualty Insurance Co.	2376	2935	2935	2376	2726	2606
Berkley Insurance Co.	1443	1646	1697	1476	1287	1392
* Branch Insurance Exchange	2044	2240	2792	2294	2382	2604
* Brethren Mutual	1642	1886	2192	1627	1721	2269
* Chubb National Insurance Co.	1954	2456	2936	1954	2528	3128
Cincinnati Casualty Co.	1403	1457	2070	1521	1660	1775
Cincinnati Insurance Co.	1414	1485	1472	1356	1479	1525
* Clearcover Insurance Co.	1299	1440	1710	1299	1220	1528
* CSAA General Insurance Co.	1129	1408	1591	1349	1423	1576
Cumberland Insurance Co. Inc.	1103	1369	1376	1103	1338	1428
* Dairyland Insurance Co.	4032	6081	9447	3868	6981	9052
Elephant Insurance Co.	2632	3139	3943	2632	3190	3549
* Encompass Home/Auto Insurance Co.	1299	1694	1873	1299	1945	1862
Erie Insurance Exchange	1394	1506	1969	1394	1666	1852
* Farmers Casualty Insurance Co.	1917	2799	2767	2415	2599	2838
* Farmers Direct P & C Insurance Co.	2118	2484	2526	2118	2580	2286
* Farmers Group Property & Casualty Ins. Co.	2312	2876	4068	2648	2834	3190
* Farmers Insurance Exchange	1596	1700	2088	1652	1714	2016
* Foremost Insurance Co.	2646	2939	3469	3262	2772	3206
Garrison Property & Casualty Ins. Co.	1511	1814	2019	1555	1738	1994
* GEICO Secure Co.	1303	1247	1542	1303	1276	1460
Hartford Insurance Company of the Southeast	2472	2868	3458	2632	3070	3570

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

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

Scenario 8: Single Female, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Insurance Co.	1093	1178	1411	1093	1116	1207
* Horace Mann Property & Casualty Ins. Co.	1224	1462	1980	1224	1657	1657
* Integon Indemnity Co.	2322	2495	3242	2450	2652	3173
Liberty Mutual Insurance Co.	2623	3024	3286	2677	2904	3088
Liberty Mutual Personal Insurance Co.	2449	2811	3047	2499	2703	2868
Maryland Auto Insurance Fund	5060	5228	5656	5181	5070	4426
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1065	1303	1594	1149	1294	1513
* National General Assurance Co.	2484	2617	2987	2484	2629	3277
* Nationwide Property & Casualty Co.	1789	2037	2459	1870	2325	2512
* NJM Insurance Co.	797	973	1080	797	977	1090
Noblr Insurance Exchange	981	1081	1348	1163	1106	1189
* Penn National Insurance Co.	1549	2016	2192	1625	2056	2218
Privilege Underwriters Reciprocal Exch.	2404	2515	2515	2404	1692	2326
* Progressive Select Insurance Co.	824	870	978	922	845	976
* Progressive Specialty Insurance Co.	999	1127	1309	1112	1106	1334
Root Insurance Co.	1998	2364	2982	2172	2476	3018
* Selective Ins. Co. of South Carolina	1718	1820	2114	1958	1744	2099
Southern Insurance Co. of VA	1277	1284	1854	1214	1695	1828
* State Farm Fire & Casualty Co.	2212	2534	3405	2349	2862	3556
* State Farm Mutual Ins. Co.	1219	1419	1888	1290	1569	1989
* Teachers Insurance Co.	1298	1524	2106	1298	1716	1716
* Travelers Property Casualty Insurance Co.	1252	1707	2118	1506	1981	2357
United Services Automobile Association	1021	1194	1364	1044	1215	1389
* Unitrin Safeguard Insurance Co.	1068	1450	1670	1081	1515	1776
USAA Casualty Insurance Co.	1181	1253	1545	1244	1398	1598
USAA General Indemnity Co.	1265	1467	1690	1308	1440	1676
* Vault Reciprocal Exchange	2618	3736	3736	3588	2488	2592

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

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

Scenario 8: Single Female, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	3310	3494	2868	2338
* AIG Property Casualty Co.	3912	2646	3031	1502
* Allstate Indemnity Co.	2199	2329	1605	1362
American Family Connect P & C Ins. Co.	2568	2638	1590	1646
American National Property & Casualty Co.	2022	2118	1490	1322
American States Preferred Insurance Co.	2567	2954	1910	1626
* Amica Mutual Insurance Co.	2533	2845	2263	1832
* Amica Property and Casualty Insurance Co.	3291	3695	2935	2376
Berkley Insurance Co.	2023	1945	1577	993
* Branch Insurance Exchange	3312	3464	2760	2216
* Brethren Mutual	2644	2666	1745	1661
* Chubb National Insurance Co.	3228	3595	2350	2127
Cincinnati Casualty Co.	2214	2142	1618	1392
Cincinnati Insurance Co.	1917	2629	1504	1250
* Clearcover Insurance Co.	1982	1942	1286	1211
* CSAA General Insurance Co.	2011	1939	1283	1144
Cumberland Insurance Co. Inc.	1889	3016	1298	1103
* Dairyland Insurance Co.	9465	12646	6307	5425
Elephant Insurance Co.	3931	4208	2794	2913
* Encompass Home/Auto Insurance Co.	2371	2532	1873	1171
Erie Insurance Exchange	2547	2547	1506	1459
* Farmers Casualty Insurance Co.	3317	2884	2799	1917
* Farmers Direct P & C Insurance Co.	3368	3704	2506	2118
* Farmers Group Property & Casualty Ins. Co.	3476	4012	2876	2312
* Farmers Insurance Exchange	2440	2752	1796	1474
* Foremost Insurance Co.	3649	3854	3284	2759
Garrison Property & Casualty Ins. Co.	2240	2365	1744	1554
* GEICO Secure Co.	1787	1847	1247	1208
Hartford Insurance Company of the Southeast	3732	4336	3212	2604

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

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

Scenario 8: Single Female, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Insurance Co.	1585	1585	1178	1036
* Horace Mann Property & Casualty Ins. Co.	2412	2412	1462	1350
* Integon Indemnity Co.	3262	3898	2737	2286
Liberty Mutual Insurance Co.	3436	3678	3116	2756
Liberty Mutual Personal Insurance Co.	3181	3399	2892	2571
Maryland Auto Insurance Fund	5767	5324	5523	5068
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1884	1821	1303	1150
* National General Assurance Co.	3315	3944	2750	2454
* Nationwide Property & Casualty Co.	2733	2856	1812	1717
* NJM Insurance Co.	1084	1151	968	797
Noblr Insurance Exchange	1553	1574	1358	1053
* Penn National Insurance Co.	2657	2971	2021	1683
Privilege Underwriters Reciprocal Exch.	2597	2597	2515	1096
* Progressive Select Insurance Co.	1069	1151	929	854
* Progressive Specialty Insurance Co.	1482	1645	1238	1070
Root Insurance Co.	3414	3578	2502	2252
* Selective Ins. Co. of South Carolina	2502	2546	1696	1720
Southern Insurance Co. of VA	1858	2004	1470	1265
* State Farm Fire & Casualty Co.	3566	4160	2589	2520
* State Farm Mutual Ins. Co.	1981	2344	1448	1411
* Teachers Insurance Co.	2579	2579	1524	1486
* Travelers Property Casualty Insurance Co.	2307	2746	1978	1541
United Services Automobile Association	1611	1725	1197	1118
* Unitrin Safeguard Insurance Co.	2140	2403	1494	1148
USAA Casualty Insurance Co.	1884	1929	1339	1182
USAA General Indemnity Co.	1951	1965	1473	1314
* Vault Recipricol Exchange	3000	4373	3736	1635

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

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

Scenario 9: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2574	2980	3524	3331	2815	3253
* AIG Property Casualty Co.	3324	3501	3501	3324	2347	2608
* Allstate Indemnity Co.	1828	2437	2588	1777	2441	2858
American Family Connect P & C Ins. Co.	2460	2586	3032	2548	2492	3206
American National Property & Casualty Co.	1698	1870	2408	1750	1820	2160
American States Preferred Insurance Co.	3035	3526	3689	3029	3406	3871
* Amica Mutual Insurance Co.	2584	3193	3193	2584	2861	2770
* Amica Property and Casualty Insurance Co.	3318	4103	4103	3318	3694	3574
Berkley Insurance Co.	1932	2174	2229	1975	1729	1856
* Branch Insurance Exchange	2980	3302	4154	3384	3504	3830
* Brethren Mutual	2068	2351	2710	2041	2130	2795
* Chubb National Insurance Co.	2969	3735	4431	2968	3812	4701
Cincinnati Casualty Co.	2232	2365	3285	2481	2568	2746
Cincinnati Insurance Co.	1935	2070	2066	1867	2030	2105
* Clearcover Insurance Co.	2444	2688	3205	2444	2258	2844
* CSAA General Insurance Co.	1677	2128	2427	2001	2145	2389
Cumberland Insurance Co. Inc.	1240	1523	1531	1240	1480	1581
* Dairyland Insurance Co.	5570	8218	12468	5658	9185	11667
Elephant Insurance Co.	4002	4821	6050	4002	4833	5405
* Encompass Home/Auto Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
Erie Insurance Exchange	1578	1746	2293	1578	1944	2170
* Farmers Casualty Insurance Co.	2922	4385	4346	3771	3897	4411
* Farmers Direct P & C Insurance Co.	3366	3850	3884	3366	3942	3546
* Farmers Group Property & Casualty Ins. Co.	3306	4052	6078	3990	3868	4524
* Farmers Insurance Exchange	2672	2804	3678	2768	2722	3200
* Foremost Insurance Co.	2980	3292	3869	3735	3069	3542
Garrison Property & Casualty Ins. Co.	2161	2575	2875	2198	2485	2863
* GEICO Secure Co.	2143	2028	2506	2143	2050	2340
Hartford Insurance Company of the Southeast	1412	1662	2824	2094	2486	2912

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

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

Scenario 9: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Insurance Co.	1831	1953	2316	1831	1825	1961
* Horace Mann Property & Casualty Ins. Co.	2011	2365	3182	2011	2648	2648
* Integon Indemnity Co.	2624	2839	3699	2821	2976	3551
Liberty Mutual Insurance Co.	3927	4436	4738	3984	4286	4494
Liberty Mutual Personal Insurance Co.	3711	4170	4444	3764	4038	4229
Maryland Auto Insurance Fund	8769	9152	10016	9022	8803	7772
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1230	1501	1847	1325	1527	1778
* National General Assurance Co.	3496	3697	4227	3496	3707	4645
* Nationwide Property & Casualty Co.	2561	2866	3368	2739	3174	3374
* NJM Insurance Co.	1264	1530	1750	1264	1550	1748
Noblr Insurance Exchange	1099	1178	1467	1284	1178	1262
* Penn National Insurance Co.	2213	2784	3012	2209	2787	3012
Privilege Underwriters Reciprocal Exch.	2503	2588	2588	2503	1742	2457
* Progressive Select Insurance Co.	1350	1373	1490	1712	1258	1458
* Progressive Specialty Insurance Co.	1578	1706	1897	1933	1604	1916
Root Insurance Co.	2760	3320	4236	3308	3320	4064
* Selective Ins. Co. of South Carolina	2364	2487	2889	2696	2398	2872
Southern Insurance Co. of VA	1935	1939	2739	1896	2477	2666
* State Farm Fire & Casualty Co.	2869	3327	4487	3018	3793	4727
* State Farm Mutual Ins. Co.	1731	2048	2727	1814	2273	2904
* Teachers Insurance Co.	2117	2450	3377	2117	2734	2734
* Travelers Property Casualty Insurance Co.	1968	2629	3208	2419	2865	3405
United Services Automobile Association	1499	1770	2010	1539	1794	2045
* Unitrin Safeguard Insurance Co.	1501	2048	2333	1529	2110	2473
USAA Casualty Insurance Co.	1661	1786	2180	1746	1969	2241
USAA General Indemnity Co.	1792	2106	2408	1852	2052	2393
* Vault Recipricol Exchange	3985	5669	5669	5453	3777	3951

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

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

Scenario 9: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	3833	3966	3399	2764
* AIG Property Casualty Co.	4311	3074	3501	1747
* Allstate Indemnity Co.	3133	3354	2278	1881
American Family Connect P & C Ins. Co.	3818	3892	2436	2474
American National Property & Casualty Co.	2524	2596	1912	1668
American States Preferred Insurance Co.	4556	5224	3503	3027
* Amica Mutual Insurance Co.	3537	3912	3193	2584
* Amica Property and Casualty Insurance Co.	4567	5048	4103	3318
Berkley Insurance Co.	2635	2538	2085	1368
* Branch Insurance Exchange	4902	5150	4100	3270
* Brethren Mutual	3251	3281	2179	2081
* Chubb National Insurance Co.	4926	5436	3584	3203
Cincinnati Casualty Co.	3501	3329	2615	2196
Cincinnati Insurance Co.	2606	3575	2077	1711
* Clearcover Insurance Co.	3748	3660	2407	2274
* CSAA General Insurance Co.	3045	2933	1933	1695
Cumberland Insurance Co. Inc.	2095	3365	1444	1240
* Dairyland Insurance Co.	12461	16106	8557	7239
Elephant Insurance Co.	5924	6320	4266	4454
* Encompass Home/Auto Insurance Co.	n/a	n/a	n/a	n/a
Erie Insurance Exchange	3003	3003	1746	1673
* Farmers Casualty Insurance Co.	5345	4474	4385	2922
* Farmers Direct P & C Insurance Co.	5252	5760	3922	3366
* Farmers Group Property & Casualty Ins. Co.	4962	5816	4052	3306
* Farmers Insurance Exchange	4154	4306	3000	2408
* Foremost Insurance Co.	4058	4243	3677	3086
Garrison Property & Casualty Ins. Co.	3246	3407	2533	2221
* GEICO Secure Co.	2871	2966	2028	1955
Hartford Insurance Company of the Southeast	2186	3574	1866	1496

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

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



Scenario 9: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Insurance Co.	2593	2593	1953	1723
* Horace Mann Property & Casualty Ins. Co.	3836	3836	2365	2214
* Integon Indemnity Co.	3750	4404	3126	2571
Liberty Mutual Insurance Co.	4914	5172	4542	4099
Liberty Mutual Personal Insurance Co.	4599	4830	4265	3866
Maryland Auto Insurance Fund	10167	9230	9743	8784
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2213	2135	1501	1339
* National General Assurance Co.	4709	5599	3891	3453
* Nationwide Property & Casualty Co.	3812	3918	2586	2390
* NJM Insurance Co.	1719	1826	1523	1264
Noblr Insurance Exchange	1639	1673	1504	1117
* Penn National Insurance Co.	3672	3875	2818	2292
Privilege Underwriters Reciprocal Exch.	2763	2763	2588	1161
* Progressive Select Insurance Co.	1645	1721	1532	1329
* Progressive Specialty Insurance Co.	2167	2333	1939	1604
Root Insurance Co.	4780	4860	3562	3078
* Selective Ins. Co. of South Carolina	3416	3480	2321	2372
Southern Insurance Co. of VA	2708	2912	2212	1907
* State Farm Fire & Casualty Co.	4692	5514	3385	3298
* State Farm Mutual Ins. Co.	2860	3420	2079	2029
* Teachers Insurance Co.	4081	4081	2450	2425
* Travelers Property Casualty Insurance Co.	3428	3945	3020	2305
United Services Automobile Association	2354	2531	1772	1646
* Unitrin Safeguard Insurance Co.	3063	3467	2087	1599
USAA Casualty Insurance Co.	2622	2705	1896	1669
USAA General Indemnity Co.	2791	2816	2110	1871
* Vault Recipricol Exchange	4570	6679	5669	2500

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

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

Scenario 10: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2203	2590	3080	2724	2516	2904
* AIG Property Casualty Co.	2568	2714	2714	2568	1798	2023
* Allstate Indemnity Co.	1270	1615	1712	1240	1644	1864
American Family Connect P & C Ins. Co.	1796	1880	2206	1868	1822	2318
American National Property & Casualty Co.	1422	1548	1996	1492	1490	1762
American States Preferred Insurance Co.	1652	1900	1996	1650	1854	2094
* Amica Mutual Insurance Co.	1982	2454	2454	1982	2197	2109
* Amica Property and Casualty Insurance Co.	2560	3171	3171	2560	2847	2732
Berkley Insurance Co.	1380	1565	1607	1411	1232	1327
* Branch Insurance Exchange	2172	2386	2950	2426	2538	2756
* Brethren Mutual	1954	2234	2561	1916	2000	2621
* Chubb National Insurance Co.	2076	2628	3136	2076	2651	3298
Cincinnati Casualty Co.	1825	1928	2678	2038	2086	2222
Cincinnati Insurance Co.	1728	1866	1859	1664	1805	1879
* Clearcover Insurance Co.	1567	1733	2055	1567	1429	1799
* CSAA General Insurance Co.	1157	1459	1608	1380	1447	1604
Cumberland Insurance Co. Inc.	1324	1640	1661	1324	1572	1678
* Dairyland Insurance Co.	3641	5321	8022	3627	6006	7574
Elephant Insurance Co.	3933	4726	5935	3933	4737	5301
* Encompass Home/Auto Insurance Co.	1423	1837	2041	1423	2092	1999
Erie Insurance Exchange	1005	1114	1457	1005	1233	1381
* Farmers Casualty Insurance Co.	2547	3741	3740	3245	3481	3803
* Farmers Direct P & C Insurance Co.	2594	3018	3062	2594	3132	2772
* Farmers Group Property & Casualty Ins. Co.	3458	4258	6184	4120	4146	4682
* Farmers Insurance Exchange	2642	2924	3774	2740	3088	3696
* Foremost Insurance Co.	2377	2779	3310	2796	2712	3167
Garrison Property & Casualty Ins. Co.	1398	1673	1867	1424	1613	1860
* GEICO Secure Co.	1471	1380	1688	1471	1378	1564
Hartford Insurance Company of the Southeast	3100	3618	4374	3342	3812	4440

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

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

Scenario 10: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Insurance Co.	1191	1273	1519	1191	1194	1279
* Horace Mann Property & Casualty Ins. Co.	1328	1554	2117	1328	1758	1758
* Integon Indemnity Co.	2501	2681	3485	2663	2806	3345
Liberty Mutual Insurance Co.	2397	2761	2989	2432	2665	2817
Liberty Mutual Personal Insurance Co.	2245	2576	2780	2278	2487	2623
Maryland Auto Insurance Fund	4570	4770	5206	4699	4591	4022
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1019	1249	1529	1121	1244	1457
* National General Assurance Co.	2629	2762	3154	2629	2773	3456
* Nationwide Property & Casualty Co.	2357	2620	3033	2492	2939	3110
* NJM Insurance Co.	781	952	1057	781	952	1056
Noblr Insurance Exchange	1331	1474	1810	1516	1496	1651
* Penn National Insurance Co.	1445	1809	1968	1442	1841	1988
Privilege Underwriters Reciprocal Exch.	2920	3005	3005	2920	2024	2850
* Progressive Select Insurance Co.	1043	1075	1160	1258	1009	1151
* Progressive Specialty Insurance Co.	1411	1550	1724	1686	1476	1762
Root Insurance Co.	1932	2276	2838	2188	2328	2794
* Selective Ins. Co. of South Carolina	2099	2218	2555	2433	2093	2494
Southern Insurance Co. of VA	1550	1570	2242	1511	2021	2179
* State Farm Fire & Casualty Co.	2381	2755	3680	2517	3072	3853
* State Farm Mutual Ins. Co.	1333	1567	2076	1401	1718	2196
* Teachers Insurance Co.	1397	1606	2241	1397	1810	1810
* Travelers Property Casualty Insurance Co.	1493	1947	2361	1786	2132	2526
United Services Automobile Association	988	1173	1336	1015	1189	1360
* Unitrin Safeguard Insurance Co.	1300	1769	2021	1318	1839	2141
USAA Casualty Insurance Co.	1100	1184	1452	1158	1308	1494
USAA General Indemnity Co.	1186	1400	1603	1228	1363	1593
* Vault Recipricol Exchange	3500	4993	4993	4800	3324	3461

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

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

Scenario 10: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	3368	3536	2957	2398
* AIG Property Casualty Co.	3322	2385	2714	1348
* Allstate Indemnity Co.	1955	2086	1530	1301
American Family Connect P & C Ins. Co.	2774	2824	1776	1812
American National Property & Casualty Co.	2076	2088	1592	1382
American States Preferred Insurance Co.	2440	2776	1900	1656
* Amica Mutual Insurance Co.	2688	2990	2454	1982
* Amica Property and Casualty Insurance Co.	3479	3872	3171	2560
Berkley Insurance Co.	1919	1846	1495	956
* Branch Insurance Exchange	3470	3634	2918	2364
* Brethren Mutual	3058	3066	2070	1958
* Chubb National Insurance Co.	3467	3800	2529	2242
Cincinnati Casualty Co.	2850	2698	2133	1791
Cincinnati Insurance Co.	2341	3230	1868	1525
* Clearcover Insurance Co.	2357	2307	1540	1441
* CSAA General Insurance Co.	2043	1971	1319	1191
Cumberland Insurance Co. Inc.	2222	3460	1566	1324
* Dairyland Insurance Co.	8032	10344	5517	4711
Elephant Insurance Co.	5817	6204	4191	4378
* Encompass Home/Auto Insurance Co.	2558	2720	2041	1293
Erie Insurance Exchange	1923	1923	1114	1056
* Farmers Casualty Insurance Co.	4380	3842	3741	2547
* Farmers Direct P & C Insurance Co.	4090	4504	3054	2594
* Farmers Group Property & Casualty Ins. Co.	5126	5944	4258	3458
* Farmers Insurance Exchange	4338	4892	3044	2496
* Foremost Insurance Co.	3561	3813	3191	2574
Garrison Property & Casualty Ins. Co.	2104	2214	1642	1438
* GEICO Secure Co.	1914	1977	1380	1326
Hartford Insurance Company of the Southeast	4706	5382	4072	3254

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

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

Scenario 10: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Insurance Co.	1698	1698	1273	1120
* Horace Mann Property & Casualty Ins. Co.	2570	2570	1554	1464
* Integon Indemnity Co.	3495	4110	2942	2446
Liberty Mutual Insurance Co.	3140	3329	2827	2529
Liberty Mutual Personal Insurance Co.	2912	3086	2637	2364
Maryland Auto Insurance Fund	5291	4816	5068	4578
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1833	1753	1249	1104
* National General Assurance Co.	3486	4143	2901	2600
* Nationwide Property & Casualty Co.	3428	3509	2359	2228
* NJM Insurance Co.	1041	1094	948	781
Noblr Insurance Exchange	2095	2142	1828	1441
* Penn National Insurance Co.	2382	2513	1822	1499
Privilege Underwriters Reciprocal Exch.	3227	3227	3005	1326
* Progressive Select Insurance Co.	1270	1337	1177	1040
* Progressive Specialty Insurance Co.	1965	2148	1744	1452
Root Insurance Co.	3196	3292	2412	2146
* Selective Ins. Co. of South Carolina	3007	3017	2065	2089
Southern Insurance Co. of VA	2212	2377	1800	1530
* State Farm Fire & Casualty Co.	3848	4501	2810	2738
* State Farm Mutual Ins. Co.	2176	2583	1595	1557
* Teachers Insurance Co.	2727	2727	1606	1604
* Travelers Property Casualty Insurance Co.	2536	2888	2217	1733
United Services Automobile Association	1570	1690	1175	1089
* Unitrin Safeguard Insurance Co.	2563	2833	1817	1394
USAA Casualty Insurance Co.	1753	1809	1259	1104
USAA General Indemnity Co.	1860	1878	1403	1241
* Vault Recipricol Exchange	4002	5857	4993	2174

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

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

Scenario 11: Single Female, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2344	2705	3218	3203	2500	2886
* AIG Property Casualty Co.	3190	3312	3312	3190	2239	2484
* Allstate Indemnity Co.	2051	2780	2944	1991	2729	3261
American Family Connect P & C Ins. Co.	1962	2074	2486	2018	2112	2738
American National Property & Casualty Co.	2928	3284	4274	2910	3330	3988
American States Preferred Insurance Co.	2595	3156	3363	2534	3169	3738
* Amica Mutual Insurance Co.	1763	2212	2212	1763	2028	1958
* Amica Property and Casualty Insurance Co.	2257	2837	2837	2257	2603	2512
Berkley Insurance Co.	2463	2839	2938	2519	2204	2399
* Branch Insurance Exchange	2904	3212	3978	3176	3488	3842
* Brethren Mutual	2438	2810	3271	2419	2568	3401
* Chubb National Insurance Co.	3311	4227	5093	3311	4428	5529
Cincinnati Casualty Co.	2448	2574	3642	2611	2949	3205
Cincinnati Insurance Co.	2112	2301	2278	1987	2280	2373
* Clearcover Insurance Co.	6541	7518	9053	6541	6156	8001
* CSAA General Insurance Co.	2168	2743	3151	2585	2781	3104
Cumberland Insurance Co. Inc.	1633	2053	2068	1633	2010	2140
* Dairyland Insurance Co.	4804	7394	11558	4612	8509	11141
Elephant Insurance Co.	4946	5954	7552	4946	5961	6675
* Encompass Home/Auto Insurance Co.	2555	3426	3844	2555	3959	3764
Erie Insurance Exchange	2261	2552	3397	2261	2860	3240
Farmers Casualty Insurance Co.	3290	4839	4779	4133	4431	4944
Farmers Direct P & C Insurance Co.	3172	3742	3784	3172	3870	3442
Farmers Group Property & Casualty Ins. Co.	3908	4830	7056	4464	4746	5522
Farmers Insurance Exchange	3356	3802	4630	3476	4082	4882
* Foremost Insurance Co.	3403	4027	4859	4085	3938	4665
Garrison Property & Casualty Ins. Co.	2093	2506	2824	2116	2376	2763
* GEICO Secure Co.	2226	2208	2803	2226	2273	2652
Hartford Insurance Company of the Southeast	2954	3420	4122	3324	3544	4112

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

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

Scenario 11: Single Female, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Insurance Co.	1543	1700	2055	1543	1621	1769
Horace Mann Property & Casualty Ins. Co.	1772	2200	2983	1772	2494	2494
* Integon Indemnity Co.	3325	3636	4793	3523	3960	4793
Liberty Mutual Insurance Co.	2101	2441	2651	2115	2360	2511
Liberty Mutual Personal Insurance Co.	1981	2284	2477	1992	2216	2351
Maryland Auto Insurance Fund	4797	4962	5375	4915	4806	4189
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1390	1711	2114	1491	1729	2049
* National General Assurance Co.	7502	7904	9053	7502	7937	9958
* Nationwide Property & Casualty Co.	3238	3790	4749	3358	4405	4775
* NJM Insurance Co.	1152	1456	1641	1152	1465	1662
Noblr Insurance Exchange	1810	1990	2543	2188	2007	2213
Penn National Insurance Co.	2821	3334	3638	2657	3418	3670
Privilege Underwriters Reciprocal Exch.	3470	3618	3618	3470	2423	3415
* Progressive Select Insurance Co.	1653	1737	2052	1717	1685	2058
* Progressive Specialty Insurance Co.	1917	2172	2634	1983	2141	2714
Root Insurance Co.	2924	3566	4590	3162	3796	4710
* Selective Ins. Co. of South Carolina	3007	3209	3819	3299	3199	3891
Southern Insurance Co. of VA	2508	2523	3727	2331	3429	3710
* State Farm Fire & Casualty Co.	2956	3468	4685	3070	3964	5026
* State Farm Mutual Ins. Co.	1657	1977	2647	1712	2218	2863
Teachers Insurance Co.	1887	2301	3174	1887	2583	2583
* Travelers Property Casualty Insurance Co.	2020	2882	3633	2476	3401	4101
United Services Automobile Association	1455	1735	1994	1491	1732	1996
* Unitrin Safeguard Insurance Co.	2024	2819	3255	2039	3006	3543
USAA Casualty Insurance Co.	1581	1705	2109	1656	1854	2128
USAA General Indemnity Co.	1692	1990	2307	1736	1911	2257
* Vault Recipricol Exchange	3539	5051	5051	4843	3357	3522

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

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

Scenario 11: Single Female, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	3476	3572	3050	2517
* AIG Property Casualty Co.	4268	2908	3312	1659
* Allstate Indemnity Co.	3696	3953	2578	2111
American Family Connect P & C Ins. Co.	3182	3286	1952	2006
American National Property & Casualty Co.	4522	4784	3308	2930
American States Preferred Insurance Co.	4284	4978	3139	2586
* Amica Mutual Insurance Co.	2519	2765	2212	1763
* Amica Property and Casualty Insurance Co.	3239	3547	2837	2257
Berkley Insurance Co.	3523	3385	2717	1659
* Branch Insurance Exchange	4798	5120	3922	3202
* Brethren Mutual	3965	4007	2600	2469
* Chubb National Insurance Co.	5528	6187	4042	3659
Cincinnati Casualty Co.	3916	3890	2854	2447
Cincinnati Insurance Co.	2916	3956	2264	1866
* Clearcover Insurance Co.	10558	10345	6663	6214
* CSAA General Insurance Co.	3959	3813	2486	2178
Cumberland Insurance Co. Inc.	2841	4478	1950	1633
* Dairyland Insurance Co.	11580	15694	7666	6568
Elephant Insurance Co.	7488	7998	5257	5480
* Encompass Home/Auto Insurance Co.	4943	5293	3844	2277
Erie Insurance Exchange	4545	4545	2552	2434
Farmers Casualty Insurance Co.	5977	5032	4839	3290
Farmers Direct P & C Insurance Co.	5156	5596	3738	3172
Farmers Group Property & Casualty Ins. Co.	5944	6946	4830	3908
Farmers Insurance Exchange	5616	6704	3916	3218
* Foremost Insurance Co.	5258	5738	4639	3762
Garrison Property & Casualty Ins. Co.	3233	3377	2470	2144
* GEICO Secure Co.	3265	3444	2208	2107
Hartford Insurance Company of the Southeast	4386	5042	3886	3058

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

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



Scenario 11: Single Female, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Insurance Co.	2326	2326	1700	1472
Horace Mann Property & Casualty Ins. Co.	3689	3689	2200	1958
* Integon Indemnity Co.	4878	5965	4015	3329
Liberty Mutual Insurance Co.	2784	2987	2496	2241
Liberty Mutual Personal Insurance Co.	2592	2778	2336	2106
Maryland Auto Insurance Fund	5491	5052	5248	4805
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2562	2481	1711	1515
* National General Assurance Co.	10043	11995	8330	7413
* Nationwide Property & Casualty Co.	5204	5475	3341	3156
* NJM Insurance Co.	1663	1784	1446	1152
Noblr Insurance Exchange	2924	2979	2538	1943
Penn National Insurance Co.	4389	4604	3336	2763
Privilege Underwriters Reciprocal Exch.	3805	3805	3618	1617
* Progressive Select Insurance Co.	2242	2544	1783	1730
* Progressive Specialty Insurance Co.	2991	3456	2356	2075
Root Insurance Co.	5314	5652	3800	3378
* Selective Ins. Co. of South Carolina	4521	4642	2988	3078
Southern Insurance Co. of VA	3775	4092	2904	2494
* State Farm Fire & Casualty Co.	4920	5908	3517	3463
* State Farm Mutual Ins. Co.	2784	3384	2000	1973
Teachers Insurance Co.	3970	3970	2301	2167
* Travelers Property Casualty Insurance Co.	3983	4810	3387	2580
United Services Automobile Association	2361	2543	1744	1602
* Unitrin Safeguard Insurance Co.	4218	4802	2884	2207
USAA Casualty Insurance Co.	2563	2643	1817	1584
USAA General Indemnity Co.	2709	2732	1997	1759
* Vault Recipricol Exchange	4088	5933	5051	2238

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

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

Scenario 12: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1409	1760	2128	1576	1806	2097
* AIG Property Casualty Co.	1622	1708	1708	1622	1166	1296
* Allstate Indemnity Co.	1437	1857	1970	1400	1886	2158
American Family Connect P & C Ins. Co.	1162	1244	1504	1172	1282	1712
American National Property & Casualty Co.	882	1002	1292	844	1036	1238
American States Preferred Insurance Co.	1370	1635	1742	1334	1674	1924
* Amica Mutual Insurance Co.	1143	1458	1458	1143	1351	1318
* Amica Property and Casualty Insurance Co.	1479	1889	1889	1479	1752	1707
Berkley Insurance Co.	1088	1236	1278	1103	1001	1080
* Branch Insurance Exchange	1772	1968	2402	1850	2224	2434
* Brethren Mutual	776	912	1057	742	868	1178
* Chubb National Insurance Co.	1091	1400	1655	1091	1539	1879
Cincinnati Casualty Co.	918	963	1387	939	1158	1282
Cincinnati Insurance Co.	1011	1136	1118	910	1158	1209
* Clearcover Insurance Co.	975	1155	1345	975	994	1254
* CSAA General Insurance Co.	970	1198	1412	1145	1224	1358
Cumberland Insurance Co. Inc.	652	830	829	652	854	895
* Dairyland Insurance Co.	3059	4673	7237	2904	5413	7031
Elephant Insurance Co.	2017	2631	3196	2017	2748	3014
* Encompass Home/Auto Insurance Co.	968	1242	1378	968	1498	1427
Erie Insurance Exchange	841	971	1300	841	1095	1247
* Farmers Casualty Insurance Co.	1028	1484	1515	1268	1422	1573
* Farmers Direct P & C Insurance Co.	1098	1354	1362	1098	1412	1240
* Farmers Group Property & Casualty Ins. Co.	1300	1590	2380	1410	1622	1926
* Farmers Insurance Exchange	1006	1170	1386	1042	1174	1424
* Foremost Insurance Co.	2782	3372	4045	3083	3350	3968
Garrison Property & Casualty Ins. Co.	1022	1220	1374	1049	1218	1411
* GEICO Secure Co.	782	805	1004	782	844	968
Hartford Insurance Company of the Southeast	1990	2346	2810	1972	2582	2998

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

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

Scenario 12: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Insurance Co.	797	894	1064	797	885	963
* Horace Mann Property & Casualty Ins. Co.	953	1177	1564	953	1328	1328
* Integon Indemnity Co.	1808	1974	2594	1883	2187	2638
Liberty Mutual Insurance Co.	2532	3104	3401	2520	3023	3230
Liberty Mutual Personal Insurance Co.	2369	2884	3151	2358	2808	2998
Maryland Auto Insurance Fund	3627	3830	4266	3756	3649	3317
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	552	685	861	557	749	891
* National General Assurance Co.	2459	2674	3010	2459	2714	3426
* Nationwide Property & Casualty Co.	1613	1947	2473	1621	2310	2476
* NJM Insurance Co.	816	1033	1135	816	1050	1189
Noblr Insurance Exchange	385	422	511	420	445	483
* Penn National Insurance Co.	1228	1562	1711	1229	1619	1751
Privilege Underwriters Reciprocal Exch.	1205	1271	1271	1205	847	1236
* Progressive Select Insurance Co.	681	751	809	740	741	847
* Progressive Specialty Insurance Co.	746	889	993	797	889	1073
Root Insurance Co.	1794	2202	2826	1882	2368	2928
* Selective Ins. Co. of South Carolina	971	1044	1231	1032	1053	1294
Southern Insurance Co. of VA	891	957	1385	773	1310	1401
* State Farm Fire & Casualty Co.	1446	1692	2327	1483	2012	2498
* State Farm Mutual Ins. Co.	785	939	1273	801	1084	1382
* Teachers Insurance Co.	986	1203	1618	986	1344	1344
* Travelers Property Casualty Insurance Co.	1065	1493	1847	1229	1781	2137
United Services Automobile Association	709	833	946	731	868	992
* Unitrin Safeguard Insurance Co.	1006	1401	1596	1013	1511	1759
USAA Casualty Insurance Co.	795	853	1054	837	983	1118
USAA General Indemnity Co.	870	1018	1185	900	1027	1204
* Vault Reciprocal Exchange	1700	2432	2432	2318	1607	1716

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

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

Scenario 12: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	2371	2560	2040	1612
* AIG Property Casualty Co.	2111	1529	1708	900
* Allstate Indemnity Co.	2293	2450	1752	1474
American Family Connect P & C Ins. Co.	1948	2006	1162	1184
American National Property & Casualty Co.	1378	1488	1002	888
American States Preferred Insurance Co.	2150	2472	1647	1387
* Amica Mutual Insurance Co.	1720	1845	1458	1143
* Amica Property and Casualty Insurance Co.	2230	2394	1889	1479
Berkley Insurance Co.	1513	1459	1183	781
* Branch Insurance Exchange	2964	3226	2350	1998
* Brethren Mutual	1335	1402	848	795
* Chubb National Insurance Co.	1861	2119	1329	1207
Cincinnati Casualty Co.	1507	1548	1072	932
Cincinnati Insurance Co.	1425	1842	1076	890
* Clearcover Insurance Co.	1564	1547	1007	951
* CSAA General Insurance Co.	1719	1658	1108	961
Cumberland Insurance Co. Inc.	1188	1981	786	652
* Dairyland Insurance Co.	7262	9802	4825	4157
Elephant Insurance Co.	3130	3409	2239	2297
* Encompass Home/Auto Insurance Co.	1713	1879	1378	911
Erie Insurance Exchange	1761	1761	971	918
* Farmers Casualty Insurance Co.	1913	1627	1484	1028
* Farmers Direct P & C Insurance Co.	1926	2018	1288	1098
* Farmers Group Property & Casualty Ins. Co.	1942	2286	1590	1300
* Farmers Insurance Exchange	1602	1856	1194	974
* Foremost Insurance Co.	4411	4762	3997	3069
Garrison Property & Casualty Ins. Co.	1576	1657	1197	1047
* GEICO Secure Co.	1154	1224	805	768
Hartford Insurance Company of the Southeast	3090	3582	2586	2136

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

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

Scenario 12: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Insurance Co.	1204	1204	894	782
* Horace Mann Property & Casualty Ins. Co.	1902	1902	1177	1032
* Integon Indemnity Co.	2602	3250	2181	1847
Liberty Mutual Insurance Co.	3575	3834	3174	2800
Liberty Mutual Personal Insurance Co.	3306	3543	2946	2610
Maryland Auto Insurance Fund	4297	3820	4127	3635
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1076	1066	685	627
* National General Assurance Co.	3367	4119	2860	2442
* Nationwide Property & Casualty Co.	2682	2770	1700	1637
* NJM Insurance Co.	1148	1267	1026	816
Noblr Insurance Exchange	595	624	508	416
* Penn National Insurance Co.	2067	2196	1565	1288
Privilege Underwriters Reciprocal Exch.	1341	1341	1271	619
* Progressive Select Insurance Co.	896	986	811	710
* Progressive Specialty Insurance Co.	1152	1317	998	805
Root Insurance Co.	3258	3494	2342	2088
* Selective Ins. Co. of South Carolina	1466	1542	976	993
Southern Insurance Co. of VA	1417	1517	1090	905
* State Farm Fire & Casualty Co.	2429	2888	1706	1685
* State Farm Mutual Ins. Co.	1333	1615	945	934
* Teachers Insurance Co.	2007	2007	1203	1113
* Travelers Property Casualty Insurance Co.	2035	2439	1711	1352
United Services Automobile Association	1118	1209	822	775
* Unitrin Safeguard Insurance Co.	2041	2308	1426	1111
USAA Casualty Insurance Co.	1280	1328	903	808
USAA General Indemnity Co.	1370	1380	1019	901
* Vault Recipricol Exchange	2006	2870	2432	1109

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

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

Scenario 13: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1951	2342	2819	2268	2347	2721
* AIG Property Casualty Co.	1829	1894	1894	1829	1318	1410
* Allstate Indemnity Co.	1607	2119	2258	1565	2136	2479
American Family Connect P & C Ins. Co.	1646	1736	2070	1706	1732	2250
American National Property & Casualty Co.	876	974	1268	876	980	1172
American States Preferred Insurance Co.	1626	1896	2009	1607	1896	2168
* Amica Mutual Insurance Co.	1468	1831	1831	1468	1667	1606
* Amica Property and Casualty Insurance Co.	1915	2396	2396	1915	2183	2101
Berkley Insurance Co.	1229	1394	1436	1255	1112	1195
* Branch Insurance Exchange	2470	2728	3354	2640	3012	3314
* Brethren Mutual	968	1105	1277	963	1003	1337
* Chubb National Insurance Co.	1331	1673	1986	1331	1745	2142
Cincinnati Casualty Co.	1292	1349	1932	1374	1564	1698
Cincinnati Insurance Co.	1439	1549	1532	1352	1546	1600
* Clearcover Insurance Co.	1617	1804	2126	1617	1529	1913
* CSAA General Insurance Co.	1192	1471	1699	1420	1504	1667
Cumberland Insurance Co. Inc.	1122	1393	1407	1122	1346	1440
* Dairyland Insurance Co.	3965	5857	8963	3819	6711	8568
Elephant Insurance Co.	2953	3712	4603	2953	3841	4259
* Encompass Home/Auto Insurance Co.	1188	1555	1727	1188	1865	1777
Erie Insurance Exchange	900	994	1307	900	1096	1229
* Farmers Casualty Insurance Co.	1455	2119	2144	1831	2008	2198
* Farmers Direct P & C Insurance Co.	1432	1728	1746	1432	1804	1582
* Farmers Group Property & Casualty Ins. Co.	1896	2326	3414	2142	2328	2698
* Farmers Insurance Exchange	2164	2458	3004	2244	2536	3086
* Foremost Insurance Co.	3580	4252	5090	4068	4191	4935
Garrison Property & Casualty Ins. Co.	1066	1273	1425	1096	1247	1435
* GEICO Secure Co.	1071	1002	1220	1071	1008	1139
Hartford Insurance Company of the Southeast	2456	2874	3462	2494	3124	3634

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

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

Scenario 13: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Insurance Co.	1132	1227	1474	1132	1182	1274
* Horace Mann Property & Casualty Ins. Co.	1288	1536	2088	1288	1761	1761
* Integon Indemnity Co.	2551	2737	3570	2671	2926	3519
Liberty Mutual Insurance Co.	3118	3773	4156	3126	3657	3917
Liberty Mutual Personal Insurance Co.	2897	3486	3829	2903	3380	3614
Maryland Auto Insurance Fund	4616	4819	5255	4745	4638	4095
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	889	1092	1354	928	1133	1336
* National General Assurance Co.	3456	3689	4175	3456	3735	4695
* Nationwide Property & Casualty Co.	2456	2837	3452	2546	3284	3556
* NJM Insurance Co.	946	1169	1319	946	1170	1334
Noblr Insurance Exchange	537	588	735	623	596	649
* Penn National Insurance Co.	1554	1919	2089	1551	1969	2132
Privilege Underwriters Reciprocal Exch.	1724	1784	1784	1724	1203	1689
* Progressive Select Insurance Co.	874	931	1012	996	901	1028
* Progressive Specialty Insurance Co.	933	1068	1205	1054	1047	1262
Root Insurance Co.	1936	2334	2976	2096	2470	3048
* Selective Ins. Co. of South Carolina	1332	1408	1639	1523	1348	1627
Southern Insurance Co. of VA	1241	1250	1825	1147	1689	1823
* State Farm Fire & Casualty Co.	2085	2399	3280	2153	2803	3498
* State Farm Mutual Ins. Co.	1144	1339	1810	1176	1528	1948
* Teachers Insurance Co.	1363	1597	2207	1363	1813	1813
* Travelers Property Casualty Insurance Co.	1162	1587	1968	1355	1873	2235
United Services Automobile Association	767	897	1022	786	922	1053
* Unitrin Safeguard Insurance Co.	1395	1932	2217	1406	2058	2396
USAA Casualty Insurance Co.	863	920	1134	909	1042	1187
USAA General Indemnity Co.	938	1091	1263	970	1085	1269
* Vault Recipricol Exchange	2077	2976	2976	2845	1969	2079

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

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

Scenario 13: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	3109	3333	2686	2159
* AIG Property Casualty Co.	2421	1664	1894	977
* Allstate Indemnity Co.	2646	2839	1987	1652
American Family Connect P & C Ins. Co.	2648	2720	1630	1678
American National Property & Casualty Co.	1346	1428	984	870
American States Preferred Insurance Co.	2500	2845	1898	1628
* Amica Mutual Insurance Co.	2056	2272	1831	1468
* Amica Property and Casualty Insurance Co.	2698	2977	2396	1915
Berkley Insurance Co.	1701	1636	1337	863
* Branch Insurance Exchange	4110	4410	3292	2732
* Brethren Mutual	1553	1589	1023	975
* Chubb National Insurance Co.	2212	2479	1599	1445
Cincinnati Casualty Co.	2081	2058	1499	1291
Cincinnati Insurance Co.	1975	2672	1533	1272
* Clearcover Insurance Co.	2452	2402	1602	1504
* CSAA General Insurance Co.	2125	2050	1354	1190
Cumberland Insurance Co. Inc.	1921	3047	1327	1122
* Dairyland Insurance Co.	8986	11795	6063	5229
Elephant Insurance Co.	4559	4937	3211	3341
* Encompass Home/Auto Insurance Co.	2174	2373	1727	1096
Erie Insurance Exchange	1746	1746	994	944
* Farmers Casualty Insurance Co.	2599	2265	2119	1455
* Farmers Direct P & C Insurance Co.	2408	2578	1686	1432
* Farmers Group Property & Casualty Ins. Co.	2820	3296	2326	1896
* Farmers Insurance Exchange	3522	4126	2520	2064
* Foremost Insurance Co.	5504	5944	4949	3909
Garrison Property & Casualty Ins. Co.	1603	1689	1235	1094
* GEICO Secure Co.	1389	1422	1002	971
Hartford Insurance Company of the Southeast	3778	4360	3188	2614

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

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



Scenario 13: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Insurance Co.	1653	1653	1227	1081
* Horace Mann Property & Casualty Ins. Co.	2565	2565	1536	1416
* Integon Indemnity Co.	3562	4307	3001	2527
Liberty Mutual Insurance Co.	4404	4737	3865	3409
Liberty Mutual Personal Insurance Co.	4053	4355	3568	3157
Maryland Auto Insurance Fund	5333	4856	5116	4624
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1639	1603	1092	980
* National General Assurance Co.	4639	5641	3916	3425
* Nationwide Property & Casualty Co.	3818	3967	2488	2395
* NJM Insurance Co.	1330	1422	1160	946
Noblr Insurance Exchange	845	857	733	570
* Penn National Insurance Co.	2532	2667	1917	1608
Privilege Underwriters Reciprocal Exch.	1897	1897	1784	799
* Progressive Select Insurance Co.	1113	1198	1011	894
* Progressive Specialty Insurance Co.	1384	1547	1203	989
Root Insurance Co.	3432	3640	2488	2216
* Selective Ins. Co. of South Carolina	1945	1990	1313	1337
Southern Insurance Co. of VA	1852	2003	1430	1234
* State Farm Fire & Casualty Co.	3434	4064	2434	2420
* State Farm Mutual Ins. Co.	1899	2281	1357	1350
* Teachers Insurance Co.	2736	2736	1597	1555
* Travelers Property Casualty Insurance Co.	2160	2562	1832	1444
United Services Automobile Association	1206	1297	893	838
* Unitrin Safeguard Insurance Co.	2795	3107	1984	1526
USAA Casualty Insurance Co.	1378	1420	978	870
USAA General Indemnity Co.	1461	1470	1093	972
* Vault Recipricol Exchange	2426	3490	2976	1326

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

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

Scenario 14: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1880	2234	2675	2154	2244	2591
* AIG Property Casualty Co.	2102	2183	2183	2102	1508	1617
* Allstate Indemnity Co.	1592	2084	2217	1549	2117	2437
American Family Connect P & C Ins. Co.	1610	1700	2038	1662	1716	2232
American National Property & Casualty Co.	1138	1274	1660	1120	1302	1560
American States Preferred Insurance Co.	1555	1809	1899	1543	1774	2032
* Amica Mutual Insurance Co.	2301	2846	2846	2301	2617	2499
* Amica Property and Casualty Insurance Co.	2982	3691	3691	2982	3402	3248
Berkley Insurance Co.	1358	1544	1591	1390	1217	1312
* Branch Insurance Exchange	2948	3236	3996	3222	3496	3826
* Brethren Mutual	1358	1545	1799	1359	1415	1871
* Chubb National Insurance Co.	1824	2290	2734	1824	2377	2935
Cincinnati Casualty Co.	1305	1348	1944	1382	1584	1713
Cincinnati Insurance Co.	1724	1823	1800	1636	1824	1880
* Clearcover Insurance Co.	1250	1385	1637	1250	1186	1479
* CSAA General Insurance Co.	1411	1743	2015	1692	1795	1995
Cumberland Insurance Co. Inc.	1387	1719	1729	1387	1676	1790
* Dairyland Insurance Co.	4147	6135	9436	4025	6992	8960
Elephant Insurance Co.	3248	3976	4969	3248	4073	4541
* Encompass Home/Auto Insurance Co.	1467	1958	2181	1467	2327	2227
Erie Insurance Exchange	1221	1321	1728	1221	1453	1616
* Farmers Casualty Insurance Co.	1675	2437	2420	2107	2300	2480
* Farmers Direct P & C Insurance Co.	1830	2172	2210	1830	2264	1994
* Farmers Group Property & Casualty Ins. Co.	2216	2750	3894	2540	2714	3044
* Farmers Insurance Exchange	2022	2268	2774	2098	2348	2824
* Foremost Insurance Co.	4341	4910	5806	5121	4711	5464
Garrison Property & Casualty Ins. Co.	1457	1751	1945	1508	1681	1920
* GEICO Secure Co.	1111	1060	1314	1111	1075	1236
Hartford Insurance Company of the Southeast	2418	2792	3368	2518	2996	3478

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

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

Scenario 14: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Insurance Co.	1244	1339	1617	1244	1288	1389
* Horace Mann Property & Casualty Ins. Co.	1406	1665	2277	1406	1919	1919
* Integon Indemnity Co.	2547	2723	3545	2673	2895	3468
Liberty Mutual Insurance Co.	2932	3486	3810	2943	3393	3610
Liberty Mutual Personal Insurance Co.	2727	3225	3520	2737	3140	3339
Maryland Auto Insurance Fund	4499	4681	5104	4621	4514	3991
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1212	1483	1817	1286	1503	1758
* National General Assurance Co.	2848	3013	3417	2848	3045	3813
* Nationwide Property & Casualty Co.	2820	3103	4096	2905	3865	4187
* NJM Insurance Co.	1168	1452	1663	1168	1454	1667
Noblr Insurance Exchange	737	805	999	843	825	895
* Penn National Insurance Co.	1750	2154	2344	1745	2214	2391
Privilege Underwriters Reciprocal Exch.	2224	2308	2308	2224	1551	2155
* Progressive Select Insurance Co.	919	1002	1100	1022	980	1127
* Progressive Specialty Insurance Co.	1010	1177	1337	1108	1169	1412
Root Insurance Co.	2162	2618	3370	2346	2768	3430
* Selective Ins. Co. of South Carolina	1530	1611	1901	1732	1573	1898
Southern Insurance Co. of VA	1500	1506	2213	1387	2048	2211
* State Farm Fire & Casualty Co.	2167	2514	3429	2229	2925	3678
* State Farm Mutual Ins. Co.	1200	1416	1912	1228	1612	2068
* Teachers Insurance Co.	1500	1745	2426	1500	1993	1993
* Travelers Property Casualty Insurance Co.	1174	1629	2031	1380	1940	2326
United Services Automobile Association	1003	1172	1339	1025	1192	1362
* Unitrin Safeguard Insurance Co.	1449	2015	2326	1457	2169	2540
USAA Casualty Insurance Co.	1143	1211	1490	1206	1356	1550
USAA General Indemnity Co.	1237	1425	1641	1280	1409	1633
* Vault Recipricol Exchange	2317	3313	3313	3177	2202	2295

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

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

Scenario 14: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	2944	3153	2548	2064
* AIG Property Casualty Co.	2755	1911	2183	1113
* Allstate Indemnity Co.	2594	2778	1961	1636
American Family Connect P & C Ins. Co.	2614	2696	1600	1644
American National Property & Casualty Co.	1764	1882	1278	1140
American States Preferred Insurance Co.	2372	2699	1791	1541
* Amica Mutual Insurance Co.	3156	3549	2846	2301
* Amica Property and Casualty Insurance Co.	4098	4608	3691	2982
Berkley Insurance Co.	1895	1823	1479	938
* Branch Insurance Exchange	4790	5052	3948	3212
* Brethren Mutual	2178	2212	1428	1375
* Chubb National Insurance Co.	3010	3370	2187	1990
Cincinnati Casualty Co.	2092	2074	1500	1306
Cincinnati Insurance Co.	2352	3199	1831	1524
* Clearcover Insurance Co.	1903	1861	1238	1169
* CSAA General Insurance Co.	2544	2452	1599	1411
Cumberland Insurance Co. Inc.	2370	3750	1632	1387
* Dairyland Insurance Co.	9449	12406	6368	5475
Elephant Insurance Co.	4898	5270	3495	3653
* Encompass Home/Auto Insurance Co.	2779	3011	2181	1323
Erie Insurance Exchange	2260	2260	1321	1271
* Farmers Casualty Insurance Co.	2852	2523	2437	1675
* Farmers Direct P & C Insurance Co.	2952	3244	2174	1830
* Farmers Group Property & Casualty Ins. Co.	3298	3798	2750	2216
* Farmers Insurance Exchange	3268	3808	2346	1920
* Foremost Insurance Co.	6145	6521	5560	4559
Garrison Property & Casualty Ins. Co.	2138	2262	1673	1502
* GEICO Secure Co.	1529	1572	1060	1025
Hartford Insurance Company of the Southeast	3636	4164	3116	2544

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

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

Scenario 14: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Insurance Co.	1812	1812	1339	1183
* Horace Mann Property & Casualty Ins. Co.	2792	2792	1665	1554
* Integon Indemnity Co.	3537	4240	2985	2511
Liberty Mutual Insurance Co.	4020	4314	3568	3170
Liberty Mutual Personal Insurance Co.	3707	3973	3303	2943
Maryland Auto Insurance Fund	5189	4736	4972	4506
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2156	2103	1483	1320
* National General Assurance Co.	3786	4573	3185	2821
* Nationwide Property & Casualty Co.	4485	4647	2701	2786
* NJM Insurance Co.	1653	1761	1443	1168
Noblr Insurance Exchange	1151	1175	1001	779
* Penn National Insurance Co.	2836	2978	2150	1809
Privilege Underwriters Reciprocal Exch.	2427	2427	2308	1001
* Progressive Select Insurance Co.	1212	1286	1083	956
* Progressive Specialty Insurance Co.	1537	1734	1321	1084
Root Insurance Co.	3890	4108	2788	2486
* Selective Ins. Co. of South Carolina	2255	2313	1499	1550
Southern Insurance Co. of VA	2242	2431	1727	1495
* State Farm Fire & Casualty Co.	3593	4283	2547	2535
* State Farm Mutual Ins. Co.	2007	2426	1432	1427
* Teachers Insurance Co.	2992	2992	1745	1716
* Travelers Property Casualty Insurance Co.	2238	2680	1891	1486
United Services Automobile Association	1581	1689	1176	1099
* Unitrin Safeguard Insurance Co.	2949	3312	2069	1594
USAA Casualty Insurance Co.	1821	1858	1294	1145
USAA General Indemnity Co.	1892	1905	1434	1285
* Vault Recipricol Exchange	2658	3873	3313	1443

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

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

Scenario 15: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1855	2262	2735	2110	2300	2666
* AIG Property Casualty Co.	1882	1951	1951	1882	1349	1449
* Allstate Indemnity Co.	1705	2247	2395	1657	2288	2638
American Family Connect P & C Ins. Co.	1526	1616	1944	1570	1642	2150
American National Property & Casualty Co.	1124	1274	1656	1092	1316	1582
American States Preferred Insurance Co.	1484	1757	1855	1457	1760	2027
* Amica Mutual Insurance Co.	1654	2075	2075	1654	1902	1837
* Amica Property and Casualty Insurance Co.	2139	2686	2686	2139	2466	2381
Berkley Insurance Co.	1187	1347	1385	1213	1075	1152
* Branch Insurance Exchange	2694	2972	3654	2896	3268	3590
* Brethren Mutual	1072	1228	1426	1062	1136	1519
* Chubb National Insurance Co.	1482	1876	2235	1482	1986	2443
Cincinnati Casualty Co.	1098	1143	1646	1150	1350	1475
Cincinnati Insurance Co.	1309	1416	1396	1225	1418	1467
* Clearcover Insurance Co.	1452	1657	1955	1452	1418	1786
* CSAA General Insurance Co.	1279	1564	1825	1513	1619	1796
Cumberland Insurance Co. Inc.	1084	1353	1360	1084	1333	1418
* Dairyland Insurance Co.	3733	5643	8762	3585	6479	8404
Elephant Insurance Co.	2861	3613	4482	2861	3761	4165
* Encompass Home/Auto Insurance Co.	1395	1837	2055	1395	2243	2133
Erie Insurance Exchange	1005	1122	1483	1005	1247	1403
* Farmers Casualty Insurance Co.	1837	2676	2659	2292	2524	2765
* Farmers Direct P & C Insurance Co.	1728	2088	2110	1728	2176	1914
* Farmers Group Property & Casualty Ins. Co.	2408	2974	4308	2696	2958	3408
* Farmers Insurance Exchange	2652	2982	3676	2750	3134	3768
* Foremost Insurance Co.	3569	4202	5027	4133	4127	4843
Garrison Property & Casualty Ins. Co.	1253	1501	1682	1293	1465	1686
* GEICO Secure Co.	1018	989	1233	1018	1007	1162
Hartford Insurance Company of the Southeast	2252	2630	3154	2310	2852	3300

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

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

Scenario 15: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Insurance Co.	1085	1186	1428	1085	1151	1248
* Horace Mann Property & Casualty Ins. Co.	1247	1509	2042	1247	1726	1726
* Integon Indemnity Co.	2282	2456	3205	2393	2640	3169
Liberty Mutual Insurance Co.	2948	3582	3957	2931	3504	3748
Liberty Mutual Personal Insurance Co.	2742	3314	3650	2727	3240	3464
Maryland Auto Insurance Fund	3882	4064	4487	4004	3897	3469
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	882	1083	1345	919	1128	1336
* National General Assurance Co.	2620	2797	3163	2620	2830	3552
* Nationwide Property & Casualty Co.	2566	3072	3907	2621	3625	3937
* NJM Insurance Co.	960	1195	1344	960	1202	1371
Noblr Insurance Exchange	647	713	887	745	743	811
* Penn National Insurance Co.	1528	1891	2060	1524	1945	2105
Privilege Underwriters Reciprocal Exch.	1577	1639	1639	1577	1103	1557
* Progressive Select Insurance Co.	926	1021	1121	1014	1005	1153
* Progressive Specialty Insurance Co.	917	1090	1245	1004	1086	1316
Root Insurance Co.	2152	2634	3408	2280	2834	3532
* Selective Ins. Co. of South Carolina	1257	1332	1577	1398	1317	1601
Southern Insurance Co. of VA	1207	1227	1795	1099	1673	1802
* State Farm Fire & Casualty Co.	2017	2348	3215	2065	2754	3461
* State Farm Mutual Ins. Co.	1114	1321	1787	1135	1513	1942
* Teachers Insurance Co.	1323	1574	2163	1323	1783	1783
* Travelers Property Casualty Insurance Co.	1112	1568	1962	1310	1887	2261
United Services Automobile Association	855	997	1139	876	1028	1176
* Unitrin Safeguard Insurance Co.	1421	1962	2256	1434	2101	2453
USAA Casualty Insurance Co.	969	1029	1274	1021	1171	1336
USAA General Indemnity Co.	1065	1230	1430	1099	1228	1435
* Vault Recipricol Exchange	2090	2993	2993	2863	1984	2085

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

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

Scenario 15: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	3028	3269	2588	2081
* AIG Property Casualty Co.	2482	1712	1951	1000
* Allstate Indemnity Co.	2803	3006	2112	1753
American Family Connect P & C Ins. Co.	2502	2584	1518	1558
American National Property & Casualty Co.	1774	1924	1270	1132
American States Preferred Insurance Co.	2316	2656	1748	1481
* Amica Mutual Insurance Co.	2363	2595	2075	1654
* Amica Property and Casualty Insurance Co.	3065	3365	2686	2139
Berkley Insurance Co.	1649	1586	1290	829
* Branch Insurance Exchange	4466	4774	3592	2966
* Brethren Mutual	1753	1805	1141	1088
* Chubb National Insurance Co.	2476	2788	1790	1623
Cincinnati Casualty Co.	1779	1794	1272	1106
Cincinnati Insurance Co.	1802	2425	1392	1157
* Clearcover Insurance Co.	2286	2245	1465	1385
* CSAA General Insurance Co.	2265	2183	1443	1268
Cumberland Insurance Co. Inc.	1879	3008	1283	1084
* Dairyland Insurance Co.	8779	11744	5851	5028
Elephant Insurance Co.	4456	4838	3119	3243
* Encompass Home/Auto Insurance Co.	2603	2855	2055	1292
Erie Insurance Exchange	1983	1983	1122	1066
* Farmers Casualty Insurance Co.	3277	2823	2676	1837
* Farmers Direct P & C Insurance Co.	2882	3110	2050	1728
* Farmers Group Property & Casualty Ins. Co.	3598	4182	2974	2408
* Farmers Insurance Exchange	4294	4990	3066	2536
* Foremost Insurance Co.	5423	5850	4852	3887
Garrison Property & Casualty Ins. Co.	1887	1989	1446	1286
* GEICO Secure Co.	1432	1485	989	951
Hartford Insurance Company of the Southeast	3430	3952	2908	2398

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

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



Scenario 15: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Insurance Co.	1608	1608	1186	1042
* Horace Mann Property & Casualty Ins. Co.	2501	2501	1509	1372
* Integon Indemnity Co.	3209	3890	2699	2272
Liberty Mutual Insurance Co.	4205	4537	3660	3257
Liberty Mutual Personal Insurance Co.	3871	4173	3386	3020
Maryland Auto Insurance Fund	4553	4100	4355	3889
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1636	1605	1083	973
* National General Assurance Co.	3513	4264	2963	2597
* Nationwide Property & Casualty Co.	4229	4414	2664	2567
* NJM Insurance Co.	1362	1468	1186	960
Noblr Insurance Exchange	1036	1068	879	691
* Penn National Insurance Co.	2495	2630	1888	1583
Privilege Underwriters Reciprocal Exch.	1738	1738	1639	744
* Progressive Select Insurance Co.	1233	1351	1102	972
* Progressive Specialty Insurance Co.	1436	1626	1229	995
Root Insurance Co.	3964	4244	2804	2504
* Selective Ins. Co. of South Carolina	1877	1946	1243	1283
Southern Insurance Co. of VA	1830	1980	1401	1207
* State Farm Fire & Casualty Co.	3367	4026	2375	2366
* State Farm Mutual Ins. Co.	1876	2277	1333	1330
* Teachers Insurance Co.	2676	2676	1574	1508
* Travelers Property Casualty Insurance Co.	2164	2610	1822	1431
United Services Automobile Association	1349	1450	992	933
* Unitrin Safeguard Insurance Co.	2841	3172	2021	1564
USAA Casualty Insurance Co.	1557	1600	1096	977
USAA General Indemnity Co.	1655	1665	1235	1100
* Vault Recipricol Exchange	2425	3505	2993	1324

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

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

Scenario 16: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2535	3090	3709	3093	3014	3540
* AIG Property Casualty Co.	3074	3243	3243	3074	2157	2473
* Allstate Indemnity Co.	2263	3101	3264	2194	2986	3630
American Family Connect P & C Ins. Co.	2678	2850	3426	2738	2898	3836
American National Property & Casualty Co.	2024	2296	2968	2054	2266	2714
American States Preferred Insurance Co.	3248	3919	4206	3168	4008	4644
* Amica Mutual Insurance Co.	2453	3056	3056	2453	2805	2717
* Amica Property and Casualty Insurance Co.	3175	3956	3956	3175	3640	3522
Berkley Insurance Co.	1947	2212	2287	1982	1754	1902
* Branch Insurance Exchange	3016	3374	4196	3290	3726	4074
* Brethren Mutual	3339	3956	4608	3214	3730	4758
* Chubb National Insurance Co.	3785	4811	5703	3785	5205	6372
Cincinnati Casualty Co.	2949	3117	4428	3077	3645	3996
Cincinnati Insurance Co.	1939	2137	2112	1807	2153	2242
* Clearcover Insurance Co.	2364	2700	3202	2364	2242	2870
* CSAA General Insurance Co.	1294	1611	1905	1515	1638	1815
Cumberland Insurance Co. Inc.	1961	2484	2457	1961	2475	2627
* Dairyland Insurance Co.	4432	6731	10336	4236	7786	10045
Elephant Insurance Co.	6869	9491	11616	6869	9895	10912
* Encompass Home/Auto Insurance Co.	3081	3790	4141	3081	4316	4135
Erie Insurance Exchange	1655	1876	2488	1655	2070	2339
* Farmers Casualty Insurance Co.	2528	3724	3701	3176	3420	3834
* Farmers Direct P & C Insurance Co.	2750	3298	3314	2750	3404	3026
* Farmers Group Property & Casualty Ins. Co.	3270	3994	5988	3766	3884	4650
* Farmers Insurance Exchange	1972	2214	2764	2040	2258	2730
* Foremost Insurance Co.	3522	3935	4662	4341	3724	4320
Garrison Property & Casualty Ins. Co.	2599	3100	3512	2646	3046	3545
* GEICO Secure Co.	1958	2005	2538	1958	2080	2407
Hartford Insurance Company of the Southeast	4230	5088	6202	4140	5596	6632

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

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

Scenario 16: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Insurance Co.	1676	1861	2192	1676	1818	1976
* Horace Mann Property & Casualty Ins. Co.	2119	2620	3437	2119	2924	2924
* Integon Indemnity Co.	3033	3302	4309	3311	3355	3985
Liberty Mutual Insurance Co.	4413	5163	5585	4456	4940	5233
Liberty Mutual Personal Insurance Co.	4154	4826	5208	4189	4627	4888
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1446	1798	2247	1497	1907	2273
* National General Assurance Co.	3172	3384	3869	3172	3380	4253
* Nationwide Property & Casualty Co.	2614	3130	3978	2718	3607	3875
* NJM Insurance Co.	1027	1292	1410	1027	1294	1459
Noblr Insurance Exchange	908	1005	1250	1038	1058	1155
* Penn National Insurance Co.	3115	3929	4179	3110	4010	4351
Privilege Underwriters Reciprocal Exch.	3347	3496	3496	3347	2331	3350
* Progressive Select Insurance Co.	1155	1276	1413	1312	1233	1456
* Progressive Specialty Insurance Co.	1561	1839	2106	1747	1814	2230
Root Insurance Co.	2854	3596	4706	3120	3818	4754
* Selective Ins. Co. of South Carolina	3326	3567	4226	3509	3627	4231
Southern Insurance Co. of VA	1535	1588	2237	1442	2061	2210
* State Farm Fire & Casualty Co.	3279	3775	5206	3424	4507	5407
* State Farm Mutual Ins. Co.	1891	2233	3018	1970	2559	3165
* Teachers Insurance Co.	2195	2679	3568	2195	2962	2962
* Travelers Property Casualty Insurance Co.	1910	2745	3425	2342	3167	3828
United Services Automobile Association	1616	1907	2177	1660	1946	2229
* Unitrin Safeguard Insurance Co.	1894	2659	2999	1909	2876	3319
USAA Casualty Insurance Co.	1845	1978	2450	1937	2221	2534
USAA General Indemnity Co.	2369	2788	3256	2438	2746	3264
* Vault Recipricol Exchange	3661	5203	5203	4996	3434	3680

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

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

Scenario 16: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	4095	4338	3625	2822
* AIG Property Casualty Co.	4040	2894	3243	1659
* Allstate Indemnity Co.	4270	4553	2858	2328
American Family Connect P & C Ins. Co.	4458	4586	2668	2734
American National Property & Casualty Co.	3162	3336	2330	2016
American States Preferred Insurance Co.	5235	6063	3967	3304
* Amica Mutual Insurance Co.	3469	3759	3056	2453
* Amica Property and Casualty Insurance Co.	4494	4878	3956	3175
Berkley Insurance Co.	2697	2605	2125	1391
* Branch Insurance Exchange	5094	5476	4122	3386
* Brethren Mutual	5442	5619	3678	3412
* Chubb National Insurance Co.	6248	7037	4594	4186
Cincinnati Casualty Co.	4786	4812	3457	2966
Cincinnati Insurance Co.	2691	3549	2072	1717
* Clearcover Insurance Co.	3801	3689	2376	2245
* CSAA General Insurance Co.	2280	2198	1488	1276
Cumberland Insurance Co. Inc.	3490	5754	2322	1961
* Dairyland Insurance Co.	10377	13913	6941	5975
Elephant Insurance Co.	11448	12569	7762	7975
* Encompass Home/Auto Insurance Co.	5033	5352	4141	2886
Erie Insurance Exchange	3352	3352	1876	1759
* Farmers Casualty Insurance Co.	4675	3946	3724	2528
* Farmers Direct P & C Insurance Co.	4594	4922	3234	2750
* Farmers Group Property & Casualty Ins. Co.	4986	5896	3994	3270
* Farmers Insurance Exchange	3166	3370	2292	1866
* Foremost Insurance Co.	4912	5213	4413	3695
Garrison Property & Casualty Ins. Co.	4033	4230	3048	2658
* GEICO Secure Co.	2906	3087	2005	1896
Hartford Insurance Company of the Southeast	6882	8120	5692	4574

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

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

Scenario 16: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Insurance Co.	2475	2475	1861	1638
* Horace Mann Property & Casualty Ins. Co.	4200	4200	2620	2287
* Integon Indemnity Co.	4299	4944	3651	2962
Liberty Mutual Insurance Co.	5818	6155	5299	4702
Liberty Mutual Personal Insurance Co.	5414	5721	4947	4410
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2797	2746	1798	1623
* National General Assurance Co.	4332	5140	3569	3132
* Nationwide Property & Casualty Co.	4343	4490	2747	2561
* NJM Insurance Co.	1445	1565	1280	1027
Noblr Insurance Exchange	1393	1483	1249	1010
* Penn National Insurance Co.	5206	5510	3951	3244
Privilege Underwriters Reciprocal Exch.	3707	3707	3496	1623
* Progressive Select Insurance Co.	1589	1751	1404	1207
* Progressive Specialty Insurance Co.	2451	2761	2122	1682
Root Insurance Co.	5384	5702	3844	3362
* Selective Ins. Co. of South Carolina	4766	4984	3331	3420
Southern Insurance Co. of VA	2237	2389	1802	1531
* State Farm Fire & Casualty Co.	5345	6221	3827	3732
* State Farm Mutual Ins. Co.	3105	3698	2260	2205
* Teachers Insurance Co.	4449	4449	2679	2471
* Travelers Property Casualty Insurance Co.	3734	4467	3207	2426
United Services Automobile Association	2567	2771	1899	1770
* Unitrin Safeguard Insurance Co.	3837	4315	2693	2091
USAA Casualty Insurance Co.	2967	3074	2099	1860
USAA General Indemnity Co.	3823	3851	2787	2453
* Vault Recipricol Exchange	4279	6245	5203	2364

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

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

Scenario 17: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2173	2534	2995	2728	2419	2807
* AIG Property Casualty Co.	2336	2449	2449	2336	1650	1810
* Allstate Indemnity Co.	3473	4864	5329	3363	5076	5910
American Family Connect P & C Ins. Co.	2982	3112	3676	3108	3074	3882
American National Property & Casualty Co.	2744	3036	3906	2760	3028	3594
American States Preferred Insurance Co.	3392	3948	4138	3343	3957	4404
* Amica Mutual Insurance Co.	2706	3353	3353	2706	3113	3021
* Amica Property and Casualty Insurance Co.	3404	4222	4222	3404	3925	3803
Berkley Insurance Co.	3109	3559	3671	3178	2765	3002
* Branch Insurance Exchange	4080	4514	5616	4546	4844	5216
* Brethren Mutual	3572	4095	4805	3510	3814	4742
* Chubb National Insurance Co.	3899	4948	5927	3899	5201	6448
Cincinnati Casualty Co.	3120	3279	4572	3369	3705	3969
Cincinnati Insurance Co.	2763	3010	2984	2594	2971	3091
* Clearcover Insurance Co.	4844	5336	6372	4844	4564	5659
* CSAA General Insurance Co.	2991	3802	4487	3557	3828	4274
Cumberland Insurance Co. Inc.	3100	3878	3889	3100	3874	4089
* Dairyland Insurance Co.	5140	7471	11086	5284	8321	10377
Elephant Insurance Co.	4844	5891	7477	4844	6041	6777
* Encompass Home/Auto Insurance Co.	3698	4904	5487	3698	5728	5450
Erie Insurance Exchange	2536	2860	3785	2536	3236	3657
Farmers Casualty Insurance Co.	3910	5701	5688	4888	5234	5854
Farmers Direct P & C Insurance Co.	3708	4334	4386	3708	4488	4006
Farmers Group Property & Casualty Ins. Co.	4702	5760	8572	5462	5694	6676
Farmers Insurance Exchange	4322	4726	5990	4478	4784	5736
* Foremost Insurance Co.	6635	7289	8600	8263	6821	7882
Garrison Property & Casualty Ins. Co.	2509	3009	3332	2576	2894	3312
* GEICO Secure Co.	2455	2371	2867	2455	2467	2758
Hartford Insurance Company of the Southeast	3422	3982	4812	3524	4310	5028

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

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

Scenario 17: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Insurance Co.	2892	3171	3845	2892	3033	3281
Horace Mann Property & Casualty Ins. Co.	2569	3087	4249	2569	3518	3518
* Integon Indemnity Co.	4286	4600	5969	4712	4523	5297
Liberty Mutual Insurance Co.	6147	6969	7551	6313	6738	7126
Liberty Mutual Personal Insurance Co.	5710	6450	6975	5863	6244	6591
Maryland Auto Insurance Fund	6981	7118	7611	7118	6971	5969
* MGA Insurance Company, Inc.	4055	4907	6790	4674	4903	6393
* Mutual Benefit Insurance Co.	2324	2847	3494	2530	2850	3329
* National General Assurance Co.	9708	9949	11561	9708	9918	12313
* Nationwide Property & Casualty Co.	4892	5711	7086	5088	6635	7133
* NJM Insurance Co.	2070	2678	3046	2070	2706	3090
Noblr Insurance Exchange	1568	1721	2183	1872	1742	1857
Penn National Insurance Co.	5312	6719	7301	5301	6768	7212
Privilege Underwriters Reciprocal Exch.	4064	4246	4246	4064	2818	4015
* Progressive Select Insurance Co.	1890	2033	2230	2235	1956	2292
* Progressive Specialty Insurance Co.	2502	2847	3201	2879	2789	3361
Root Insurance Co.	3030	3692	4714	3418	3792	4604
* Selective Ins. Co. of South Carolina	4677	4966	5922	5082	5036	5763
Southern Insurance Co. of VA	2157	2105	3027	2119	2738	2957
* State Farm Fire & Casualty Co.	3744	4333	5705	4024	4681	5957
* State Farm Mutual Ins. Co.	2353	2757	3614	2514	2952	3804
Teachers Insurance Co.	2703	3194	4485	2703	3619	3619
* Travelers Property Casualty Insurance Co.	2923	3762	4615	3417	4335	5076
United Services Automobile Association	1967	2321	2638	2015	2344	2675
* Unitrin Safeguard Insurance Co.	2827	3914	4424	2868	4121	4770
USAA Casualty Insurance Co.	2161	2321	2833	2279	2569	2933
USAA General Indemnity Co.	2407	2809	3214	2495	2765	3195
* Vault Recipricol Exchange	4337	6185	6185	5952	4102	4305

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

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

## Scenario 17: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	3258	3409	2911	2347
* AIG Property Casualty Co.	3040	2135	2449	1208
* Allstate Indemnity Co.	5881	6455	4536	3605
American Family Connect P & C Ins. Co.	4632	4740	2934	3030
American National Property & Casualty Co.	4112	4276	3076	2714
American States Preferred Insurance Co.	5047	5791	3956	3427
* Amica Mutual Insurance Co.	3865	4289	3353	2706
* Amica Property and Casualty Insurance Co.	4871	5407	4222	3404
Berkley Insurance Co.	4390	4227	3401	2117
* Branch Insurance Exchange	6584	6890	5552	4484
* Brethren Mutual	5496	5519	3789	3638
* Chubb National Insurance Co.	6447	7211	4732	4297
Cincinnati Casualty Co.	4877	4757	3620	3095
Cincinnati Insurance Co.	3803	5169	2967	2431
* Clearcover Insurance Co.	7300	7180	4782	4498
* CSAA General Insurance Co.	5450	5248	3472	2977
Cumberland Insurance Co. Inc.	5335	8306	3667	3100
* Dairyland Insurance Co.	11091	14060	7751	6548
Elephant Insurance Co.	7409	7982	5196	5452
* Encompass Home/Auto Insurance Co.	7074	7669	5487	3349
Erie Insurance Exchange	5002	5002	2860	2755
Farmers Casualty Insurance Co.	7099	5986	5701	3910
Farmers Direct P & C Insurance Co.	5984	6494	4328	3708
Farmers Group Property & Casualty Ins. Co.	7108	8348	5760	4702
Farmers Insurance Exchange	6792	7138	4936	4042
* Foremost Insurance Co.	8988	9486	8089	6866
Garrison Property & Casualty Ins. Co.	3714	3911	2930	2590
* GEICO Secure Co.	3252	3401	2371	2299
Hartford Insurance Company of the Southeast	5218	6036	4438	3610

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

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



Scenario 17: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Insurance Co.	4337	4337	3171	2748
Horace Mann Property & Casualty Ins. Co.	5161	5161	3087	2846
* Integon Indemnity Co.	5878	6512	5074	4070
Liberty Mutual Insurance Co.	7954	8482	7165	6378
Liberty Mutual Personal Insurance Co.	7337	7810	6624	5917
Maryland Auto Insurance Fund	7735	7279	7450	6991
* MGA Insurance Company, Inc.	6765	8170	5468	4869
* Mutual Benefit Insurance Co.	4161	4012	2847	2520
* National General Assurance Co.	12640	14703	10412	9559
* Nationwide Property & Casualty Co.	7801	8124	5033	4762
* NJM Insurance Co.	2993	3238	2665	2070
Noblr Insurance Exchange	2445	2457	2171	1662
Penn National Insurance Co.	8800	9215	6786	5504
Privilege Underwriters Reciprocal Exch.	4470	4470	4246	1879
* Progressive Select Insurance Co.	2500	2740	2252	1942
* Progressive Specialty Insurance Co.	3686	4135	3220	2643
Root Insurance Co.	5282	5450	3934	3446
* Selective Ins. Co. of South Carolina	6629	6760	4623	4808
Southern Insurance Co. of VA	3003	3262	2412	2122
* State Farm Fire & Casualty Co.	6007	7091	4445	4299
* State Farm Mutual Ins. Co.	3808	4537	2821	2736
Teachers Insurance Co.	5479	5479	3194	3121
* Travelers Property Casualty Insurance Co.	5016	5821	4264	3405
United Services Automobile Association	3104	3323	2332	2163
* Unitrin Safeguard Insurance Co.	5695	6364	3977	3061
USAA Casualty Insurance Co.	3436	3524	2472	2172
USAA General Indemnity Co.	3700	3732	2826	2517
* Vault Recipricol Exchange	4982	7350	6185	2702

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

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

Scenario 18: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2647	3201	3860	3234	3131	3656
* AIG Property Casualty Co.	3410	3584	3584	3410	2389	2714
* Allstate Indemnity Co.	2462	3394	3544	2384	3210	3958
American Family Connect P & C Ins. Co.	2540	2704	3216	2614	2672	3542
American National Property & Casualty Co.	2386	2684	3476	2370	2704	3234
American States Preferred Insurance Co.	3039	3686	3932	2979	3679	4338
* Amica Mutual Insurance Co.	2937	3621	3621	2937	3289	3162
* Amica Property and Casualty Insurance Co.	3798	4686	4686	3798	4267	4098
Berkley Insurance Co.	2123	2416	2499	2164	1902	2066
* Branch Insurance Exchange	2826	3128	3902	3086	3438	3756
* Brethren Mutual	2772	3263	3804	2687	3068	4073
* Chubb National Insurance Co.	3410	4235	4994	3410	4394	5356
Cincinnati Casualty Co.	2469	2604	3658	2692	2906	3131
Cincinnati Insurance Co.	2242	2453	2430	2122	2437	2537
* Clearcover Insurance Co.	2407	2692	3215	2407	2207	2836
* CSAA General Insurance Co.	1260	1571	1839	1469	1595	1770
Cumberland Insurance Co. Inc.	1763	2202	2202	1763	2180	2327
* Dairyland Insurance Co.	5415	8093	12387	5386	9151	11732
Elephant Insurance Co.	6924	9565	11710	6924	9985	11016
* Encompass Home/Auto Insurance Co.	3026	3701	4016	3026	4099	3958
Erie Insurance Exchange	1940	2162	2859	1940	2383	2682
* Farmers Casualty Insurance Co.	2394	3509	3491	3005	3220	3593
* Farmers Direct P & C Insurance Co.	2658	3158	3188	2658	3264	2916
* Farmers Group Property & Casualty Ins. Co.	2884	3538	5266	3300	3450	4110
* Farmers Insurance Exchange	1914	2108	2806	1980	2268	2704
* Foremost Insurance Co.	3508	3769	4363	4714	3325	3827
Garrison Property & Casualty Ins. Co.	2318	2766	3119	2376	2722	3150
* GEICO Secure Co.	2165	2145	2710	2165	2189	2544
Hartford Insurance Company of the Southeast	4290	5148	6270	4404	5608	6630

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

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

Scenario 18: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Insurance Co.	1763	1906	2241	1763	1818	1962
* Horace Mann Property & Casualty Ins. Co.	2152	2579	3412	2152	2874	2874
* Integon Indemnity Co.	2642	2863	3724	2865	2960	3515
Liberty Mutual Insurance Co.	4184	4909	5315	4203	4728	5011
Liberty Mutual Personal Insurance Co.	3945	4593	4963	3960	4433	4687
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1384	1703	2106	1490	1728	2041
* National General Assurance Co.	3062	3268	3733	3062	3272	4114
* Nationwide Property & Casualty Co.	2592	3009	3693	2719	3423	3703
* NJM Insurance Co.	1097	1383	1516	1097	1382	1563
Noblr Insurance Exchange	1588	1739	2142	1770	1795	1967
* Penn National Insurance Co.	4037	5096	5530	4029	5136	5550
Privilege Underwriters Reciprocal Exch.	3845	4009	4009	3845	2675	3806
* Progressive Select Insurance Co.	1249	1373	1534	1435	1325	1565
* Progressive Specialty Insurance Co.	2049	2186	2467	2553	2032	2425
Root Insurance Co.	2962	3658	4758	3286	3844	4770
* Selective Ins. Co. of South Carolina	3256	3471	4103	3513	3472	4206
Southern Insurance Co. of VA	1681	1691	2379	1630	2167	2329
* State Farm Fire & Casualty Co.	3559	4043	5545	3750	4762	5784
* State Farm Mutual Ins. Co.	2060	2394	3222	2168	2712	3397
* Teachers Insurance Co.	2247	2654	3583	2247	2940	2940
* Travelers Property Casualty Insurance Co.	2304	3285	4125	2836	3808	4604
United Services Automobile Association	1686	1978	2261	1731	2039	2336
* Unitrin Safeguard Insurance Co.	1537	2121	2398	1559	2238	2601
USAA Casualty Insurance Co.	1916	2045	2537	2016	2321	2648
USAA General Indemnity Co.	2017	2351	2732	2081	2332	2746
* Vault Recipricol Exchange	4090	5812	5812	5588	3860	4075

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

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

## Scenario 18: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	4250	4500	3705	2929
* AIG Property Casualty Co.	4501	3177	3584	1814
* Allstate Indemnity Co.	4847	5143	3114	2531
American Family Connect P & C Ins. Co.	4180	4282	2528	2574
American National Property & Casualty Co.	3700	3920	2706	2382
American States Preferred Insurance Co.	4991	5800	3677	3038
* Amica Mutual Insurance Co.	3991	4420	3621	2937
* Amica Property and Casualty Insurance Co.	5178	5730	4686	3798
Berkley Insurance Co.	2950	2849	2319	1499
* Branch Insurance Exchange	4736	5046	3828	3130
* Brethren Mutual	4668	4801	3032	2829
* Chubb National Insurance Co.	5494	6100	4063	3689
Cincinnati Casualty Co.	3916	3793	2885	2449
Cincinnati Insurance Co.	3078	4129	2403	1988
* Clearcover Insurance Co.	3842	3706	2385	2256
* CSAA General Insurance Co.	2214	2136	1442	1248
Cumberland Insurance Co. Inc.	3101	5113	2079	1763
* Dairyland Insurance Co.	12395	16281	8407	7153
Elephant Insurance Co.	11539	12677	7827	8049
* Encompass Home/Auto Insurance Co.	4876	5131	4016	2800
Erie Insurance Exchange	3828	3828	2162	2044
* Farmers Casualty Insurance Co.	4378	3707	3509	2394
* Farmers Direct P & C Insurance Co.	4406	4736	3118	2658
* Farmers Group Property & Casualty Ins. Co.	4394	5170	3538	2884
* Farmers Insurance Exchange	3216	3400	2204	1798
* Foremost Insurance Co.	4521	4557	4211	3526
Garrison Property & Casualty Ins. Co.	3541	3724	2695	2374
* GEICO Secure Co.	3134	3279	2145	2040
Hartford Insurance Company of the Southeast	6920	8186	5806	4624

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

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

Scenario 18: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Insurance Co.	2516	2516	1906	1689
* Horace Mann Property & Casualty Ins. Co.	4127	4127	2579	2344
* Integon Indemnity Co.	3764	4361	3149	2575
Liberty Mutual Insurance Co.	5546	5886	5029	4495
Liberty Mutual Personal Insurance Co.	5170	5476	4704	4222
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2569	2479	1703	1511
* National General Assurance Co.	4188	4984	3440	3024
* Nationwide Property & Casualty Co.	4104	4255	2655	2491
* NJM Insurance Co.	1554	1679	1369	1097
Noblr Insurance Exchange	2437	2580	2152	1700
* Penn National Insurance Co.	6733	7098	5144	4188
Privilege Underwriters Reciprocal Exch.	4237	4237	4009	1813
* Progressive Select Insurance Co.	1718	1884	1515	1303
* Progressive Specialty Insurance Co.	2773	2956	2458	2079
Root Insurance Co.	5450	5720	3904	3434
* Selective Ins. Co. of South Carolina	4818	5021	3237	3325
Southern Insurance Co. of VA	2363	2539	1922	1663
* State Farm Fire & Casualty Co.	5777	6663	4119	4015
* State Farm Mutual Ins. Co.	3371	3969	2436	2376
* Teachers Insurance Co.	4379	4379	2654	2547
* Travelers Property Casualty Insurance Co.	4500	5379	3848	2916
United Services Automobile Association	2674	2884	1965	1844
* Unitrin Safeguard Insurance Co.	3158	3593	2149	1663
USAA Casualty Insurance Co.	3086	3188	2172	1932
USAA General Indemnity Co.	3184	3205	2354	2088
* Vault Recipricol Exchange	4720	6903	5812	2595

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

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

Scenario 19: Married Rate with Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	5967	6827	8079	7402	6531	7547
* AIG Property Casualty Co.	6528	6835	6835	6528	4503	5054
* Allstate Indemnity Co.	6418	9221	10122	6199	9528	11281
American Family Connect P & C Ins. Co.	7650	8002	9646	7834	8384	10596
American National Property & Casualty Co.	5156	5538	7214	5378	5408	6418
American States Preferred Insurance Co.	7591	8814	9468	7533	8979	10221
* Amica Mutual Insurance Co.	4012	5696	5696	4012	4749	4622
* Amica Property and Casualty Insurance Co.	6316	7828	7828	6316	7101	6780
Berkley Insurance Co.	6215	7105	7295	6373	5480	5924
* Branch Insurance Exchange	7642	8404	10528	8522	8946	9832
* Brethren Mutual	5575	6274	7443	5625	5860	7323
* Chubb National Insurance Co.	7911	9827	11856	7911	9935	12403
Cincinnati Casualty Co.	7387	7684	10852	7775	9060	9683
Cincinnati Insurance Co.	6502	6875	6810	6176	6830	7055
* Clearcover Insurance Co.	6060	6379	7587	6060	5420	6681
* CSAA General Insurance Co.	3624	4541	5466	4386	4733	5304
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	16414	23367	34967	16048	26505	32987
Elephant Insurance Co.	7114	8156	10483	7114	7934	8984
* Encompass Home/Auto Insurance Co.	3953	5208	5753	3953	5971	5726
Erie Insurance Exchange	4468	4589	5868	4468	4956	5405
* Farmers Casualty Insurance Co.	7323	10822	10660	9317	10031	10971
* Farmers Direct P & C Insurance Co.	7836	9182	9330	7836	9528	8390
* Farmers Group Property & Casualty Ins. Co.	10160	12638	18122	11796	12320	13804
* Farmers Insurance Exchange	6864	7440	9242	7126	7478	9002
* Foremost Insurance Co.	12365	13469	15760	15056	12442	14375
Garrison Property & Casualty Ins. Co.	4219	5084	5611	4347	4799	5480
* GEICO Secure Co.	5159	4755	5794	5159	4848	5435
Hartford Insurance Company of the Southeast	5660	11474	7978	10544	12116	7886

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

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

Scenario 19: Married Rate with Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Insurance Co.	3933	4223	5133	3933	4073	4361
* Horace Mann Property & Casualty Ins. Co.	4478	5252	7287	4478	6140	6140
* Integon Indemnity Co.	6730	7151	9365	7192	7149	8516
Liberty Mutual Insurance Co.	4813	5563	5984	4832	5492	5774
Liberty Mutual Personal Insurance Co.	4516	5187	5563	4525	5121	5374
Maryland Auto Insurance Fund	26919	28008	29742	27538	27171	22713
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3427	4182	5090	3788	4089	4747
* National General Assurance Co.	8206	8634	9855	8206	8706	10927
* Nationwide Property & Casualty Co.	4887	5641	6862	5160	6447	6980
* NJM Insurance Co.	2247	2824	3284	2247	2811	3245
Noblr Insurance Exchange	2443	2654	3412	2940	2646	2884
* Penn National Insurance Co.	7209	9052	9865	7258	9255	9892
Privilege Underwriters Reciprocal Exch.	9610	9915	9915	9610	6702	9225
* Progressive Select Insurance Co.	2596	2633	2923	3217	2407	2793
* Progressive Specialty Insurance Co.	3413	3602	3929	4360	3237	3771
Root Insurance Co.	9330	11470	15126	10342	12104	15106
* Selective Ins. Co. of South Carolina	3515	3682	4312	4055	3544	4226
Southern Insurance Co. of VA	3793	3674	5471	3518	5089	5491
* State Farm Fire & Casualty Co.	7763	8952	12014	8051	10027	12145
* State Farm Mutual Ins. Co.	4031	4722	6301	4140	5225	6421
* Teachers Insurance Co.	4780	5483	7731	4780	6339	6339
* Travelers Property Casualty Insurance Co.	6486	8669	10825	7611	10107	12120
United Services Automobile Association	3180	3737	4275	3244	3752	4294
* Unitrin Safeguard Insurance Co.	3353	4567	5208	3387	4856	5602
USAA Casualty Insurance Co.	2991	3162	3889	3154	3464	3968
USAA General Indemnity Co.	3213	3738	4257	3333	3615	4188
* Vault Reciprocal Exchange	8340	12019	12019	11500	7923	8291

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

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

Scenario 19: Married Rate with Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	8783	9184	7769	6336
* AIG Property Casualty Co.	8599	5930	6835	3270
* Allstate Indemnity Co.	11451	12592	8537	6678
American Family Connect P & C Ins. Co.	12152	12490	7540	7888
American National Property & Casualty Co.	7514	7578	5676	5010
American States Preferred Insurance Co.	11964	13565	8933	7676
* Amica Mutual Insurance Co.	6780	6987	5696	4012
* Amica Property and Casualty Insurance Co.	8599	9672	7828	6316
Berkley Insurance Co.	8837	8468	6765	4108
* Branch Insurance Exchange	12512	13036	10466	8256
* Brethren Mutual	8547	8422	5756	5684
* Chubb National Insurance Co.	12746	14211	9403	8640
Cincinnati Casualty Co.	11618	11413	8515	7369
Cincinnati Insurance Co.	8897	12181	6917	5735
* Clearcover Insurance Co.	8650	8409	5776	5386
* CSAA General Insurance Co.	6809	6551	4185	3555
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	35054	44385	24180	20891
Elephant Insurance Co.	10272	10814	7414	7781
* Encompass Home/Auto Insurance Co.	7326	7748	5753	3528
Erie Insurance Exchange	7423	7423	4589	4481
* Farmers Casualty Insurance Co.	12765	11009	10822	7323
* Farmers Direct P & C Insurance Co.	12420	13678	9286	7836
* Farmers Group Property & Casualty Ins. Co.	14964	17186	12638	10160
* Farmers Insurance Exchange	10466	11150	7746	6412
* Foremost Insurance Co.	16353	16991	15120	12498
Garrison Property & Casualty Ins. Co.	6114	6496	4852	4346
* GEICO Secure Co.	6600	6722	4755	4645
Hartford Insurance Company of the Southeast	8440	9530	12916	5824

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

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



Scenario 19: Married Rate with Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Insurance Co.	5728	5728	4223	3727
* Horace Mann Property & Casualty Ins. Co.	9088	9088	5252	4946
* Integon Indemnity Co.	8998	10419	7907	6528
Liberty Mutual Insurance Co.	6296	6681	5680	5162
Liberty Mutual Personal Insurance Co.	5846	6191	5291	4825
Maryland Auto Insurance Fund	30005	28100	29093	26948
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	5960	5699	4182	3680
* National General Assurance Co.	10896	13124	9119	8122
* Nationwide Property & Casualty Co.	7611	7859	4925	4691
* NJM Insurance Co.	3257	3434	2806	2247
Noblr Insurance Exchange	3836	3817	3427	2592
* Penn National Insurance Co.	11847	12334	9042	7530
Privilege Underwriters Reciprocal Exch.	10477	10477	9915	4243
* Progressive Select Insurance Co.	3231	3332	2913	2575
* Progressive Specialty Insurance Co.	4424	4548	4192	3384
Root Insurance Co.	17440	18196	12206	10840
* Selective Ins. Co. of South Carolina	5086	5145	3423	3538
Southern Insurance Co. of VA	5533	6070	4222	3771
* State Farm Fire & Casualty Co.	12006	14209	9117	9092
* State Farm Mutual Ins. Co.	6285	7549	4794	4804
* Teachers Insurance Co.	9714	9714	5483	5473
* Travelers Property Casualty Insurance Co.	11880	13796	9994	7876
United Services Automobile Association	5052	5389	3768	3499
* Unitrin Safeguard Insurance Co.	6433	7020	4716	3662
USAA Casualty Insurance Co.	4727	4827	3395	2969
USAA General Indemnity Co.	4903	4942	3757	3357
* Vault Reciprocal Exchange	9662	14058	12019	5178

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

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

Scenario 20: Married Rate with Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	4291	5249	6289	4982	5268	6124
* AIG Property Casualty Co.	6721	7086	7086	6721	4639	5316
* Allstate Indemnity Co.	14683	21319	23536	14152	22327	26314
American Family Connect P & C Ins. Co.	9822	10344	12568	9866	11026	14138
American National Property & Casualty Co.	9722	10724	13910	9792	10730	12772
American States Preferred Insurance Co.	10991	13624	14903	10506	14651	17054
* Amica Mutual Insurance Co.	7622	10393	10393	7622	8919	8629
* Amica Property and Casualty Insurance Co.	6876	8714	8714	6876	8021	7739
Berkley Insurance Co.	19261	22260	22981	19618	17111	18725
* Branch Insurance Exchange	11022	12342	15332	11828	13652	15062
* Brethren Mutual	2380	2747	3201	2314	2572	3397
* Chubb National Insurance Co.	12792	16488	19983	12792	17799	22300
Cincinnati Casualty Co.	8848	9375	13106	8990	11245	12243
Cincinnati Insurance Co.	6029	6678	6576	5490	6703	7003
* Clearcover Insurance Co.	6540	7446	8763	6540	6393	8034
* CSAA General Insurance Co.	3373	4247	5195	4037	4407	4934
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	14607	21694	32938	13982	25030	31860
Elephant Insurance Co.	4881	6016	7590	4881	6107	6821
* Encompass Home/Auto Insurance Co.	6178	8431	9539	6178	10340	9767
Erie Insurance Exchange	3585	3991	5242	3585	4441	4978
* Farmers Casualty Insurance Co.	5872	8711	8613	7392	8081	9026
* Farmers Direct P & C Insurance Co.	5986	7188	7240	5986	7456	6534
* Farmers Group Property & Casualty Ins. Co.	8070	9978	14808	9070	9786	11444
* Farmers Insurance Exchange	9928	11332	13996	10288	11806	14346
* Foremost Insurance Co.	15867	17808	21025	18707	16811	19633
Garrison Property & Casualty Ins. Co.	6082	7334	8264	6253	7141	8280
* GEICO Secure Co.	7918	8290	10402	7918	8921	10169
Hartford Insurance Company of the Southeast	7434	5150	6226	7428	9814	11504

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

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

Scenario 20: Married Rate with Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Insurance Co.	3183	3496	4238	3183	3429	3696
* Horace Mann Property & Casualty Ins. Co.	3741	4513	6182	3741	5231	5231
* Integon Indemnity Co.	6010	6461	8545	6362	6680	8026
Liberty Mutual Insurance Co.	6388	7804	8541	6327	7768	8273
Liberty Mutual Personal Insurance Co.	5929	7203	7866	5875	7173	7625
Maryland Auto Insurance Fund	18203	19292	21026	18822	18455	16126
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2726	3336	4098	2880	3425	3997
* National General Assurance Co.	7483	8005	9087	7483	8101	10223
* Nationwide Property & Casualty Co.	4409	5398	6965	4503	6401	6886
* NJM Insurance Co.	1886	2452	2769	1886	2492	2855
Noblr Insurance Exchange	3732	4171	5195	4206	4331	4828
* Penn National Insurance Co.	9374	12070	11966	9642	12904	13743
Privilege Underwriters Reciprocal Exch.	6547	6862	6862	6547	4575	6494
* Progressive Select Insurance Co.	3935	4354	4744	4757	4057	4708
* Progressive Specialty Insurance Co.	5460	6199	6745	6482	5800	6846
Root Insurance Co.	11288	14146	18828	12166	15320	19442
* Selective Ins. Co. of South Carolina	4283	4571	5406	4614	4606	5568
Southern Insurance Co. of VA	6694	6862	10277	5858	9730	10429
* State Farm Fire & Casualty Co.	7144	8447	11337	7360	9509	11646
* State Farm Mutual Ins. Co.	3728	4489	5987	3802	4987	6206
* Teachers Insurance Co.	3948	4668	6484	3948	5347	5347
* Travelers Property Casualty Insurance Co.	5327	7602	9560	6264	9101	11032
United Services Automobile Association	4787	5664	6518	4911	5801	6690
* Unitrin Safeguard Insurance Co.	8038	11378	12744	8099	12510	14302
USAA Casualty Insurance Co.	4359	4665	5833	4598	5274	6059
USAA General Indemnity Co.	4634	5436	6328	4795	5366	6333
* Vault Recipricol Exchange	6584	9484	9484	9053	6223	6603

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

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

Scenario 20: Married Rate with Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	6968	7441	6105	4814
* AIG Property Casualty Co.	8833	6223	7086	3469
* Allstate Indemnity Co.	26196	28935	19754	15313
American Family Connect P & C Ins. Co.	15846	16330	9758	10124
American National Property & Casualty Co.	14636	15216	10864	9610
American States Preferred Insurance Co.	18760	21907	14005	11378
* Amica Mutual Insurance Co.	12119	12823	10393	7622
* Amica Property and Casualty Insurance Co.	10007	10994	8714	6876
Berkley Insurance Co.	28009	26857	21033	12645
* Branch Insurance Exchange	18648	20066	15154	12338
* Brethren Mutual	3978	3968	2555	2425
* Chubb National Insurance Co.	21363	24323	15665	14432
Cincinnati Casualty Co.	14119	14405	10336	8948
Cincinnati Insurance Co.	8462	11162	6438	5288
* Clearcover Insurance Co.	10125	9960	6556	6139
* CSAA General Insurance Co.	6279	6039	3930	3281
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	33079	43573	22351	19312
Elephant Insurance Co.	7529	8096	5244	5465
* Encompass Home/Auto Insurance Co.	12365	13492	9539	5616
Erie Insurance Exchange	6897	6897	3991	3801
* Farmers Casualty Insurance Co.	11003	9094	8711	5872
* Farmers Direct P & C Insurance Co.	9956	10684	7066	5986
* Farmers Group Property & Casualty Ins. Co.	11940	13888	9978	8070
* Farmers Insurance Exchange	16084	17446	11594	9556
* Foremost Insurance Co.	22121	23339	20359	16404
Garrison Property & Casualty Ins. Co.	9327	9845	7101	6250
* GEICO Secure Co.	11948	12768	8290	7914
Hartford Insurance Company of the Southeast	11926	7998	5726	4594

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

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

Scenario 20: Married Rate with Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Insurance Co.	4761	4761	3496	3063
* Horace Mann Property & Casualty Ins. Co.	7703	7703	4513	4100
* Integon Indemnity Co.	8216	9851	7184	5969
Liberty Mutual Insurance Co.	9063	9771	7957	7134
Liberty Mutual Personal Insurance Co.	8337	8974	7341	6599
Maryland Auto Insurance Fund	20807	18902	20377	18232
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	4867	4757	3336	2994
* National General Assurance Co.	10113	12305	8511	7419
* Nationwide Property & Casualty Co.	7520	7739	4643	4448
* NJM Insurance Co.	2780	3051	2433	1886
Noblr Insurance Exchange	6115	6353	5217	4035
* Penn National Insurance Co.	16273	17092	12455	10146
Privilege Underwriters Reciprocal Exch.	7184	7184	6862	3110
* Progressive Select Insurance Co.	5395	5667	5024	4046
* Progressive Specialty Insurance Co.	7772	8347	7248	5645
Root Insurance Co.	22126	23632	15104	13408
* Selective Ins. Co. of South Carolina	6367	6541	4268	4381
Southern Insurance Co. of VA	10449	11405	7900	6778
* State Farm Fire & Casualty Co.	11369	13665	8551	8470
* State Farm Mutual Ins. Co.	5994	7322	4529	4507
* Teachers Insurance Co.	8199	8199	4668	4498
* Travelers Property Casualty Insurance Co.	10576	12599	8812	6823
United Services Automobile Association	7782	8373	5654	5269
* Unitrin Safeguard Insurance Co.	15973	17737	11491	9014
USAA Casualty Insurance Co.	7147	7368	4980	4384
USAA General Indemnity Co.	7388	7441	5449	4816
* Vault Recipricol Exchange	7734	11185	9484	4177

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

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

Scenario 21: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2704	3171	3791	3450	3049	3506
* AIG Property Casualty Co.	3465	3611	3611	3465	2432	2696
* Allstate Indemnity Co.	2591	3553	3776	2508	3530	4206
American Family Connect P & C Ins. Co.	3202	3374	4040	3318	3416	4402
American National Property & Casualty Co.	2404	2642	3444	2490	2594	3106
American States Preferred Insurance Co.	3333	3965	4186	3309	3853	4520
* Amica Mutual Insurance Co.	2859	3522	3522	2859	3172	3053
* Amica Property and Casualty Insurance Co.	3695	4554	4554	3695	4114	3957
Berkley Insurance Co.	2166	2459	2537	2209	1954	2110
* Branch Insurance Exchange	4960	5514	6928	5494	6012	6626
* Brethren Mutual	2572	2933	3417	2542	2699	3545
* Chubb National Insurance Co.	4530	5710	6834	4530	5814	7227
Cincinnati Casualty Co.	3651	3865	5367	3995	4282	4587
Cincinnati Insurance Co.	3535	3832	3816	3386	3723	3873
* Clearcover Insurance Co.	2535	2745	3309	2535	2241	2851
* CSAA General Insurance Co.	3395	4343	5011	4059	4365	4880
Cumberland Insurance Co. Inc.	1843	2282	2295	1843	2229	2375
* Dairyland Insurance Co.	5312	8045	12499	5192	9162	11899
Elephant Insurance Co.	6551	7863	9996	6551	7877	8859
* Encompass Home/Auto Insurance Co.	3614	4587	5019	3614	4979	4798
Erie Insurance Exchange	2269	2416	3137	2269	2643	2918
* Farmers Casualty Insurance Co.	4863	7205	7163	6222	6480	7267
* Farmers Direct P & C Insurance Co.	4876	5598	5668	4876	5756	5186
* Farmers Group Property & Casualty Ins. Co.	6786	8300	12378	8158	7976	9316
* Farmers Insurance Exchange	7404	8284	10230	7676	8556	10368
* Foremost Insurance Co.	4723	5206	6104	5734	4879	5622
Garrison Property & Casualty Ins. Co.	2918	3495	3892	2984	3332	3830
* GEICO Secure Co.	2564	2389	2934	2564	2389	2720
Hartford Insurance Company of the Southeast	5076	5948	7248	5614	6228	7304

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

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

Scenario 21: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Insurance Co.	2374	2563	3070	2374	2418	2610
* Horace Mann Property & Casualty Ins. Co.	2658	3189	4321	2658	3607	3607
* Integon Indemnity Co.	3311	3584	4683	3531	3782	4552
Liberty Mutual Insurance Co.	3789	4252	4560	3843	4104	4321
Liberty Mutual Personal Insurance Co.	3590	4006	4283	3640	3872	4067
Maryland Auto Insurance Fund	10334	10796	11768	10630	10394	9106
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1854	2277	2798	1971	2323	2722
* National General Assurance Co.	3819	4073	4635	3819	4098	5152
* Nationwide Property & Casualty Co.	4358	4952	5987	4613	5642	6063
* NJM Insurance Co.	1438	1820	2044	1438	1836	2093
Noblr Insurance Exchange	2488	2788	3423	2742	2924	3280
* Penn National Insurance Co.	5720	7182	7844	5705	7345	7863
Privilege Underwriters Reciprocal Exch.	4271	4435	4435	4271	2980	4173
* Progressive Select Insurance Co.	2133	2208	2457	2624	2023	2347
* Progressive Specialty Insurance Co.	2793	3052	3353	3491	2743	3223
Root Insurance Co.	3428	4188	5442	3910	4354	5418
* Selective Ins. Co. of South Carolina	2977	3138	3698	3344	3075	3707
Southern Insurance Co. of VA	2387	2318	3325	2338	3016	3262
* State Farm Fire & Casualty Co.	4730	5370	7247	4983	6099	7589
* State Farm Mutual Ins. Co.	2216	2558	3413	2327	2836	3605
* Teachers Insurance Co.	2813	3314	4586	2813	3724	3724
* Travelers Property Casualty Insurance Co.	2880	3895	4827	3490	4432	5287
United Services Automobile Association	2276	2683	3066	2329	2709	3104
* Unitrin Safeguard Insurance Co.	2274	3127	3604	2300	3309	3898
USAA Casualty Insurance Co.	2484	2646	3263	2613	2924	3346
USAA General Indemnity Co.	2529	2945	3383	2610	2860	3335
* Vault Reciprocal Exchange	4393	6295	6295	6020	4161	4392

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

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

Scenario 21: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	4127	4315	3564	2936
* AIG Property Casualty Co.	4589	3162	3611	1792
* Allstate Indemnity Co.	4730	5070	3296	2672
American Family Connect P & C Ins. Co.	5174	5326	3168	3278
American National Property & Casualty Co.	3630	3754	2696	2360
American States Preferred Insurance Co.	5337	6175	3915	3288
* Amica Mutual Insurance Co.	3875	4325	3522	2859
* Amica Property and Casualty Insurance Co.	5021	5607	4554	3695
Berkley Insurance Co.	2998	2891	2359	1522
* Branch Insurance Exchange	8426	8974	6806	5494
* Brethren Mutual	4117	4145	2718	2608
* Chubb National Insurance Co.	7494	8276	5483	4923
Cincinnati Casualty Co.	5725	5528	4270	3612
Cincinnati Insurance Co.	4814	6653	3817	3124
* Clearcover Insurance Co.	3887	3774	2463	2324
* CSAA General Insurance Co.	6267	6035	3932	3417
Cumberland Insurance Co. Inc.	3135	4963	2165	1843
* Dairyland Insurance Co.	12508	16692	8364	7142
Elephant Insurance Co.	9827	10493	6971	7301
* Encompass Home/Auto Insurance Co.	6287	6570	5019	3252
Erie Insurance Exchange	4070	4070	2416	2332
* Farmers Casualty Insurance Co.	8726	7422	7205	4863
* Farmers Direct P & C Insurance Co.	7662	8406	5696	4876
* Farmers Group Property & Casualty Ins. Co.	10280	12102	8300	6786
* Farmers Insurance Exchange	11870	12890	8544	7032
* Foremost Insurance Co.	6382	6666	5834	4848
Garrison Property & Casualty Ins. Co.	4343	4576	3388	2997
* GEICO Secure Co.	3348	3447	2389	2303
Hartford Insurance Company of the Southeast	7780	9004	6766	5316

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

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



Scenario 21: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Insurance Co.	3447	3447	2563	2244
* Horace Mann Property & Casualty Ins. Co.	5299	5299	3189	2930
* Integon Indemnity Co.	4742	5639	3938	3246
Liberty Mutual Insurance Co.	4737	5038	4356	3942
Liberty Mutual Personal Insurance Co.	4442	4712	4098	3722
Maryland Auto Insurance Fund	11894	10844	11450	10350
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3348	3264	2277	2033
* National General Assurance Co.	5168	6212	4302	3778
* Nationwide Property & Casualty Co.	6690	6985	4414	4128
* NJM Insurance Co.	2078	2252	1805	1438
Noblr Insurance Exchange	4091	4316	3443	2740
* Penn National Insurance Co.	9405	9811	7194	5941
Privilege Underwriters Reciprocal Exch.	4680	4680	4435	1965
* Progressive Select Insurance Co.	2717	2817	2432	2143
* Progressive Specialty Insurance Co.	3793	3924	3543	2814
Root Insurance Co.	6256	6524	4480	3932
* Selective Ins. Co. of South Carolina	4377	4477	2929	3015
Southern Insurance Co. of VA	3329	3615	2648	2344
* State Farm Fire & Casualty Co.	7592	8852	5490	5409
* State Farm Mutual Ins. Co.	3584	4241	2612	2576
* Teachers Insurance Co.	5662	5662	3314	3225
* Travelers Property Casualty Insurance Co.	5243	6123	4507	3466
United Services Automobile Association	3624	3888	2689	2499
* Unitrin Safeguard Insurance Co.	4707	5371	3211	2473
USAA Casualty Insurance Co.	3967	4075	2827	2484
USAA General Indemnity Co.	3924	3955	2958	2633
* Vault Reciprocal Exchange	5123	7398	6295	2790

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

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

Scenario 22: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland  
Rates Effective as of 2/1/2025

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2672	3179	3816	3230	3099	3618
* AIG Property Casualty Co.	2556	2674	2674	2556	1828	2000
* Allstate Indemnity Co.	2752	3834	4015	2664	3616	4488
American Family Connect P & C Ins. Co.	2804	2990	3566	2890	2964	3944
American National Property & Casualty Co.	1734	1942	2522	1762	1924	2302
American States Preferred Insurance Co.	2894	3466	3660	2861	3374	3982
* Amica Mutual Insurance Co.	2723	3360	3360	2723	3033	2921
* Amica Property and Casualty Insurance Co.	3556	4382	4382	3556	3965	3814
Berkley Insurance Co.	2164	2448	2521	2211	1935	2087
* Branch Insurance Exchange	3260	3576	4502	3686	3806	4172
* Brethren Mutual	2113	2422	2789	2092	2207	2950
* Chubb National Insurance Co.	2977	3675	4316	2977	3825	4641
Cincinnati Casualty Co.	2089	2193	3098	2278	2456	2647
Cincinnati Insurance Co.	2243	2441	2416	2111	2445	2540
* Clearcover Insurance Co.	2611	2847	3402	2611	2356	3004
* CSAA General Insurance Co.	1329	1663	1939	1560	1695	1885
Cumberland Insurance Co. Inc.	1461	1803	1805	1461	1760	1893
* Dairyland Insurance Co.	4869	7211	11000	4820	8162	10413
Elephant Insurance Co.	6950	9499	11635	6950	9876	10916
* Encompass Home/Auto Insurance Co.	2696	3281	3551	2696	3684	3562
Erie Insurance Exchange	1842	2038	2679	1842	2234	2503
* Farmers Casualty Insurance Co.	2534	3721	3707	3212	3427	3787
* Farmers Direct P & C Insurance Co.	2892	3450	3492	2892	3578	3168
* Farmers Group Property & Casualty Ins. Co.	3214	3950	5822	3768	3818	4432
* Farmers Insurance Exchange	2086	2284	2824	2168	2304	2762
* Foremost Insurance Co.	3871	4244	4962	4749	3929	4533
Garrison Property & Casualty Ins. Co.	2128	2536	2842	2181	2464	2839
* GEICO Secure Co.	2097	2021	2558	2097	2032	2375
Hartford Insurance Company of the Southeast	4088	4846	5916	4278	5250	6164

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

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

Scenario 22: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025						
	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Insurance Co.	2003	2159	2560	2003	2063	2227
* Horace Mann Property & Casualty Ins. Co.	2448	2922	3903	2448	3297	3297
* Integon Indemnity Co.	3092	3296	4282	3292	3410	4058
Liberty Mutual Insurance Co.	4513	5185	5591	4578	4941	5235
Liberty Mutual Personal Insurance Co.	4241	4848	5212	4299	4625	4889
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1276	1570	1938	1379	1594	1890
* National General Assurance Co.	4024	4282	4860	4024	4319	5429
* Nationwide Property & Casualty Co.	2952	3391	4103	3105	3852	4182
* NJM Insurance Co.	1497	1899	2142	1497	1888	2168
Noblr Insurance Exchange	1083	1173	1461	1258	1215	1339
* Penn National Insurance Co.	2441	3009	3252	2436	3046	3330
Privilege Underwriters Reciprocal Exch.	3123	3246	3246	3123	2183	3061
* Progressive Select Insurance Co.	1329	1404	1562	1604	1324	1549
* Progressive Specialty Insurance Co.	1763	1971	2260	2098	1886	2289
Root Insurance Co.	3150	3892	5082	3576	4024	4990
* Selective Ins. Co. of South Carolina	2463	2593	3025	2773	2514	3052
Southern Insurance Co. of VA	1722	1702	2431	1639	2240	2408
* State Farm Fire & Casualty Co.	3580	4065	5618	3703	4848	5922
* State Farm Mutual Ins. Co.	2081	2417	3279	2147	2776	3496
* Teachers Insurance Co.	2584	3033	4130	2584	3397	3397
* Travelers Property Casualty Insurance Co.	2098	2967	3716	2559	3430	4153
United Services Automobile Association	1591	1861	2124	1629	1901	2174
* Unitrin Safeguard Insurance Co.	1760	2446	2776	1777	2626	3065
USAA Casualty Insurance Co.	1737	1842	2277	1825	2070	2359
USAA General Indemnity Co.	1896	2202	2550	1954	2165	2544
* Vault Recipricol Exchange	3509	5015	5015	4802	3331	3499

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

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

Scenario 22: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	4187	4438	3673	2918
* AIG Property Casualty Co.	3333	2358	2674	1370
* Allstate Indemnity Co.	5492	5840	3508	2832
American Family Connect P & C Ins. Co.	4652	4784	2794	2846
American National Property & Casualty Co.	2676	2800	1970	1726
American States Preferred Insurance Co.	4679	5394	3417	2854
* Amica Mutual Insurance Co.	3701	4076	3360	2723
* Amica Property and Casualty Insurance Co.	4830	5318	4382	3556
Berkley Insurance Co.	2983	2876	2352	1523
* Branch Insurance Exchange	5390	5614	4436	3530
* Brethren Mutual	3412	3492	2241	2132
* Chubb National Insurance Co.	4753	5295	3523	3216
Cincinnati Casualty Co.	3316	3218	2432	2074
Cincinnati Insurance Co.	3089	4122	2399	1990
* Clearcover Insurance Co.	4074	3910	2546	2411
* CSAA General Insurance Co.	2381	2292	1521	1317
Cumberland Insurance Co. Inc.	2537	4225	1705	1461
* Dairyland Insurance Co.	11011	14377	7486	6390
Elephant Insurance Co.	11418	12512	7821	8063
* Encompass Home/Auto Insurance Co.	4269	4539	3551	2513
Erie Insurance Exchange	3540	3540	2038	1935
* Farmers Casualty Insurance Co.	4484	3892	3721	2534
* Farmers Direct P & C Insurance Co.	4766	5164	3412	2892
* Farmers Group Property & Casualty Ins. Co.	4816	5620	3950	3214
* Farmers Insurance Exchange	3254	3456	2380	1952
* Foremost Insurance Co.	5172	5360	4772	3938
Garrison Property & Casualty Ins. Co.	3192	3362	2456	2178
* GEICO Secure Co.	2989	3075	2021	1933
Hartford Insurance Company of the Southeast	6474	7558	5470	4374

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

Scenario 22: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland Rates Effective as of 2/1/2025				
	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Insurance Co.	2868	2868	2159	1915
* Horace Mann Property & Casualty Ins. Co.	4767	4767	2922	2678
* Integon Indemnity Co.	4272	4975	3612	2997
Liberty Mutual Insurance Co.	5809	6170	5347	4757
Liberty Mutual Personal Insurance Co.	5402	5731	4989	4458
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2379	2295	1570	1393
* National General Assurance Co.	5429	6562	4516	3985
* Nationwide Property & Casualty Co.	4586	4756	2986	2824
* NJM Insurance Co.	2156	2305	1881	1497
Noblr Insurance Exchange	1684	1751	1469	1153
* Penn National Insurance Co.	3988	4219	3024	2521
Privilege Underwriters Reciprocal Exch.	3425	3425	3246	1452
* Progressive Select Insurance Co.	1729	1840	1559	1348
* Progressive Specialty Insurance Co.	2573	2807	2255	1839
Root Insurance Co.	5780	5994	4168	3632
* Selective Ins. Co. of South Carolina	3606	3731	2420	2480
Southern Insurance Co. of VA	2437	2639	1935	1706
* State Farm Fire & Casualty Co.	5849	6785	4127	4092
* State Farm Mutual Ins. Co.	3429	4062	2451	2433
* Teachers Insurance Co.	5089	5089	3033	2934
* Travelers Property Casualty Insurance Co.	4061	4841	3478	2652
United Services Automobile Association	2507	2694	1855	1738
* Unitrin Safeguard Insurance Co.	3638	4173	2484	1932
USAA Casualty Insurance Co.	2763	2846	1961	1743
USAA General Indemnity Co.	2963	2983	2206	1960
* Vault Recipricol Exchange	4065	5882	5015	2225

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

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

February 2025

Scenario 1: Young Single Male, Age 19

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	6083	5835	8885	9848	7782	7065
* AIG Property Casualty Co.	4073	4073	5703	5703	4791	4791
* Allstate Indemnity Co.	7744	7466	11001	11116	9002	10026
American Family Connect P & C Ins. Co.	6706	6184	10786	10742	9670	9092
American National Property & Casualty Co.	5840	5784	9770	9776	7908	7894
American States Preferred Insurance Co.	6783	6970	9726	12470	10114	8513
* Amica Mutual Insurance Co.	6393	6393	13142	13142	10741	10741
* Amica Property and Casualty Insurance Co.	8149	8149	16739	16739	13688	13688
Berkley Insurance Co.	6348	6308	8673	10145	8134	8106
* Branch Insurance Exchange	11292	10966	17558	18542	15148	12838
* Brethren Mutual	5436	4991	9590	10049	8905	7298
* Chubb National Insurance Co.	9702	8295	14505	14972	12153	12232
Cincinnati Casualty Co.	6880	6145	10054	10525	9446	9720
Cincinnati Insurance Co.	5800	5800	11254	11254	8920	9192
* Clearcover Insurance Co.	15280	15280	29577	33464	21929	20051
* CSAA General Insurance Co.	7911	6697	10545	13289	9433	10268
Cumberland Insurance Co. Inc.	6934	6934	16083	13416	10362	10900
* Dairyland Insurance Co.	15883	15503	24656	30910	21287	20990
Elephant Insurance Co.	10374	10945	15969	22539	15541	13793
* Encompass Home/Auto Insurance Co.	7652	6627	9992	14967	10990	9214
Erie Insurance Exchange	4882	4882	8495	8147	6640	6025
Farmers Casualty Insurance Co.	7578	9149	11194	14222	9324	11066
Farmers Direct P & C Insurance Co.	7172	7172	11662	10148	9016	8048
Farmers Group Property & Casualty Ins. Co.	10588	10588	17242	17988	16518	13962
Farmers Insurance Exchange	6412	6188	11128	12352	9814	9204
* Foremost Insurance Co.	17734	17320	24434	26697	22373	20351
Garrison Property & Casualty Ins. Co.	5540	5086	8054	8048	6942	6441
* GEICO Secure Co.	3895	3655	6551	6116	5277	4705
Hartford Insurance Company of the Southeast	5724	5550	8154	9048	7490	7134

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

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

February 2025

Scenario 1: Young Single Male, Age 19

**Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	4364	4364	6895	6895	5936	5692
Horace Mann Property & Casualty Ins. Co.	3955	3955	7746	7746	5469	6050
* Integon Indemnity Co.	11729	11209	18591	18591	14354	14823
Liberty Mutual Insurance Co.	13821	12779	18590	19658	16019	16501
Liberty Mutual Personal Insurance Co.	12529	11590	16820	17783	14508	14941
Maryland Auto Insurance Fund	7433	7433	9892	10206	9307	8461
* MGA Insurance Company, Inc.	12482	12573	19278	22719	17982	16201
* Mutual Benefit Insurance Co.	10350	10350	13966	18955	13966	13966
* National General Assurance Co.	22274	22274	29005	36703	27112	28375
* Nationwide Property & Casualty Co.	8968	10952	18921	19122	18603	14360
* NJM Insurance Co.	7448	7376	11182	11182	10135	11182
Noblr Insurance Exchange	5144	5060	7762	8240	6883	5801
Penn National Insurance Co.	11991	10987	20000	22000	16267	15792
Privilege Underwriters Reciprocal Exch.	6400	7237	9773	9773	8594	6330
* Progressive Select Insurance Co.	3723	3509	5402	5859	4732	4542
* Progressive Specialty Insurance Co.	5091	4759	7608	8345	6524	6318
Root Insurance Co.	4792	4552	7424	7910	6636	6278
* Selective Ins. Co. of South Carolina	7601	7321	13034	12917	10478	10205
Southern Insurance Co. of VA	4104	4256	8077	8125	6332	4973
* State Farm Fire & Casualty Co.	9773	9429	15644	15844	12925	12281
* State Farm Mutual Ins. Co.	5757	5537	9203	9331	7612	7257
Teachers Insurance Co.	4364	4364	8047	8047	5768	8239
* Travelers Property Casualty Insurance Co.	7785	7691	11724	12485	11310	9946
United Services Automobile Association	3960	3766	5661	5594	4999	4993
* Unitrin Safeguard Insurance Co.	10412	9816	15496	17986	13610	13464
USAA Casualty Insurance Co.	3909	3564	5436	5346	4828	4901
USAA General Indemnity Co.	4958	4684	7249	7302	6285	6262
* Vault Reciprocal Exchange	11208	11208	15258	15258	13867	13434

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

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

Scenario 1: Young Single Male, Age 19

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	5474	5749	5576	5890	6105
* AIG Property Casualty Co.	4461	4676	2325	4461	4594
* Allstate Indemnity Co.	6916	6844	6162	7000	7977
American Family Connect P & C Ins. Co.	6196	7254	5756	6770	6538
American National Property & Casualty Co.	5650	5994	5342	5840	6042
American States Preferred Insurance Co.	6258	6895	5925	6607	7658
* Amica Mutual Insurance Co.	7443	7443	6466	7443	7431
* Amica Property and Casualty Insurance Co.	9484	9484	8236	9484	9476
Berkley Insurance Co.	6653	6036	4277	6808	6862
* Branch Insurance Exchange	8442	9928	7334	11998	11716
* Brethren Mutual	4726	5465	4280	5275	5022
* Chubb National Insurance Co.	7907	10748	7209	10512	8598
Cincinnati Casualty Co.	6551	7292	5437	6217	6733
Cincinnati Insurance Co.	5809	6593	5232	6384	6039
* Clearcover Insurance Co.	16096	16230	12469	16230	17186
* CSAA General Insurance Co.	6150	7896	6134	7503	7241
Cumberland Insurance Co. Inc.	6011	6278	5512	6278	6212
* Dairyland Insurance Co.	14746	13978	13165	14653	17435
Elephant Insurance Co.	8493	7755	8068	9365	10849
* Encompass Home/Auto Insurance Co.	6679	7777	6358	7116	7811
Erie Insurance Exchange	4803	4912	4242	4848	4970
Farmers Casualty Insurance Co.	7916	9217	7621	8338	7245
Farmers Direct P & C Insurance Co.	7534	8048	5952	8048	6754
Farmers Group Property & Casualty Ins. Co.	8838	10002	8704	10422	10388
Farmers Insurance Exchange	6402	6436	5578	6330	7078
* Foremost Insurance Co.	16206	17206	16925	17583	17831
Garrison Property & Casualty Ins. Co.	5317	5797	4602	5419	5254
* GEICO Secure Co.	4069	3741	3529	3959	4320
Hartford Insurance Company of the Southeast	5560	5922	4832	5604	5782

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

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



Scenario 1: Young Single Male, Age 19

Greater Baltimore Suburban area Rates Effective as of 2/1/2025						
	21784	21921	21701	21014	21044	
Insurer	Carroll	Cecil	Frederick	Harford	Howard	
Horace Mann Insurance Co.	4382	4809	3960	4757	4420	
Horace Mann Property & Casualty Ins. Co.	4085	4492	3544	4724	3955	
* Integon Indemnity Co.	11454	10833	9498	13177	13165	
Liberty Mutual Insurance Co.	12843	13316	11648	12654	13445	
Liberty Mutual Personal Insurance Co.	11648	12072	10573	11479	12189	
Maryland Auto Insurance Fund	7199	6910	6536	7545	7630	
* MGA Insurance Company, Inc.	12549	12384	11313	11479	13559	
* Mutual Benefit Insurance Co.	9462	10209	8812	10025	11108	
* National General Assurance Co.	21980	22471	19376	22489	23046	
* Nationwide Property & Casualty Co.	10403	11422	9362	8899	11689	
* NJM Insurance Co.	6254	6147	5894	6733	7292	
Noblr Insurance Exchange	5106	4625	4392	5490	5330	
Penn National Insurance Co.	11456	10992	9753	11264	12034	
Privilege Underwriters Reciprocal Exch.	7950	9162	3988	7950	10598	
* Progressive Select Insurance Co.	3503	3772	3496	3756	3823	
* Progressive Specialty Insurance Co.	4648	5023	4653	5108	5226	
Root Insurance Co.	4520	4992	4146	4522	4900	
* Selective Ins. Co. of South Carolina	7545	8691	6787	8281	7885	
Southern Insurance Co. of VA	4084	4217	3521	4283	4924	
* State Farm Fire & Casualty Co.	8779	9778	8096	8946	10120	
* State Farm Mutual Ins. Co.	5171	5749	4750	5277	5966	
Teachers Insurance Co.	4190	4808	3766	4913	4364	
* Travelers Property Casualty Insurance Co.	7834	8016	6832	7845	8297	
United Services Automobile Association	3978	3988	3507	3803	3823	
* Unitrin Safeguard Insurance Co.	9563	10471	7977	9868	10819	
USAA Casualty Insurance Co.	3581	3934	3375	3687	3703	
USAA General Indemnity Co.	5031	5282	4370	4923	4763	
* Vault Reciprocal Exchange	12461	14051	6080	12461	12461	

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

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

February 2025

Scenario 2: Young Single Female, Age 19

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	4629	4379	6917	7739	5892	5387
* AIG Property Casualty Co.	3674	3674	5189	5189	4337	4337
* Allstate Indemnity Co.	8080	7785	11592	11717	9445	10550
American Family Connect P & C Ins. Co.	5128	4646	8296	8250	7398	6960
American National Property & Casualty Co.	5916	5848	10218	10224	8050	8092
American States Preferred Insurance Co.	6691	6834	9655	12339	9981	8501
* Amica Mutual Insurance Co.	6504	6504	13339	13339	10922	10922
* Amica Property and Casualty Insurance Co.	8254	8254	16986	16986	13893	13893
Berkley Insurance Co.	4092	3991	5720	6715	5280	5287
* Branch Insurance Exchange	11358	11004	18182	19202	15332	13090
* Brethren Mutual	2924	2497	5395	5549	4919	3892
* Chubb National Insurance Co.	8629	7320	13070	13541	11002	11058
Cincinnati Casualty Co.	6005	5275	8839	9182	8218	8615
Cincinnati Insurance Co.	5364	5364	10356	10356	8266	8553
* Clearcover Insurance Co.	11749	11749	23323	26762	17181	15787
* CSAA General Insurance Co.	7187	6065	9699	12206	8671	9473
Cumberland Insurance Co. Inc.	6274	6274	15192	12668	9542	10124
* Dairyland Insurance Co.	11196	10828	18630	24011	15521	15628
Elephant Insurance Co.	7285	7649	11373	15861	11021	9953
* Encompass Home/Auto Insurance Co.	8018	6950	10485	15749	11557	9706
Erie Insurance Exchange	3785	3785	6588	6309	5160	4698
Farmers Casualty Insurance Co.	5681	7084	9024	11358	7343	8648
Farmers Direct P & C Insurance Co.	5036	5036	8118	7278	6372	5792
Farmers Group Property & Casualty Ins. Co.	7764	7764	13722	14430	12758	11186
Farmers Insurance Exchange	6194	5964	11018	12274	9584	9046
* Foremost Insurance Co.	11071	10703	16223	17932	14176	12957
Garrison Property & Casualty Ins. Co.	5314	4859	7851	7857	6786	6291
* GEICO Secure Co.	3564	3359	6228	5808	4957	4451
Hartford Insurance Company of the Southeast	4336	4196	6182	6880	5704	5412

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

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

February 2025

Scenario 2: Young Single Female, Age 19

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	2980	2980	4900	4900	4165	3978
Horace Mann Property & Casualty Ins. Co.	2808	2808	5898	5898	4018	4357
* Integon Indemnity Co.	10632	9879	17482	17482	13173	13768
Liberty Mutual Insurance Co.	11546	10562	15752	16660	13400	13884
Liberty Mutual Personal Insurance Co.	10480	9593	14263	15085	12150	12584
Maryland Auto Insurance Fund	5998	5998	7937	8233	7500	6738
* MGA Insurance Company, Inc.	7776	7690	13187	15736	11789	10771
* Mutual Benefit Insurance Co.	8242	8242	11261	15319	11261	11261
* National General Assurance Co.	15828	15828	21023	27764	19564	20592
* Nationwide Property & Casualty Co.	8394	10274	17574	17778	17661	13454
* NJM Insurance Co.	6883	6837	10740	10740	9566	10740
Noblr Insurance Exchange	3769	3651	5983	6324	5089	4331
Penn National Insurance Co.	9206	8831	15870	17613	11012	10657
Privilege Underwriters Reciprocal Exch.	4491	4877	6805	6805	5996	4263
* Progressive Select Insurance Co.	3466	3227	5150	5686	4344	4267
* Progressive Specialty Insurance Co.	4422	4083	6746	7517	5595	5526
Root Insurance Co.	4948	4622	7794	8334	6922	6628
* Selective Ins. Co. of South Carolina	5552	5095	9518	9320	7590	7379
Southern Insurance Co. of VA	4074	4175	7995	7994	6276	4928
* State Farm Fire & Casualty Co.	5847	5616	9582	9686	7882	7475
* State Farm Mutual Ins. Co.	3428	3281	5608	5677	4618	4396
Teachers Insurance Co.	3096	3096	6133	6133	4199	5961
* Travelers Property Casualty Insurance Co.	6846	6737	10367	11013	9999	8783
United Services Automobile Association	3243	3081	4707	4646	4149	4094
* Unitrin Safeguard Insurance Co.	7487	6985	11420	13401	9878	9871
USAA Casualty Insurance Co.	3671	3344	5187	5112	4617	4640
USAA General Indemnity Co.	4895	4609	7295	7350	6306	6285
* Vault Recipricol Exchange	6517	6517	9170	9170	8137	7960

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

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

Scenario 2: Young Single Female, Age 19

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	4046	4224	4086	4344	4624
* AIG Property Casualty Co.	4041	4154	2120	4041	4189
* Allstate Indemnity Co.	7207	7143	6402	7310	8346
American Family Connect P & C Ins. Co.	4658	5516	4320	5132	4926
American National Property & Casualty Co.	5654	5988	5312	5844	6090
American States Preferred Insurance Co.	6112	6774	5745	6493	7578
* Amica Mutual Insurance Co.	7594	7594	6541	7594	7565
* Amica Property and Casualty Insurance Co.	9636	9636	8289	9636	9602
Berkley Insurance Co.	4194	3794	2735	4356	4464
* Branch Insurance Exchange	8472	9856	7380	12108	11840
* Brethren Mutual	2405	2766	2101	2672	2493
* Chubb National Insurance Co.	7055	9588	6307	9454	7692
Cincinnati Casualty Co.	5623	6294	4614	5407	5810
Cincinnati Insurance Co.	5189	5946	4639	5759	5480
* Clearcover Insurance Co.	12244	12534	9402	12534	13117
* CSAA General Insurance Co.	5627	7221	5494	6825	6609
Cumberland Insurance Co. Inc.	5371	5656	4882	5656	5590
* Dairyland Insurance Co.	10345	9615	8997	10163	12366
Elephant Insurance Co.	6027	5427	5668	6665	7574
* Encompass Home/Auto Insurance Co.	6964	8157	6650	7451	8178
Erie Insurance Exchange	3697	3770	3242	3743	3852
Farmers Casualty Insurance Co.	6023	7109	5625	6385	5405
Farmers Direct P & C Insurance Co.	5180	5644	4162	5644	4700
Farmers Group Property & Casualty Ins. Co.	6360	7104	6012	7594	7828
Farmers Insurance Exchange	6170	6184	5306	6096	6840
* Foremost Insurance Co.	9704	10479	10093	10682	11165
Garrison Property & Casualty Ins. Co.	5043	5582	4399	5218	5017
* GEICO Secure Co.	3571	3366	3131	3532	3973
Hartford Insurance Company of the Southeast	4200	4476	3644	4240	4378

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

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

Scenario 2: Young Single Female, Age 19

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	2933	3176	2595	3206	3026
Horace Mann Property & Casualty Ins. Co.	2943	3059	2412	3276	2808
* Integon Indemnity Co.	10114	9616	8543	11851	12141
Liberty Mutual Insurance Co.	10432	11032	9493	10546	11163
Liberty Mutual Personal Insurance Co.	9478	10019	8631	9582	10134
Maryland Auto Insurance Fund	5794	5554	5244	6113	6200
* MGA Insurance Company, Inc.	7726	7795	6763	7108	8912
* Mutual Benefit Insurance Co.	7422	7933	6912	7950	8854
* National General Assurance Co.	15456	15804	13318	15878	16343
* Nationwide Property & Casualty Co.	9927	10313	8650	8353	10647
* NJM Insurance Co.	5793	5667	5380	6201	6844
Noblr Insurance Exchange	3675	3282	3214	4032	3910
Penn National Insurance Co.	8712	8353	7379	9149	9760
Privilege Underwriters Reciprocal Exch.	5463	5902	2795	5463	7197
* Progressive Select Insurance Co.	3134	3343	3115	3389	3540
* Progressive Specialty Insurance Co.	3884	4159	3876	4300	4511
Root Insurance Co.	4610	5140	4184	4640	5012
* Selective Ins. Co. of South Carolina	5313	6101	4719	5899	5508
Southern Insurance Co. of VA	4023	4158	3460	4238	4894
* State Farm Fire & Casualty Co.	5188	5765	4774	5294	5992
* State Farm Mutual Ins. Co.	3049	3383	2793	3116	3525
Teachers Insurance Co.	2997	3228	2515	3367	3096
* Travelers Property Casualty Insurance Co.	6834	7011	5957	6882	7309
United Services Automobile Association	3205	3253	2863	3120	3146
* Unitrin Safeguard Insurance Co.	6821	7584	5665	7060	7765
USAA Casualty Insurance Co.	3322	3725	3164	3475	3491
USAA General Indemnity Co.	4895	5276	4291	4899	4694
* Vault Recipricol Exchange	7391	7854	3656	7391	7391

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

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

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Scenario 3: Single Male, Age 23

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	3192	3039	4660	5195	4048	3692
* AIG Property Casualty Co.	3085	3085	4263	4263	3590	3590
* Allstate Indemnity Co.	4105	3966	5969	6026	4810	5464
American Family Connect P & C Ins. Co.	3282	2976	5258	5230	4740	4444
American National Property & Casualty Co.	3150	3118	5280	5284	4256	4260
American States Preferred Insurance Co.	3251	3372	4638	5960	4776	4041
* Amica Mutual Insurance Co.	2367	2367	4792	4792	3910	3910
* Amica Property and Casualty Insurance Co.	3680	3680	7456	7456	6126	6126
Berkley Insurance Co.	3242	3232	4418	5143	4123	4100
* Branch Insurance Exchange	6074	5896	9464	10000	8084	6924
* Brethren Mutual	3145	2812	5620	5850	5196	4164
* Chubb National Insurance Co.	5593	4762	8415	8672	7074	7104
Cincinnati Casualty Co.	3866	3459	5678	5947	5327	5490
Cincinnati Insurance Co.	2872	2872	5507	5507	4393	4531
* Clearcover Insurance Co.	5661	5661	11398	13082	8406	7633
* CSAA General Insurance Co.	3321	2825	4546	5634	3995	4371
Cumberland Insurance Co. Inc.	3292	3292	7800	6499	4952	5202
* Dairyland Insurance Co.	9891	9619	15887	20203	13493	13428
Elephant Insurance Co.	6558	6897	10166	14199	9850	8794
* Encompass Home/Auto Insurance Co.	3499	3049	4673	6871	4966	4191
Erie Insurance Exchange	3017	3017	5269	5051	4123	3761
Farmers Casualty Insurance Co.	4326	5318	6618	8445	5442	6396
Farmers Direct P & C Insurance Co.	3986	3986	6436	5682	5014	4554
Farmers Group Property & Casualty Ins. Co.	6238	6238	10476	11084	10054	8450
Farmers Insurance Exchange	4102	3964	6894	7630	6138	5754
* Foremost Insurance Co.	9455	9070	13871	15301	12142	11004
Garrison Property & Casualty Ins. Co.	3050	2779	4445	4470	3833	3589
* GEICO Secure Co.	2133	2011	3650	3404	2917	2616
Hartford Insurance Company of the Southeast	4274	4142	6070	6752	5582	5328

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

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

February 2025

Scenario 3: Single Male, Age 23

**Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	2198	2198	3485	3485	3004	2871
Horace Mann Property & Casualty Ins. Co.	2047	2047	4053	4053	2854	3106
* Integon Indemnity Co.	4507	4236	7718	7718	5669	5945
Liberty Mutual Insurance Co.	9333	8603	12617	13357	10824	11162
Liberty Mutual Personal Insurance Co.	8488	7833	11446	12113	9830	10137
Maryland Auto Insurance Fund	5320	5320	7034	7305	6676	5928
* MGA Insurance Company, Inc.	5376	5404	8441	9969	7839	7065
* Mutual Benefit Insurance Co.	3811	3811	5177	7042	5177	5177
* National General Assurance Co.	8261	8261	10878	14117	10190	10617
* Nationwide Property & Casualty Co.	4221	5110	8703	8853	8581	6677
* NJM Insurance Co.	2655	2618	3932	3932	3524	3932
Noblr Insurance Exchange	2223	2178	3405	3613	2954	2536
Penn National Insurance Co.	6480	6224	10875	12065	7734	7459
Privilege Underwriters Reciprocal Exch.	3194	3531	4851	4851	4272	3090
* Progressive Select Insurance Co.	2156	2035	2974	3240	2668	2536
* Progressive Specialty Insurance Co.	2811	2614	4189	4634	3560	3478
Root Insurance Co.	3384	3220	5058	5378	4558	4348
* Selective Ins. Co. of South Carolina	3785	3641	6505	6422	5219	5057
Southern Insurance Co. of VA	2566	2686	4985	4996	3862	3095
* State Farm Fire & Casualty Co.	4613	4457	7214	7321	5995	5697
* State Farm Mutual Ins. Co.	2698	2596	4231	4298	3515	3350
Teachers Insurance Co.	2245	2245	4201	4201	2983	4214
* Travelers Property Casualty Insurance Co.	3810	3776	5725	6099	5532	4865
United Services Automobile Association	2026	1920	2886	2855	2534	2534
* Unitrin Safeguard Insurance Co.	5162	4881	7822	9129	6837	6757
USAA Casualty Insurance Co.	2151	1951	2985	2954	2650	2692
USAA General Indemnity Co.	2751	2590	4060	4116	3506	3500
* Vault Recipricol Exchange	6159	6159	8535	8535	7662	7470

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

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

Scenario 3: Single Male, Age 23

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	2865	2964	2892	3044	3198
* AIG Property Casualty Co.	3357	3519	1774	3357	3460
* Allstate Indemnity Co.	3667	3661	3303	3741	4224
American Family Connect P & C Ins. Co.	3028	3588	2766	3308	3158
American National Property & Casualty Co.	3042	3220	2874	3148	3256
American States Preferred Insurance Co.	3052	3296	2900	3182	3639
* Amica Mutual Insurance Co.	2775	2775	2427	2775	2743
* Amica Property and Casualty Insurance Co.	4277	4277	3701	4277	4283
Berkley Insurance Co.	3382	3073	2222	3467	3502
* Branch Insurance Exchange	4574	5334	4014	6464	6308
* Brethren Mutual	2717	3081	2440	3001	2842
* Chubb National Insurance Co.	4589	6208	4114	6114	4983
Cincinnati Casualty Co.	3701	4118	3069	3495	3793
Cincinnati Insurance Co.	2823	3217	2544	3111	2965
* Clearcover Insurance Co.	5944	6101	4558	6101	6384
* CSAA General Insurance Co.	2650	3342	2576	3185	3049
Cumberland Insurance Co. Inc.	2837	2978	2605	2978	2939
* Dairyland Insurance Co.	9201	8657	8100	9057	10898
Elephant Insurance Co.	5391	4956	5146	5972	6878
* Encompass Home/Auto Insurance Co.	3098	3568	2944	3256	3571
Erie Insurance Exchange	2931	2997	2575	2984	3071
Farmers Casualty Insurance Co.	4560	5336	4316	4781	4103
Farmers Direct P & C Insurance Co.	4166	4468	3310	4468	3690
Farmers Group Property & Casualty Ins. Co.	5262	5832	4992	6186	6236
Farmers Insurance Exchange	4080	4052	3594	4038	4514
* Foremost Insurance Co.	8491	9014	8743	9151	9549
Garrison Property & Casualty Ins. Co.	2921	3199	2522	2986	2873
* GEICO Secure Co.	2188	2046	1911	2150	2367
Hartford Insurance Company of the Southeast	4148	4422	3600	4180	4306

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

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



Scenario 3: Single Male, Age 23

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	2190	2368	1957	2368	2229
Horace Mann Property & Casualty Ins. Co.	2135	2270	1798	2401	2047
* Integon Indemnity Co.	4331	4110	3634	5117	5159
Liberty Mutual Insurance Co.	8604	8993	7824	8552	9066
Liberty Mutual Personal Insurance Co.	7834	8182	7131	7784	8248
Maryland Auto Insurance Fund	5127	4887	4589	5419	5502
* MGA Insurance Company, Inc.	5427	5374	4857	4956	5908
* Mutual Benefit Insurance Co.	3469	3718	3219	3686	4087
* National General Assurance Co.	8167	8338	7103	8290	8566
* Nationwide Property & Casualty Co.	4916	5329	4382	4221	5390
* NJM Insurance Co.	2287	2235	2152	2429	2625
Noblr Insurance Exchange	2199	1994	1920	2390	2286
Penn National Insurance Co.	6170	5919	5254	6402	6826
Privilege Underwriters Reciprocal Exch.	3920	4356	1998	3920	5186
* Progressive Select Insurance Co.	2034	2159	2019	2155	2186
* Progressive Specialty Insurance Co.	2537	2723	2530	2778	2869
Root Insurance Co.	3212	3512	2962	3210	3442
* Selective Ins. Co. of South Carolina	3782	4313	3379	4103	3906
Southern Insurance Co. of VA	2613	2688	2242	2729	3061
* State Farm Fire & Casualty Co.	4145	4585	3793	4184	4733
* State Farm Mutual Ins. Co.	2429	2684	2213	2458	2780
Teachers Insurance Co.	2173	2392	1878	2471	2245
* Travelers Property Casualty Insurance Co.	3855	3956	3369	3857	4082
United Services Automobile Association	2025	2040	1786	1942	1953
* Unitrin Safeguard Insurance Co.	4752	5251	3961	4898	5370
USAA Casualty Insurance Co.	1977	2174	1853	2044	2032
USAA General Indemnity Co.	2790	2957	2415	2745	2645
* Vault Recipricol Exchange	6925	7582	3397	6925	6925

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

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

February 2025

Scenario 4: Single Female, Age 23

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	4005	3807	5863	6583	5054	4639
* AIG Property Casualty Co.	3734	3734	5133	5133	4356	4356
* Allstate Indemnity Co.	4583	4434	6378	6433	5256	5852
American Family Connect P & C Ins. Co.	4044	3654	6538	6502	5842	5522
American National Property & Casualty Co.	4756	4700	8122	8130	6398	6442
American States Preferred Insurance Co.	3770	3887	5411	6935	5529	4746
* Amica Mutual Insurance Co.	3007	3007	6032	6032	4966	4966
* Amica Property and Casualty Insurance Co.	3829	3829	7678	7678	6326	6326
Berkley Insurance Co.	5469	5384	7433	8694	6998	6968
* Branch Insurance Exchange	8694	8410	13754	14416	11596	9976
* Brethren Mutual	4482	3916	7945	8212	7308	5878
* Chubb National Insurance Co.	7786	6578	11838	12244	9990	10019
Cincinnati Casualty Co.	5905	5237	8653	9025	8086	8412
Cincinnati Insurance Co.	5513	5513	10365	10365	8387	8695
* Clearcover Insurance Co.	6964	6964	14405	16654	10529	9531
* CSAA General Insurance Co.	6194	5209	8568	10744	7506	8299
Cumberland Insurance Co. Inc.	3822	3822	9291	7732	5819	6153
* Dairyland Insurance Co.	10424	10113	16824	21430	14229	14226
Elephant Insurance Co.	5436	5695	8568	11843	8260	7460
* Encompass Home/Auto Insurance Co.	4755	4118	6328	9381	6786	5735
Erie Insurance Exchange	4173	4173	7294	6970	5726	5247
Farmers Casualty Insurance Co.	4991	6221	7873	9936	6425	7603
Farmers Direct P & C Insurance Co.	4466	4466	7270	6492	5674	5132
Farmers Group Property & Casualty Ins. Co.	7436	7436	13086	13810	12160	10538
Farmers Insurance Exchange	7574	7294	13394	14922	11682	11012
* Foremost Insurance Co.	7406	7158	10619	11713	9420	8589
Garrison Property & Casualty Ins. Co.	4354	3966	6412	6418	5539	5167
* GEICO Secure Co.	3509	3303	6121	5693	4864	4360
Hartford Insurance Company of the Southeast	5286	5122	7528	8366	6926	6600

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

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

**Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	2528	2528	4073	4073	3479	3316
Horace Mann Property & Casualty Ins. Co.	2354	2354	4664	4664	3279	3574
* Integon Indemnity Co.	5590	5206	9385	9385	6994	7328
Liberty Mutual Insurance Co.	9655	8889	13155	13934	11195	11600
Liberty Mutual Personal Insurance Co.	8780	8090	11927	12631	10164	10527
Maryland Auto Insurance Fund	4639	4639	6171	6463	5851	5143
* MGA Insurance Company, Inc.	4985	4958	8178	9717	7430	6764
* Mutual Benefit Insurance Co.	3634	3634	4974	6811	4974	4974
* National General Assurance Co.	9680	9680	12962	17458	12046	12692
* Nationwide Property & Casualty Co.	6550	8039	13464	13671	13686	10414
* NJM Insurance Co.	4983	4917	7397	7397	6735	7397
Noblr Insurance Exchange	3314	3240	5011	5321	4400	3718
Penn National Insurance Co.	8180	7852	14069	15613	9751	9412
Privilege Underwriters Reciprocal Exch.	4107	4479	6208	6208	5512	3902
* Progressive Select Insurance Co.	2710	2527	3772	4137	3318	3180
* Progressive Specialty Insurance Co.	3609	3338	5528	5812	4503	4354
Root Insurance Co.	4172	3926	6410	6838	5738	5500
* Selective Ins. Co. of South Carolina	6072	5708	10298	10106	8271	7999
Southern Insurance Co. of VA	3760	3864	7241	7212	5641	4497
* State Farm Fire & Casualty Co.	5421	5219	8744	8866	7255	6900
* State Farm Mutual Ins. Co.	2649	2537	4295	4358	3558	3396
Teachers Insurance Co.	2585	2585	4850	4850	3447	4851
* Travelers Property Casualty Insurance Co.	4645	4587	7030	7480	6787	5955
United Services Automobile Association	2568	2437	3693	3646	3245	3208
* Unitrin Safeguard Insurance Co.	8423	7892	12667	14765	11025	10979
USAA Casualty Insurance Co.	2825	2567	3964	3918	3526	3548
USAA General Indemnity Co.	3879	3646	5759	5812	4979	4968
* Vault Recipricol Exchange	5045	5045	7004	7004	6275	6121

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

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

Scenario 4: Single Female, Age 23

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	3526	3634	3553	3762	4003
* AIG Property Casualty Co.	4093	4076	2148	4093	4293
* Allstate Indemnity Co.	4115	4072	3722	4154	4682
American Family Connect P & C Ins. Co.	3688	4404	3396	4046	3874
American National Property & Casualty Co.	4542	4738	4238	4644	4884
American States Preferred Insurance Co.	3489	3784	3284	3665	4228
* Amica Mutual Insurance Co.	3278	3278	3031	3278	3495
* Amica Property and Casualty Insurance Co.	4442	4442	3860	4442	4453
Berkley Insurance Co.	5622	5031	3638	5782	5922
* Branch Insurance Exchange	6464	7486	5686	9270	9072
* Brethren Mutual	3807	4264	3377	4200	3944
* Chubb National Insurance Co.	6395	8676	5647	8587	6961
Cincinnati Casualty Co.	5586	6209	4611	5328	5743
Cincinnati Insurance Co.	5174	6002	4649	5769	5562
* Clearcover Insurance Co.	7302	7569	5550	7569	7863
* CSAA General Insurance Co.	4836	6213	4668	5885	5625
Cumberland Insurance Co. Inc.	3254	3444	2965	3444	3392
* Dairyland Insurance Co.	9688	9056	8500	9518	11472
Elephant Insurance Co.	4489	4101	4265	5006	5690
* Encompass Home/Auto Insurance Co.	4180	4862	3973	4404	4847
Erie Insurance Exchange	3994	4083	3468	4085	4234
Farmers Casualty Insurance Co.	5299	6241	4964	5603	4754
Farmers Direct P & C Insurance Co.	4612	5010	3696	5010	4178
Farmers Group Property & Casualty Ins. Co.	6158	6870	5818	7298	7440
Farmers Insurance Exchange	7732	7720	6656	7440	8346
* Foremost Insurance Co.	6655	7066	6879	7207	7461
Garrison Property & Casualty Ins. Co.	4102	4521	3588	4241	4090
* GEICO Secure Co.	3545	3328	3105	3505	3908
Hartford Insurance Company of the Southeast	5132	5454	4454	5172	5338

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

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

Scenario 4: Single Female, Age 23

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	2525	2741	2258	2732	2567
Horace Mann Property & Casualty Ins. Co.	2438	2599	2063	2755	2354
* Integon Indemnity Co.	5327	5080	4513	6291	6410
Liberty Mutual Insurance Co.	8807	9284	8041	8811	9352
Liberty Mutual Personal Insurance Co.	8014	8446	7324	8019	8504
Maryland Auto Insurance Fund	4458	4259	4005	4765	4854
* MGA Insurance Company, Inc.	4997	4977	4408	4581	5631
* Mutual Benefit Insurance Co.	3315	3563	3075	3524	3903
* National General Assurance Co.	9429	9634	8033	9668	9999
* Nationwide Property & Casualty Co.	7858	8036	6903	6616	8291
* NJM Insurance Co.	4272	4120	3983	4504	4944
Noblr Insurance Exchange	3301	2972	2899	3553	3417
Penn National Insurance Co.	7741	7418	6576	8111	8644
Privilege Underwriters Reciprocal Exch.	5016	5449	2535	5016	6606
* Progressive Select Insurance Co.	2494	2681	2441	2653	2715
* Progressive Specialty Insurance Co.	3280	3551	3177	3521	3628
Root Insurance Co.	3918	4330	3578	3928	4228
* Selective Ins. Co. of South Carolina	5934	6740	5286	6513	6129
Southern Insurance Co. of VA	3779	3895	3226	3981	4505
* State Farm Fire & Casualty Co.	4829	5338	4418	4893	5531
* State Farm Mutual Ins. Co.	2363	2611	2153	2404	2718
Teachers Insurance Co.	2491	2749	2167	2848	2585
* Travelers Property Casualty Insurance Co.	4678	4804	4079	4691	4980
United Services Automobile Association	2517	2539	2263	2447	2489
* Unitrin Safeguard Insurance Co.	7698	8486	6415	7963	8742
USAA Casualty Insurance Co.	2552	2838	2434	2663	2684
USAA General Indemnity Co.	3854	4147	3396	3873	3716
* Vault Recipricol Exchange	5675	6199	2793	5675	5675

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

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

February 2025

Scenario 5: Single Male, Age 30

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2798	2621	4135	4587	3573	3210
* AIG Property Casualty Co.	2718	2718	3796	3796	3155	3155
* Allstate Indemnity Co.	2550	2477	4454	4479	3201	4116
American Family Connect P & C Ins. Co.	2236	2002	3608	3586	3250	3082
American National Property & Casualty Co.	3210	3176	5468	5472	4386	4400
American States Preferred Insurance Co.	3074	3212	4682	6083	4690	3967
* Amica Mutual Insurance Co.	1703	1703	3360	3360	2725	2725
* Amica Property and Casualty Insurance Co.	2253	2253	4426	4426	3601	3601
Berkley Insurance Co.	2694	2671	3680	4278	3420	3416
* Branch Insurance Exchange	3816	3690	6076	6494	5160	4376
* Brethren Mutual	3364	2916	6064	6311	5590	4445
* Chubb National Insurance Co.	4566	3915	6807	6967	5696	5706
Cincinnati Casualty Co.	3499	3198	5139	5434	4875	4929
Cincinnati Insurance Co.	3157	3157	6065	6065	4810	4935
* Clearcover Insurance Co.	8041	8041	17017	19679	12337	11044
* CSAA General Insurance Co.	2068	1760	2843	3514	2499	2722
Cumberland Insurance Co. Inc.	2081	2081	5109	4247	3156	3285
* Dairyland Insurance Co.	12148	11778	20741	27014	17155	17234
Elephant Insurance Co.	7506	7879	11450	15983	11178	10057
* Encompass Home/Auto Insurance Co.	2350	2065	3231	4578	3240	2758
Erie Insurance Exchange	2820	2820	5004	4822	3869	3541
Farmers Casualty Insurance Co.	3016	3688	4520	5813	3743	4436
Farmers Direct P & C Insurance Co.	3278	3278	5380	4758	4160	3764
Farmers Group Property & Casualty Ins. Co.	4314	4314	7412	7884	6976	5898
Farmers Insurance Exchange	2008	1940	3372	3730	3010	2806
* Foremost Insurance Co.	4619	4457	6616	7236	5912	5339
Garrison Property & Casualty Ins. Co.	2562	2341	3768	3807	3239	3039
* GEICO Secure Co.	2273	2166	4124	3840	3222	2859
Hartford Insurance Company of the Southeast	4210	4068	6004	6720	5546	5282

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

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

February 2025

Scenario 5: Single Male, Age 30

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	1665	1665	2615	2615	2234	2138
Horace Mann Property & Casualty Ins. Co.	2024	2024	3995	3995	2759	3086
* Integon Indemnity Co.	4977	4691	9126	9126	6552	6923
Liberty Mutual Insurance Co.	6185	5695	8373	8875	7169	7393
Liberty Mutual Personal Insurance Co.	5655	5216	7624	8076	6542	6743
Maryland Auto Insurance Fund	5778	5778	7528	7923	7113	6297
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2232	2232	3093	4269	3093	3093
* National General Assurance Co.	10691	10691	14177	18532	13348	13925
* Nationwide Property & Casualty Co.	2590	3123	5448	5617	5284	4123
* NJM Insurance Co.	1645	1623	2459	2459	2170	2459
Noblr Insurance Exchange	2139	2110	3313	3502	2868	2426
Penn National Insurance Co.	3568	3374	6033	6673	4271	4081
Privilege Underwriters Reciprocal Exch.	3656	4069	5552	5552	4880	3567
* Progressive Select Insurance Co.	1458	1371	2035	2193	1807	1755
* Progressive Specialty Insurance Co.	2086	1936	3065	3370	2640	2577
Root Insurance Co.	3716	3526	5906	6308	5176	4886
* Selective Ins. Co. of South Carolina	3716	3446	6442	6337	5133	4987
Southern Insurance Co. of VA	2676	2789	5178	5189	4027	3229
* State Farm Fire & Casualty Co.	3763	3650	6044	6125	5085	4840
* State Farm Mutual Ins. Co.	2099	2026	3436	3487	2876	2742
Teachers Insurance Co.	2208	2208	4141	4141	2915	4142
* Travelers Property Casualty Insurance Co.	3597	3562	5513	5875	5302	4700
United Services Automobile Association	1791	1698	2588	2562	2271	2249
* Unitrin Safeguard Insurance Co.	2399	2280	3708	4277	3213	3163
USAA Casualty Insurance Co.	1951	1773	2737	2712	2430	2453
USAA General Indemnity Co.	2289	2152	3403	3453	2918	2931
* Vault Recipricol Exchange	5713	5713	7849	7849	7073	6868

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

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

Scenario 5: Single Male, Age 30

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	2538	2590	2543	2655	2787
* AIG Property Casualty Co.	2956	3084	1608	2956	3044
* Allstate Indemnity Co.	2203	2303	2063	2353	2599
American Family Connect P & C Ins. Co.	2080	2528	1862	2246	2132
American National Property & Casualty Co.	3094	3314	2936	3226	3322
American States Preferred Insurance Co.	2887	3176	2738	3068	3464
* Amica Mutual Insurance Co.	2010	2010	1775	2010	1963
* Amica Property and Casualty Insurance Co.	2649	2649	2340	2649	2600
Berkley Insurance Co.	2803	2559	1867	2881	2914
* Branch Insurance Exchange	2930	3390	2548	4050	3952
* Brethren Mutual	2948	3230	2559	3132	2963
* Chubb National Insurance Co.	3734	5055	3387	4957	4051
Cincinnati Casualty Co.	3435	3791	2881	3170	3491
Cincinnati Insurance Co.	3167	3582	2863	3461	3297
* Clearcover Insurance Co.	8493	8840	6435	8840	9108
* CSAA General Insurance Co.	1643	2076	1604	1985	1894
Cumberland Insurance Co. Inc.	1793	1879	1659	1879	1851
* Dairyland Insurance Co.	11257	10565	9729	11017	13520
Elephant Insurance Co.	6137	5576	5806	6819	7841
* Encompass Home/Auto Insurance Co.	2124	2388	2016	2201	2395
Erie Insurance Exchange	2731	2805	2379	2783	2856
Farmers Casualty Insurance Co.	3171	3692	3029	3306	2865
Farmers Direct P & C Insurance Co.	3450	3686	2726	3686	3046
Farmers Group Property & Casualty Ins. Co.	3664	4084	3470	4278	4282
Farmers Insurance Exchange	2018	2030	1786	1992	2218
* Foremost Insurance Co.	4222	4488	4375	4546	4662
Garrison Property & Casualty Ins. Co.	2419	2665	2110	2485	2432
* GEICO Secure Co.	2375	2267	2072	2342	2566
Hartford Insurance Company of the Southeast	4084	4376	3516	4108	4228

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

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



Scenario 5: Single Male, Age 30

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	1672	1809	1511	1791	1683
Horace Mann Property & Casualty Ins. Co.	2066	2218	1779	2337	2024
* Integon Indemnity Co.	4825	4560	3960	5848	5710
Liberty Mutual Insurance Co.	5697	6014	5190	5683	5988
Liberty Mutual Personal Insurance Co.	5215	5502	4760	5203	5477
Maryland Auto Insurance Fund	5506	5269	4901	5849	6060
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2044	2207	1892	2173	2399
* National General Assurance Co.	10493	10753	9073	10742	11058
* Nationwide Property & Casualty Co.	2997	3316	2707	2612	3351
* NJM Insurance Co.	1432	1409	1351	1518	1635
Noblr Insurance Exchange	2111	1922	1840	2288	2243
Penn National Insurance Co.	3350	3226	2859	3474	3693
Privilege Underwriters Reciprocal Exch.	4495	5051	2311	4495	5928
* Progressive Select Insurance Co.	1386	1486	1373	1454	1477
* Progressive Specialty Insurance Co.	1906	2049	1894	2059	2119
Root Insurance Co.	3538	3894	3234	3528	3824
* Selective Ins. Co. of South Carolina	3623	4140	3204	3905	3704
Southern Insurance Co. of VA	2720	2802	2333	2845	3194
* State Farm Fire & Casualty Co.	3265	3582	3007	3286	3687
* State Farm Mutual Ins. Co.	1850	2033	1692	1866	2101
Teachers Insurance Co.	2121	2354	1877	2421	2208
* Travelers Property Casualty Insurance Co.	3705	3820	3155	3650	3874
United Services Automobile Association	1761	1790	1571	1707	1739
* Unitrin Safeguard Insurance Co.	2215	2442	1871	2285	2502
USAA Casualty Insurance Co.	1774	1962	1675	1845	1857
USAA General Indemnity Co.	2284	2438	1990	2262	2198
* Vault Recipricol Exchange	6384	7051	3187	6384	6384

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

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

February 2025

Scenario 6: Single Female, Age 30

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	3585	3295	5556	6134	4649	4141
* AIG Property Casualty Co.	2437	2437	3449	3449	2856	2856
* Allstate Indemnity Co.	1853	1805	3094	3111	2276	2874
American Family Connect P & C Ins. Co.	2088	1908	3438	3418	3056	2920
American National Property & Casualty Co.	2240	2212	3980	3980	3074	3124
American States Preferred Insurance Co.	2023	2114	3095	4014	3084	2603
* Amica Mutual Insurance Co.	1864	1864	3649	3649	2968	2968
* Amica Property and Casualty Insurance Co.	2416	2416	4733	4733	3850	3850
Berkley Insurance Co.	1541	1520	2108	2448	1950	1951
* Branch Insurance Exchange	3562	3456	5688	6154	4854	4088
* Brethren Mutual	2332	2019	4284	4454	3942	3122
* Chubb National Insurance Co.	3028	2603	4495	4568	3747	3746
Cincinnati Casualty Co.	2152	1976	3155	3340	3006	3010
Cincinnati Insurance Co.	1808	1808	3487	3487	2748	2808
* Clearcover Insurance Co.	1702	1702	3376	3923	2562	2283
* CSAA General Insurance Co.	1647	1412	2232	2745	1975	2135
Cumberland Insurance Co. Inc.	1749	1749	4371	3638	2661	2771
* Dairyland Insurance Co.	9166	8895	15465	20052	12858	12887
Elephant Insurance Co.	5036	5270	8097	11125	7745	6981
* Encompass Home/Auto Insurance Co.	2011	1779	2755	3838	2722	2310
Erie Insurance Exchange	1636	1636	2909	2817	2232	2036
* Farmers Casualty Insurance Co.	1957	2402	2915	3747	2429	2896
* Farmers Direct P & C Insurance Co.	2136	2136	3550	3128	2732	2452
* Farmers Group Property & Casualty Ins. Co.	2986	2986	5158	5478	4816	4028
* Farmers Insurance Exchange	1998	1926	3734	4150	3196	2938
* Foremost Insurance Co.	3346	3218	4752	5202	4270	3841
Garrison Property & Casualty Ins. Co.	2232	2051	3243	3268	2808	2616
* GEICO Secure Co.	1700	1627	3128	2913	2439	2149
Hartford Insurance Company of the Southeast	4088	3966	5836	6528	5414	5118

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

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

**Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Insurance Co.	1299	1299	2035	2035	1735	1659
* Horace Mann Property & Casualty Ins. Co.	1547	1547	2943	2943	2073	2316
* Integon Indemnity Co.	3302	3120	5945	5945	4323	4540
Liberty Mutual Insurance Co.	3814	3575	5022	5304	4351	4472
Liberty Mutual Personal Insurance Co.	3520	3307	4610	4863	4005	4115
Maryland Auto Insurance Fund	6465	6465	8547	8979	8005	7197
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1446	1446	1986	2731	1986	1986
* National General Assurance Co.	2814	2814	3773	5018	3593	3708
* Nationwide Property & Casualty Co.	2614	3168	5562	5690	5339	4193
* NJM Insurance Co.	1278	1263	1890	1890	1669	1890
Noblr Insurance Exchange	1338	1304	2070	2226	1813	1510
* Penn National Insurance Co.	4322	4088	7190	7960	5804	5600
Privilege Underwriters Reciprocal Exch.	1990	2254	3044	3044	2669	1978
* Progressive Select Insurance Co.	1212	1126	1741	1871	1512	1481
* Progressive Specialty Insurance Co.	1705	1561	2593	2829	2184	2149
Root Insurance Co.	2828	2688	4686	5014	4008	3752
* Selective Ins. Co. of South Carolina	2366	2190	4178	4125	3308	3223
Southern Insurance Co. of VA	1731	1806	3340	3372	2624	2102
* State Farm Fire & Casualty Co.	3268	3178	5233	5294	4403	4184
* State Farm Mutual Ins. Co.	1798	1741	2940	2980	2460	2341
* Teachers Insurance Co.	1689	1689	3063	3063	2209	3092
* Travelers Property Casualty Insurance Co.	2434	2422	3682	3927	3551	3148
United Services Automobile Association	1471	1401	2087	2066	1844	1842
* Unitrin Safeguard Insurance Co.	1689	1599	2647	3067	2283	2253
USAA Casualty Insurance Co.	1673	1526	2312	2281	2063	2094
USAA General Indemnity Co.	2011	1900	2950	2984	2556	2551
* Vault Recipricol Exchange	3128	3128	4252	4252	3855	3737

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

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

Scenario 6: Single Female, Age 30

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	3182	3314	3188	3359	3545
* AIG Property Casualty Co.	2667	2778	1441	2667	2744
* Allstate Indemnity Co.	1625	1690	1535	1722	1883
American Family Connect P & C Ins. Co.	1960	2368	1782	2106	2026
American National Property & Casualty Co.	2136	2290	2014	2230	2304
American States Preferred Insurance Co.	1902	2104	1811	2032	2272
* Amica Mutual Insurance Co.	2209	2209	1966	2209	2150
* Amica Property and Casualty Insurance Co.	2862	2862	2544	2862	2790
Berkley Insurance Co.	1600	1473	1087	1650	1668
* Branch Insurance Exchange	2762	3228	2394	3788	3674
* Brethren Mutual	1952	2247	2775	2154	2042
* Chubb National Insurance Co.	2473	3334	2257	3270	2679
Cincinnati Casualty Co.	2113	2320	1782	1942	2153
Cincinnati Insurance Co.	1839	2061	1665	1998	1897
* Clearcover Insurance Co.	1789	1835	1353	1835	1860
* CSAA General Insurance Co.	1310	1643	1299	1579	1513
Cumberland Insurance Co. Inc.	1513	1581	1403	1581	1560
* Dairyland Insurance Co.	8494	7982	7373	8331	10183
Elephant Insurance Co.	4116	3800	3926	4652	5291
* Encompass Home/Auto Insurance Co.	1858	2034	1746	1898	2053
Erie Insurance Exchange	1615	1664	1419	1630	1661
* Farmers Casualty Insurance Co.	2064	2404	1969	2153	1866
* Farmers Direct P & C Insurance Co.	2254	2412	1784	2412	2004
* Farmers Group Property & Casualty Ins. Co.	2552	2850	2422	2966	2934
* Farmers Insurance Exchange	1984	2010	1736	1970	2214
* Foremost Insurance Co.	3096	3235	3188	3286	3376
Garrison Property & Casualty Ins. Co.	2147	2348	1863	2191	2128
* GEICO Secure Co.	1787	1715	1566	1764	1933
Hartford Insurance Company of the Southeast	3984	4270	3446	4004	4124

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

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

Scenario 6: Single Female, Age 30

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Insurance Co.	1309	1423	1194	1403	1309
* Horace Mann Property & Casualty Ins. Co.	1558	1701	1377	1789	1547
* Integon Indemnity Co.	3203	3025	2644	3855	3766
Liberty Mutual Insurance Co.	3575	3743	3300	3534	3713
Liberty Mutual Personal Insurance Co.	3308	3458	3060	3272	3431
Maryland Auto Insurance Fund	6186	5958	5596	6569	6783
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1321	1430	1227	1400	1550
* National General Assurance Co.	2758	2827	2363	2825	2905
* Nationwide Property & Casualty Co.	2998	3382	2697	2613	3423
* NJM Insurance Co.	1116	1108	1066	1188	1273
Noblr Insurance Exchange	1335	1224	1151	1426	1380
* Penn National Insurance Co.	4087	3944	3484	4199	4466
Privilege Underwriters Reciprocal Exch.	2476	2860	1245	2476	3318
* Progressive Select Insurance Co.	1124	1216	1117	1187	1223
* Progressive Specialty Insurance Co.	1523	1656	1516	1656	1721
Root Insurance Co.	2710	2986	2470	2700	2944
* Selective Ins. Co. of South Carolina	2300	2647	2044	2476	2362
Southern Insurance Co. of VA	1759	1814	1516	1832	2063
* State Farm Fire & Casualty Co.	2818	3097	2613	2840	3182
* State Farm Mutual Ins. Co.	1578	1739	1453	1594	1793
* Teachers Insurance Co.	1610	1818	1467	1869	1689
* Travelers Property Casualty Insurance Co.	2517	2590	2164	2483	2625
United Services Automobile Association	1473	1482	1303	1409	1425
* Unitrin Safeguard Insurance Co.	1556	1727	1315	1607	1758
USAA Casualty Insurance Co.	1542	1689	1447	1587	1586
USAA General Indemnity Co.	2040	2152	1769	1998	1934
* Vault Recipricol Exchange	3470	3919	1728	3470	3470

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

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

February 2025

Scenario 7: Single Male, Age 40

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2744	2505	4280	4746	3537	3173
* AIG Property Casualty Co.	2898	2898	4125	4125	3411	3411
* Allstate Indemnity Co.	2855	2772	5114	5143	3623	4723
American Family Connect P & C Ins. Co.	2180	1958	3576	3554	3186	3044
American National Property & Casualty Co.	3324	3276	5892	5896	4554	4626
American States Preferred Insurance Co.	3379	3516	5213	6764	5210	4412
* Amica Mutual Insurance Co.	2097	2097	4112	4112	3335	3335
* Amica Property and Casualty Insurance Co.	2719	2719	5330	5330	4324	4324
Berkley Insurance Co.	2740	2698	3827	4469	3507	3507
* Branch Insurance Exchange	4120	3986	6830	7382	5694	4810
* Brethren Mutual	3403	2807	6197	6443	5707	4549
* Chubb National Insurance Co.	4877	4176	7284	7468	6091	6108
Cincinnati Casualty Co.	3205	2910	4724	4976	4471	4536
Cincinnati Insurance Co.	2123	2123	4080	4080	3217	3288
* Clearcover Insurance Co.	8354	8354	17790	20521	12893	11505
* CSAA General Insurance Co.	2351	1996	3281	4025	2853	3128
Cumberland Insurance Co. Inc.	1952	1952	4904	4080	2992	3127
* Dairyland Insurance Co.	10477	10139	18221	23892	14943	15081
Elephant Insurance Co.	6304	6618	9918	13822	9568	8610
* Encompass Home/Auto Insurance Co.	2795	2451	3799	5444	3883	3280
Erie Insurance Exchange	2885	2885	5247	5047	4007	3682
Farmers Casualty Insurance Co.	3078	3771	4638	5970	3835	4553
Farmers Direct P & C Insurance Co.	3354	3354	5540	4900	4268	3870
Farmers Group Property & Casualty Ins. Co.	4234	4234	7328	7774	6852	5850
Farmers Insurance Exchange	2614	2518	4952	5498	4228	3866
* Foremost Insurance Co.	4158	3988	6034	6640	5326	4817
Garrison Property & Casualty Ins. Co.	2512	2301	3705	3737	3202	2987
* GEICO Secure Co.	2378	2280	4472	4170	3456	3057
Hartford Insurance Company of the Southeast	3852	3728	5482	6128	5090	4826

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

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

February 2025

Scenario 7: Single Male, Age 40

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	1825	1825	2919	2919	2460	2353
Horace Mann Property & Casualty Ins. Co.	2211	2211	4429	4429	3003	3419
* Integon Indemnity Co.	4378	3981	8790	8790	5904	6427
Liberty Mutual Insurance Co.	3955	3665	5272	5574	4558	4675
Liberty Mutual Personal Insurance Co.	3649	3387	4834	5105	4190	4295
Maryland Auto Insurance Fund	5811	5811	7672	8051	7190	6450
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2196	2196	3049	4212	3049	3049
* National General Assurance Co.	6532	6532	8865	12102	8330	8746
* Nationwide Property & Casualty Co.	2774	3341	5911	6066	5731	4447
* NJM Insurance Co.	1681	1665	2622	2622	2258	2622
Noblr Insurance Exchange	2324	2254	3626	3921	3118	2644
Penn National Insurance Co.	3724	3513	6352	7028	4469	4281
Privilege Underwriters Reciprocal Exch.	3527	3958	5385	5385	4722	3475
* Progressive Select Insurance Co.	1365	1274	1948	2094	1697	1660
* Progressive Specialty Insurance Co.	1885	1728	2801	3070	2397	2325
Root Insurance Co.	4204	3936	7024	7534	6026	5688
* Selective Ins. Co. of South Carolina	3817	3384	6672	6582	5302	5175
Southern Insurance Co. of VA	2968	3082	5854	5889	4579	3637
* State Farm Fire & Casualty Co.	3429	3321	5545	5601	4645	4415
* State Farm Mutual Ins. Co.	1890	1822	3120	3157	2600	2474
Teachers Insurance Co.	2417	2417	4600	4600	3204	4592
* Travelers Property Casualty Insurance Co.	4023	3970	6283	6710	6028	5329
United Services Automobile Association	1806	1718	2619	2590	2311	2279
* Unitrin Safeguard Insurance Co.	2491	2340	4081	4774	3441	3425
USAA Casualty Insurance Co.	1979	1803	2784	2754	2487	2499
USAA General Indemnity Co.	2081	1959	3082	3118	2660	2662
* Vault Recipricol Exchange	5024	5024	6871	6871	6204	6019

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

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

Scenario 7: Single Male, Age 40

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	2398	2495	2394	2531	2706
* AIG Property Casualty Co.	3186	3239	1724	3186	3306
* Allstate Indemnity Co.	2447	2571	2295	2628	2907
American Family Connect P & C Ins. Co.	2014	2458	1824	2178	2082
American National Property & Casualty Co.	3168	3390	2978	3308	3414
American States Preferred Insurance Co.	3146	3505	2975	3377	3825
* Amica Mutual Insurance Co.	2473	2473	2195	2473	2415
* Amica Property and Casualty Insurance Co.	3202	3202	2841	3202	3134
Berkley Insurance Co.	2836	2598	1882	2936	2978
* Branch Insurance Exchange	3178	3674	2736	4388	4276
* Brethren Mutual	2712	3114	2417	2995	2830
* Chubb National Insurance Co.	3976	5390	3617	5285	4322
Cincinnati Casualty Co.	3110	3430	2600	2885	3182
Cincinnati Insurance Co.	2162	2425	1960	2350	2234
* Clearcover Insurance Co.	8826	9194	6711	9194	9482
* CSAA General Insurance Co.	1846	2338	1812	2232	2159
Cumberland Insurance Co. Inc.	1676	1757	1543	1757	1736
* Dairyland Insurance Co.	9710	9078	8327	9463	11688
Elephant Insurance Co.	5157	4650	4830	5744	6527
* Encompass Home/Auto Insurance Co.	2533	2841	2394	2618	2852
Erie Insurance Exchange	2767	2847	2382	2836	2921
Farmers Casualty Insurance Co.	3240	3779	3085	3387	2916
Farmers Direct P & C Insurance Co.	3538	3802	2802	3802	3120
Farmers Group Property & Casualty Ins. Co.	3560	3994	3400	4178	4208
Farmers Insurance Exchange	2570	2608	2248	2574	2894
* Foremost Insurance Co.	3791	3992	3894	4050	4199
Garrison Property & Casualty Ins. Co.	2374	2624	2080	2451	2388
* GEICO Secure Co.	2470	2393	2161	2444	2712
Hartford Insurance Company of the Southeast	3742	4000	3214	3754	3864

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

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



Scenario 7: Single Male, Age 40

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	1845	2012	1671	1976	1847
Horace Mann Property & Casualty Ins. Co.	2224	2417	1942	2547	2211
* Integon Indemnity Co.	4108	3855	3387	5145	5090
Liberty Mutual Insurance Co.	3686	3881	3375	3671	3838
Liberty Mutual Personal Insurance Co.	3407	3580	3128	3392	3543
Maryland Auto Insurance Fund	5550	5326	4974	5873	6084
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2004	2163	1856	2129	2358
* National General Assurance Co.	6316	6485	5321	6532	6728
* Nationwide Property & Casualty Co.	3189	3497	2824	2759	3558
* NJM Insurance Co.	1458	1439	1376	1553	1693
Noblr Insurance Exchange	2254	2063	1975	2475	2393
Penn National Insurance Co.	3490	3363	2967	3632	3863
Privilege Underwriters Reciprocal Exch.	4367	4969	2212	4367	5835
* Progressive Select Insurance Co.	1273	1373	1263	1343	1380
* Progressive Specialty Insurance Co.	1689	1829	1675	1824	1889
Root Insurance Co.	3962	4420	3584	3970	4334
* Selective Ins. Co. of South Carolina	3551	4092	3146	3852	3650
Southern Insurance Co. of VA	2983	3080	2566	3116	3550
* State Farm Fire & Casualty Co.	2930	3222	2718	2968	3325
* State Farm Mutual Ins. Co.	1645	1813	1514	1669	1878
Teachers Insurance Co.	2303	2591	2071	2661	2417
* Travelers Property Casualty Insurance Co.	4134	4286	3462	4068	4337
United Services Automobile Association	1775	1804	1592	1728	1759
* Unitrin Safeguard Insurance Co.	2279	2584	1904	2349	2592
USAA Casualty Insurance Co.	1795	1997	1704	1873	1886
USAA General Indemnity Co.	2074	2220	1818	2064	1996
* Vault Recipricol Exchange	5593	6243	2797	5593	5593

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

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

February 2025

Scenario 8: Single Female, Age 40

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2873	2634	4432	4894	3716	3309
* AIG Property Casualty Co.	2538	2538	3587	3587	2979	2979
* Allstate Indemnity Co.	1845	1798	3116	3131	2277	2895
American Family Connect P & C Ins. Co.	1816	1640	3004	2984	2668	2552
American National Property & Casualty Co.	1552	1530	2724	2726	2120	2150
American States Preferred Insurance Co.	1798	1891	2871	3752	2793	2362
* Amica Mutual Insurance Co.	1762	1762	3463	3463	2814	2814
* Amica Property and Casualty Insurance Co.	2289	2289	4495	4495	3655	3655
Berkley Insurance Co.	1398	1384	1885	2181	1757	1756
* Branch Insurance Exchange	3338	3236	5340	5770	4540	3838
* Brethren Mutual	2069	1704	3775	3924	3480	2743
* Chubb National Insurance Co.	2494	2147	3707	3768	3087	3085
Cincinnati Casualty Co.	1713	1562	2529	2670	2401	2416
Cincinnati Insurance Co.	1401	1401	2712	2712	2136	2187
* Clearcover Insurance Co.	1508	1508	3049	3567	2303	2042
* CSAA General Insurance Co.	1418	1216	1939	2370	1708	1862
Cumberland Insurance Co. Inc.	1436	1436	3639	3024	2200	2281
* Dairyland Insurance Co.	7210	6972	12623	16591	10318	10426
Elephant Insurance Co.	3504	3659	5538	7559	5309	4807
* Encompass Home/Auto Insurance Co.	1788	1584	2484	3438	2414	2071
Erie Insurance Exchange	1696	1696	2932	2834	2292	2091
* Farmers Casualty Insurance Co.	2037	2489	3015	3870	2519	3007
* Farmers Direct P & C Insurance Co.	2236	2236	3716	3264	2848	2548
* Farmers Group Property & Casualty Ins. Co.	2872	2872	4980	5254	4590	3914
* Farmers Insurance Exchange	1804	1740	3248	3594	2830	2586
* Foremost Insurance Co.	3152	3058	4370	4748	4007	3601
Garrison Property & Casualty Ins. Co.	1855	1707	2706	2726	2345	2184
* GEICO Secure Co.	1373	1318	2613	2429	1999	1769
Hartford Insurance Company of the Southeast	3176	3082	4486	5004	4178	3952

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

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

**Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Insurance Co.	1167	1167	1849	1849	1568	1498
* Horace Mann Property & Casualty Ins. Co.	1402	1402	2730	2730	1892	2109
* Integon Indemnity Co.	2995	2798	5455	5455	3942	4157
Liberty Mutual Insurance Co.	3081	2886	4029	4249	3504	3591
Liberty Mutual Personal Insurance Co.	2862	2687	3716	3913	3244	3323
Maryland Auto Insurance Fund	5824	5824	7688	8092	7214	6440
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1342	1342	1856	2552	1856	1856
* National General Assurance Co.	2825	2825	3805	5104	3609	3745
* Nationwide Property & Casualty Co.	1838	2222	3865	3988	3734	2923
* NJM Insurance Co.	1082	1068	1536	1536	1381	1536
Noblr Insurance Exchange	1244	1201	1881	2041	1646	1399
* Penn National Insurance Co.	2172	2027	3657	4033	2616	2477
Privilege Underwriters Reciprocal Exch.	1739	1986	2653	2653	2330	1738
* Progressive Select Insurance Co.	932	874	1313	1417	1152	1131
* Progressive Specialty Insurance Co.	1260	1156	1918	2103	1618	1595
Root Insurance Co.	2618	2470	4374	4682	3722	3492
* Selective Ins. Co. of South Carolina	1866	1677	3281	3231	2604	2520
Southern Insurance Co. of VA	1513	1573	2896	2910	2272	1823
* State Farm Fire & Casualty Co.	2951	2870	4667	4732	3948	3761
* State Farm Mutual Ins. Co.	1627	1575	2633	2673	2213	2110
* Teachers Insurance Co.	1528	1528	2841	2841	2013	2815
* Travelers Property Casualty Insurance Co.	1900	1877	2906	3103	2796	2476
United Services Automobile Association	1266	1208	1803	1784	1597	1584
* Unitrin Safeguard Insurance Co.	1570	1483	2535	2950	2155	2135
USAA Casualty Insurance Co.	1438	1315	1995	1969	1785	1801
USAA General Indemnity Co.	1556	1471	2279	2301	1976	1973
* Vault Recipricol Exchange	2950	2950	4010	4010	3633	3519

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

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

Scenario 8: Single Female, Age 40

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	2561	2655	2562	2689	2840
* AIG Property Casualty Co.	2784	2848	1502	2784	2883
* Allstate Indemnity Co.	1615	1684	1528	1716	1874
American Family Connect P & C Ins. Co.	1688	2058	1532	1822	1746
American National Property & Casualty Co.	1476	1582	1392	1538	1592
American States Preferred Insurance Co.	1687	1883	1602	1827	2019
* Amica Mutual Insurance Co.	2072	2072	1832	2072	2036
* Amica Property and Casualty Insurance Co.	2688	2688	2376	2688	2645
Berkley Insurance Co.	1451	1334	993	1491	1509
* Branch Insurance Exchange	2586	3010	2242	3546	3442
* Brethren Mutual	1667	1892	1485	1825	1725
* Chubb National Insurance Co.	2034	2736	1857	2690	2212
Cincinnati Casualty Co.	1668	1831	1401	1535	1707
Cincinnati Insurance Co.	1435	1591	1299	1553	1481
* Clearcover Insurance Co.	1572	1633	1190	1633	1647
* CSAA General Insurance Co.	1125	1409	1107	1347	1306
Cumberland Insurance Co. Inc.	1236	1294	1145	1294	1276
* Dairyland Insurance Co.	6661	6222	5706	6504	8050
Elephant Insurance Co.	2897	2680	2770	3251	3673
* Encompass Home/Auto Insurance Co.	1639	1812	1555	1684	1825
Erie Insurance Exchange	1664	1713	1465	1685	1720
* Farmers Casualty Insurance Co.	2148	2494	2055	2247	1945
* Farmers Direct P & C Insurance Co.	2360	2522	1860	2522	2102
* Farmers Group Property & Casualty Ins. Co.	2412	2730	2330	2828	2816
* Farmers Insurance Exchange	1806	1822	1602	1784	1992
* Foremost Insurance Co.	2941	3092	3056	3142	3177
Garrison Property & Casualty Ins. Co.	1770	1945	1548	1818	1769
* GEICO Secure Co.	1430	1388	1258	1417	1566
Hartford Insurance Company of the Southeast	3102	3312	2682	3108	3196

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

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

Scenario 8: Single Female, Age 40

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Insurance Co.	1172	1269	1064	1256	1177
* Horace Mann Property & Casualty Ins. Co.	1413	1516	1232	1603	1402
* Integon Indemnity Co.	2879	2717	2385	3487	3430
Liberty Mutual Insurance Co.	2884	3033	2672	2873	2996
Liberty Mutual Personal Insurance Co.	2686	2820	2494	2674	2785
Maryland Auto Insurance Fund	5558	5340	4992	5908	6123
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1217	1312	1131	1301	1438
* National General Assurance Co.	2756	2826	2349	2835	2911
* Nationwide Property & Casualty Co.	2124	2351	1919	1859	2392
* NJM Insurance Co.	960	946	915	1011	1079
Noblr Insurance Exchange	1241	1121	1074	1307	1274
* Penn National Insurance Co.	2019	1949	1727	2088	2217
Privilege Underwriters Reciprocal Exch.	2165	2537	1096	2165	2864
* Progressive Select Insurance Co.	861	918	873	918	944
* Progressive Specialty Insurance Co.	1091	1203	1128	1227	1276
Root Insurance Co.	2492	2758	2270	2492	2720
* Selective Ins. Co. of South Carolina	1780	2014	1570	1881	1801
Southern Insurance Co. of VA	1530	1575	1321	1598	1799
* State Farm Fire & Casualty Co.	2550	2792	2352	2560	2866
* State Farm Mutual Ins. Co.	1432	1571	1311	1440	1620
* Teachers Insurance Co.	1459	1616	1305	1670	1528
* Travelers Property Casualty Insurance Co.	1953	2021	1660	1922	2047
United Services Automobile Association	1256	1268	1123	1212	1232
* Unitrin Safeguard Insurance Co.	1443	1622	1218	1489	1639
USAA Casualty Insurance Co.	1316	1451	1245	1362	1369
USAA General Indemnity Co.	1563	1661	1369	1545	1496
* Vault Recipricol Exchange	3268	3697	1635	3268	3268

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

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

February 2025

Scenario 9: Single Male, Age 50

**Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	3283	3045	4845	5353	4194	3739
* AIG Property Casualty Co.	2937	2937	4060	4060	3388	3388
* Allstate Indemnity Co.	2663	2586	4444	4472	3280	4105
American Family Connect P & C Ins. Co.	2686	2434	4398	4368	3952	3738
American National Property & Casualty Co.	1914	1888	3268	3270	2574	2600
American States Preferred Insurance Co.	3265	3440	5034	6582	5006	4224
* Amica Mutual Insurance Co.	2435	2435	4798	4798	3865	3865
* Amica Property and Casualty Insurance Co.	3137	3137	6192	6192	4986	4986
Berkley Insurance Co.	1865	1859	2430	2780	2297	2293
* Branch Insurance Exchange	4976	4840	8028	8680	6778	5754
* Brethren Mutual	2559	2115	4613	4803	4283	3348
* Chubb National Insurance Co.	3765	3243	5583	5649	4653	4644
Cincinnati Casualty Co.	2651	2434	3941	4173	3726	3778
Cincinnati Insurance Co.	1950	1950	3692	3692	2915	2973
* Clearcover Insurance Co.	2798	2798	5739	6745	4329	3803
* CSAA General Insurance Co.	2152	1822	3029	3729	2682	2915
Cumberland Insurance Co. Inc.	1585	1585	4057	3362	2443	2492
* Dairyland Insurance Co.	9480	9201	16039	20824	13332	13370
Elephant Insurance Co.	5265	5519	8119	11250	7886	7125
* Encompass Home/Auto Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
Erie Insurance Exchange	1983	1983	3442	3323	2691	2463
* Farmers Casualty Insurance Co.	3136	3860	4628	6079	3839	4567
* Farmers Direct P & C Insurance Co.	3486	3486	5814	5098	4442	4046
* Farmers Group Property & Casualty Ins. Co.	4066	4066	6894	7362	6576	5438
* Farmers Insurance Exchange	2910	2812	4720	5242	4246	3984
* Foremost Insurance Co.	3493	3388	4771	5177	4419	3968
Garrison Property & Casualty Ins. Co.	2673	2446	3861	3890	3323	3136
* GEICO Secure Co.	2208	2122	4169	3879	3210	2834
Hartford Insurance Company of the Southeast	1854	2502	2632	4140	3430	2326

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

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

February 2025

Scenario 9: Single Male, Age 50

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Insurance Co.	1914	1914	2924	2924	2515	2403
* Horace Mann Property & Casualty Ins. Co.	2276	2276	4222	4222	3002	3352
* Integon Indemnity Co.	3341	3138	6133	6133	4406	4653
Liberty Mutual Insurance Co.	4498	4272	5595	5853	4993	5091
Liberty Mutual Personal Insurance Co.	4225	4021	5212	5447	4669	4761
Maryland Auto Insurance Fund	10350	10350	13353	14132	12696	11084
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1576	1576	2187	3008	2187	2187
* National General Assurance Co.	3991	3991	5417	7345	5136	5334
* Nationwide Property & Casualty Co.	2482	3015	5112	5356	5021	3946
* NJM Insurance Co.	1762	1746	2447	2447	2251	2447
Noblr Insurance Exchange	1291	1284	1955	2156	1698	1466
* Penn National Insurance Co.	2974	2762	4951	5453	4010	3794
Privilege Underwriters Reciprocal Exch.	1846	2055	2815	2815	2472	1810
* Progressive Select Insurance Co.	1400	1318	1938	2093	1750	1672
* Progressive Specialty Insurance Co.	1818	1686	2653	2914	2311	2241
Root Insurance Co.	3550	3408	5846	6302	5130	4774
* Selective Ins. Co. of South Carolina	2560	2321	4488	4436	3573	3461
Southern Insurance Co. of VA	2241	2340	4205	4212	3287	2662
* State Farm Fire & Casualty Co.	3925	3802	6132	6223	5210	4988
* State Farm Mutual Ins. Co.	2367	2279	3813	3876	3210	3076
* Teachers Insurance Co.	2458	2458	4370	4370	3177	4419
* Travelers Property Casualty Insurance Co.	2770	2760	4170	4438	4030	3595
United Services Automobile Association	1878	1785	2654	2627	2335	2313
* Unitrin Safeguard Insurance Co.	2216	2096	3595	4153	3029	3008
USAA Casualty Insurance Co.	2032	1855	2800	2775	2489	2515
USAA General Indemnity Co.	2224	2098	3223	3268	2783	2796
* Vault Recipricol Exchange	4486	4486	6131	6131	5535	5370

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

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

Scenario 9: Single Male, Age 50

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	3047	3071	3032	3129	3265
* Allstate Indemnity Co.	2323	2401	2162	2452	2716
American Family Connect P & C Ins. Co.	2570	3118	2270	2722	2590
American National Property & Casualty Co.	1850	1968	1744	1924	1960
American States Preferred Insurance Co.	3097	3381	2941	3277	3674
* Amica Mutual Insurance Co.	2900	2900	2584	2900	2795
* Amica Property and Casualty Insurance Co.	3726	3726	3318	3726	3607
Berkley Insurance Co.	1938	1787	1368	1978	1994
* Branch Insurance Exchange	3812	4474	3310	5324	5154
* Brethren Mutual	2082	2329	1868	2266	2147
* Chubb National Insurance Co.	3091	4127	2798	4069	3353
Cincinnati Casualty Co.	2631	2920	2204	2412	2668
Cincinnati Insurance Co.	1956	2169	1774	2104	2035
* Clearcover Insurance Co.	2921	3051	2209	3051	3060
* CSAA General Insurance Co.	1677	2146	1620	2041	1987
Cumberland Insurance Co. Inc.	1372	1437	1289	1437	1416
* Dairyland Insurance Co.	8842	8308	7643	8609	10541
Elephant Insurance Co.	4402	4022	4199	4846	5522
* Encompass Home/Auto Insurance Co.	n/a	n/a	n/a	n/a	n/a
Erie Insurance Exchange	1934	1981	1695	1968	2011
* Farmers Casualty Insurance Co.	3320	3830	3159	3408	2950
* Farmers Direct P & C Insurance Co.	3742	3952	2932	3952	3218
* Farmers Group Property & Casualty Ins. Co.	3506	3880	3304	4052	4036
* Farmers Insurance Exchange	2858	2880	2540	2928	3206
* Foremost Insurance Co.	3302	3438	3421	3496	3517
Garrison Property & Casualty Ins. Co.	2525	2755	2213	2581	2533
* GEICO Secure Co.	2314	2245	2028	2292	2520
Hartford Insurance Company of the Southeast	1808	1936	1550	1812	2590

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

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



Scenario 9: Single Male, Age 50

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Insurance Co.	1935	2077	1765	2049	1930
* Horace Mann Property & Casualty Ins. Co.	2292	2471	2021	2589	2276
* Integon Indemnity Co.	3225	3061	2669	3916	3841
Liberty Mutual Insurance Co.	4263	4437	4005	4247	4397
Liberty Mutual Personal Insurance Co.	4012	4177	3783	3999	4137
Maryland Auto Insurance Fund	9816	9366	8649	10483	10908
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1422	1526	1319	1528	1689
* National General Assurance Co.	3891	3991	3292	4000	4119
* Nationwide Property & Casualty Co.	2970	3238	2685	2590	3200
* NJM Insurance Co.	1540	1515	1453	1628	1730
Noblr Insurance Exchange	1308	1196	1171	1388	1338
* Penn National Insurance Co.	2758	2671	2376	2825	2992
Privilege Underwriters Reciprocal Exch.	2283	2554	1161	2283	3066
* Progressive Select Insurance Co.	1361	1464	1339	1404	1421
* Progressive Specialty Insurance Co.	1689	1833	1670	1801	1841
Root Insurance Co.	3426	3798	3102	3384	3702
* Selective Ins. Co. of South Carolina	2440	2743	2168	2576	2478
Southern Insurance Co. of VA	2278	2341	1975	2377	2647
* State Farm Fire & Casualty Co.	3355	3656	3083	3375	3767
* State Farm Mutual Ins. Co.	2070	2264	1885	2088	2344
* Teachers Insurance Co.	2356	2609	2125	2683	2458
* Travelers Property Casualty Insurance Co.	2896	2982	2503	2844	2997
United Services Automobile Association	1836	1857	1659	1784	1826
* Unitrin Safeguard Insurance Co.	2033	2279	1714	2095	2311
USAA Casualty Insurance Co.	1853	2030	1760	1920	1940
USAA General Indemnity Co.	2220	2343	1952	2193	2141
* Vault Recipricol Exchange	4990	5585	2500	4990	4990

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

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

February 2025

Scenario 10: Single Male, Age 50

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2912	2718	4299	4766	3714	3329
* AIG Property Casualty Co.	2279	2279	3142	3142	2630	2630
* Allstate Indemnity Co.	1750	1705	2605	2621	2051	2422
American Family Connect P & C Ins. Co.	1954	1784	3188	3166	2862	2714
American National Property & Casualty Co.	1564	1544	2624	2626	2104	2108
American States Preferred Insurance Co.	1783	1866	2671	3448	2672	2275
* Amica Mutual Insurance Co.	1854	1854	3604	3604	2956	2956
* Amica Property and Casualty Insurance Co.	2401	2401	4668	4668	3829	3829
Berkley Insurance Co.	1338	1328	1767	2037	1668	1666
* Branch Insurance Exchange	3540	3436	5586	5992	4756	4054
* Brethren Mutual	2402	1982	4317	4491	3984	3146
* Chubb National Insurance Co.	2627	2260	3892	3945	3249	3244
Cincinnati Casualty Co.	2149	1980	3186	3382	3023	3048
Cincinnati Insurance Co.	1731	1731	3280	3280	2598	2657
* Clearcover Insurance Co.	1783	1783	3561	4174	2688	2399
* CSAA General Insurance Co.	1440	1241	1971	2388	1742	1880
Cumberland Insurance Co. Inc.	1693	1693	4104	3408	2543	2621
* Dairyland Insurance Co.	6179	5998	10306	13304	8611	8624
Elephant Insurance Co.	5169	5419	7979	11047	7744	6991
* Encompass Home/Auto Insurance Co.	1925	1698	2715	3726	2590	2231
Erie Insurance Exchange	1259	1259	2209	2128	1719	1571
* Farmers Casualty Insurance Co.	2736	3304	3960	5101	3332	3954
* Farmers Direct P & C Insurance Co.	2722	2722	4478	3904	3448	3086
* Farmers Group Property & Casualty Ins. Co.	4240	4240	6968	7368	6682	5496
* Farmers Insurance Exchange	3268	3146	5634	6270	4958	4654
* Foremost Insurance Co.	3094	2995	4343	4800	3902	3558
Garrison Property & Casualty Ins. Co.	1734	1585	2513	2528	2158	2032
* GEICO Secure Co.	1483	1424	2758	2560	2138	1885
Hartford Insurance Company of the Southeast	3974	3860	5604	6242	5194	4952

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

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

February 2025

Scenario 10: Single Male, Age 50

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Insurance Co.	1249	1249	1900	1900	1642	1570
* Horace Mann Property & Casualty Ins. Co.	1497	1497	2785	2785	1987	2222
* Integon Indemnity Co.	3169	2984	5679	5679	4161	4359
Liberty Mutual Insurance Co.	2815	2651	3635	3829	3169	3261
Liberty Mutual Personal Insurance Co.	2623	2474	3361	3538	2941	3025
Maryland Auto Insurance Fund	5373	5373	6918	7309	6570	5772
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1288	1288	1785	2464	1785	1785
* National General Assurance Co.	2982	2982	3989	5316	3767	3931
* Nationwide Property & Casualty Co.	2289	2791	4610	4781	4558	3592
* NJM Insurance Co.	1055	1039	1434	1434	1322	1434
Noblr Insurance Exchange	1708	1683	2596	2728	2246	1906
* Penn National Insurance Co.	1949	1820	3281	3615	2347	2208
Privilege Underwriters Reciprocal Exch.	2123	2379	3245	3245	2853	2097
* Progressive Select Insurance Co.	1105	1047	1490	1599	1348	1305
* Progressive Specialty Insurance Co.	1667	1547	2427	2665	2110	2054
Root Insurance Co.	2464	2352	3920	4196	3438	3232
* Selective Ins. Co. of South Carolina	2228	2041	3863	3808	3085	2979
Southern Insurance Co. of VA	1822	1900	3463	3464	2694	2171
* State Farm Fire & Casualty Co.	3193	3097	5001	5087	4254	4078
* State Farm Mutual Ins. Co.	1794	1731	2873	2926	2428	2330
* Teachers Insurance Co.	1620	1620	2876	2876	2097	2947
* Travelers Property Casualty Insurance Co.	2069	2062	3068	3260	2967	2652
United Services Automobile Association	1246	1183	1772	1753	1555	1542
* Unitrin Safeguard Insurance Co.	1898	1799	2982	3456	2563	2530
USAA Casualty Insurance Co.	1351	1231	1871	1853	1659	1679
USAA General Indemnity Co.	1477	1393	2152	2181	1854	1862
* Vault Recipricol Exchange	3941	3941	5349	5349	4857	4704

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

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

Scenario 10: Single Male, Age 50

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	2650	2692	2649	2760	2894
* AIG Property Casualty Co.	2473	2548	1348	2473	2561
* Allstate Indemnity Co.	1573	1597	1471	1625	1780
American Family Connect P & C Ins. Co.	1872	2252	1664	1984	1894
American National Property & Casualty Co.	1524	1624	1448	1588	1604
American States Preferred Insurance Co.	1696	1845	1616	1786	1997
* Amica Mutual Insurance Co.	2220	2220	1982	2220	2143
* Amica Property and Casualty Insurance Co.	2870	2870	2560	2870	2775
Berkley Insurance Co.	1389	1273	956	1420	1436
* Branch Insurance Exchange	2746	3176	2404	3766	3662
* Brethren Mutual	1971	2196	1749	2138	2016
* Chubb National Insurance Co.	2156	2896	1951	2846	2333
Cincinnati Casualty Co.	2140	2366	1796	1952	2165
Cincinnati Insurance Co.	1743	1960	1588	1888	1812
* Clearcover Insurance Co.	1871	1927	1401	1927	1948
* CSAA General Insurance Co.	1155	1437	1140	1378	1340
Cumberland Insurance Co. Inc.	1465	1534	1370	1534	1506
* Dairyland Insurance Co.	5749	5397	4997	5623	6850
Elephant Insurance Co.	4319	3955	4128	4759	5428
* Encompass Home/Auto Insurance Co.	1772	1972	1684	1796	1963
Erie Insurance Exchange	1231	1255	1074	1248	1281
* Farmers Casualty Insurance Co.	2866	3322	2767	2985	2610
* Farmers Direct P & C Insurance Co.	2874	3056	2270	3056	2546
* Farmers Group Property & Casualty Ins. Co.	3630	4056	3498	4214	4144
* Farmers Insurance Exchange	3138	3144	2744	3230	3594
* Foremost Insurance Co.	2809	2933	2894	3010	3110
Garrison Property & Casualty Ins. Co.	1637	1787	1431	1672	1641
* GEICO Secure Co.	1557	1510	1367	1548	1688
Hartford Insurance Company of the Southeast	3898	4152	3356	3894	3990

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

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

Scenario 10: Single Male, Age 50

Greater Baltimore Suburban area Rates Effective as of 2/1/2025						
	21784	21921	21701	21014	21044	
Insurer	Carroll	Cecil	Frederick	Harford	Howard	
* Horace Mann Insurance Co.	1266	1362	1152	1341	1262	
* Horace Mann Property & Casualty Ins. Co.	1519	1650	1336	1723	1497	
* Integon Indemnity Co.	3066	2899	2537	3695	3628	
Liberty Mutual Insurance Co.	2634	2771	2461	2625	2742	
Liberty Mutual Personal Insurance Co.	2461	2584	2306	2450	2555	
Maryland Auto Insurance Fund	5102	4877	4511	5435	5649	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	
* Mutual Benefit Insurance Co.	1175	1265	1088	1255	1382	
* National General Assurance Co.	2908	2979	2488	2990	3075	
* Nationwide Property & Casualty Co.	2744	2978	2514	2393	2969	
* NJM Insurance Co.	939	921	894	984	1045	
Noblr Insurance Exchange	1678	1515	1480	1813	1735	
* Penn National Insurance Co.	1808	1743	1552	1871	1983	
Privilege Underwriters Reciprocal Exch.	2642	2982	1326	2642	3579	
* Progressive Select Insurance Co.	1067	1139	1056	1105	1119	
* Progressive Specialty Insurance Co.	1539	1661	1526	1650	1688	
Root Insurance Co.	2364	2600	2162	2352	2546	
* Selective Ins. Co. of South Carolina	2158	2420	1904	2268	2177	
Southern Insurance Co. of VA	1855	1905	1594	1939	2166	
* State Farm Fire & Casualty Co.	2778	3034	2546	2790	3121	
* State Farm Mutual Ins. Co.	1584	1734	1442	1596	1791	
* Teachers Insurance Co.	1558	1741	1404	1782	1620	
* Travelers Property Casualty Insurance Co.	2149	2204	1868	2114	2224	
United Services Automobile Association	1219	1231	1097	1181	1210	
* Unitrin Safeguard Insurance Co.	1750	1945	1472	1804	1977	
USAA Casualty Insurance Co.	1230	1349	1166	1274	1287	
USAA General Indemnity Co.	1476	1557	1294	1456	1421	
* Vault Recipricol Exchange	4366	4948	2174	4366	4366	

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

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

February 2025

Scenario 11: Single Female, Age 50

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2984	2668	4645	5111	3861	3397
* AIG Property Casualty Co.	2783	2783	3939	3939	3263	3263
* Allstate Indemnity Co.	3032	2941	5402	5436	3847	4979
American Family Connect P & C Ins. Co.	2262	2004	3778	3744	3318	3176
American National Property & Casualty Co.	3474	3424	6190	6192	4760	4834
American States Preferred Insurance Co.	3029	3157	4867	6342	4750	4052
* Amica Mutual Insurance Co.	1714	1714	3412	3412	2764	2764
* Amica Property and Casualty Insurance Co.	2198	2198	4383	4383	3548	3548
Berkley Insurance Co.	2408	2368	3332	3887	3069	3066
* Branch Insurance Exchange	4860	4722	7996	8640	6682	5668
* Brethren Mutual	3101	2540	5701	5919	5244	4127
* Chubb National Insurance Co.	4299	3676	6432	6586	5382	5394
Cincinnati Casualty Co.	3070	2764	4605	4830	4315	4440
Cincinnati Insurance Co.	2173	2173	4175	4175	3304	3388
* Clearcover Insurance Co.	7808	7808	17452	20509	12619	11107
* CSAA General Insurance Co.	2785	2356	3985	4844	3435	3798
Cumberland Insurance Co. Inc.	2149	2149	5405	4503	3280	3443
* Dairyland Insurance Co.	8781	8472	15630	20663	12675	12872
Elephant Insurance Co.	6574	6874	10562	14528	10142	9217
* Encompass Home/Auto Insurance Co.	3607	3137	4953	7098	5007	4247
Erie Insurance Exchange	2952	2952	5332	5130	4089	3750
Farmers Casualty Insurance Co.	3502	4347	5372	6903	4419	5260
Farmers Direct P & C Insurance Co.	3374	3374	5602	4978	4312	3906
Farmers Group Property & Casualty Ins. Co.	4928	4928	8822	9384	8080	6958
Farmers Insurance Exchange	4204	4038	8410	9348	7012	6366
* Foremost Insurance Co.	4548	4322	6850	7587	5886	5317
Garrison Property & Casualty Ins. Co.	2593	2357	3836	3896	3301	3109
* GEICO Secure Co.	2439	2359	4884	4536	3684	3245
Hartford Insurance Company of the Southeast	3680	3586	5170	5768	4838	4566

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

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

**Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	1695	1695	2812	2812	2338	2231
Horace Mann Property & Casualty Ins. Co.	2087	2087	4409	4409	2905	3273
* Integon Indemnity Co.	4465	4122	8536	8536	5961	6366
Liberty Mutual Insurance Co.	2507	2349	3266	3438	2830	2917
Liberty Mutual Personal Insurance Co.	2345	2203	3028	3181	2636	2714
Maryland Auto Insurance Fund	5540	5540	7043	7428	6691	5937
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1797	1797	2552	3572	2552	2552
* National General Assurance Co.	8565	8565	11562	15567	10896	11385
* Nationwide Property & Casualty Co.	3457	4202	7383	7582	7159	5565
* NJM Insurance Co.	1642	1617	2471	2471	2166	2471
Noblr Insurance Exchange	2269	2209	3601	3931	3079	2609
Penn National Insurance Co.	3777	3549	6450	6803	5129	4934
Privilege Underwriters Reciprocal Exch.	2578	2871	3922	3922	3449	2517
* Progressive Select Insurance Co.	1903	1753	2913	3282	2425	2477
* Progressive Specialty Insurance Co.	2484	2251	4058	4604	3255	3313
Root Insurance Co.	4034	3756	6928	7436	5842	5512
* Selective Ins. Co. of South Carolina	3407	3004	5986	5892	4739	4628
Southern Insurance Co. of VA	3027	3138	5940	5976	4652	3699
* State Farm Fire & Casualty Co.	4087	3935	6670	6746	5573	5310
* State Farm Mutual Ins. Co.	2300	2204	3817	3867	3176	3032
Teachers Insurance Co.	2289	2289	4597	4597	3097	4424
* Travelers Property Casualty Insurance Co.	3258	3211	5091	5428	4881	4316
United Services Automobile Association	1837	1738	2680	2653	2342	2313
* Unitrin Safeguard Insurance Co.	3089	2888	5063	5950	4266	4257
USAA Casualty Insurance Co.	1941	1758	2740	2723	2430	2450
USAA General Indemnity Co.	2106	1976	3147	3208	2698	2708
* Vault Recipricol Exchange	3998	3998	5472	5472	4933	4784

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

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

Scenario 11: Single Female, Age 50

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	2752	2768	2700	2775	2942
* AIG Property Casualty Co.	3053	3095	1659	3053	3172
* Allstate Indemnity Co.	2603	2728	2424	2791	3099
American Family Connect P & C Ins. Co.	2072	2560	1870	2248	2138
American National Property & Casualty Co.	3298	3520	3094	3436	3560
American States Preferred Insurance Co.	2784	3148	2614	3049	3432
* Amica Mutual Insurance Co.	2009	2009	1763	2009	1974
* Amica Property and Casualty Insurance Co.	2575	2575	2257	2575	2534
Berkley Insurance Co.	2485	2273	1659	2571	2612
* Branch Insurance Exchange	3744	4352	3240	5186	5046
* Brethren Mutual	2483	2832	2206	2723	2572
* Chubb National Insurance Co.	3514	4754	3174	4674	3816
Cincinnati Casualty Co.	2967	3285	2459	2751	3044
Cincinnati Insurance Co.	2157	2422	1942	2352	2249
* Clearcover Insurance Co.	8281	8818	6186	8818	8888
* CSAA General Insurance Co.	2157	2746	2100	2604	2566
Cumberland Insurance Co. Inc.	1845	1938	1702	1938	1910
* Dairyland Insurance Co.	8118	7545	6899	7886	9820
Elephant Insurance Co.	5437	4960	5170	6102	6911
* Encompass Home/Auto Insurance Co.	3287	3685	3093	3353	3681
Erie Insurance Exchange	2849	2924	2459	2908	2994
Farmers Casualty Insurance Co.	3720	4339	3506	3886	3320
Farmers Direct P & C Insurance Co.	3548	3816	2816	3816	3142
Farmers Group Property & Casualty Ins. Co.	4140	4642	3910	4852	4896
Farmers Insurance Exchange	4120	4184	3578	4132	4678
* Foremost Insurance Co.	4065	4292	4149	4347	4602
Garrison Property & Casualty Ins. Co.	2456	2719	2131	2529	2453
* GEICO Secure Co.	2513	2494	2215	2514	2822
Hartford Insurance Company of the Southeast	3652	3870	3138	3626	3716

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

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



Scenario 11: Single Female, Age 50

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	1691	1842	1517	1828	1716
Horace Mann Property & Casualty Ins. Co.	2107	2222	1785	2376	2087
* Integon Indemnity Co.	4246	4009	3509	5230	5173
Liberty Mutual Insurance Co.	2331	2459	2182	2342	2437
Liberty Mutual Personal Insurance Co.	2187	2303	2054	2196	2281
Maryland Auto Insurance Fund	5284	5070	4737	5613	5824
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1620	1742	1494	1743	1931
* National General Assurance Co.	8333	8550	7078	8584	8836
* Nationwide Property & Casualty Co.	4013	4383	3559	3477	4488
* NJM Insurance Co.	1430	1411	1355	1522	1645
Noblr Insurance Exchange	2265	2084	1961	2431	2324
Penn National Insurance Co.	3340	3222	2838	3480	3696
Privilege Underwriters Reciprocal Exch.	3178	3572	1617	3178	4221
* Progressive Select Insurance Co.	1676	1728	1762	1864	1937
* Progressive Specialty Insurance Co.	2088	2211	2185	2363	2531
Root Insurance Co.	3810	4252	3428	3816	4172
* Selective Ins. Co. of South Carolina	3177	3662	2798	3432	3246
Southern Insurance Co. of VA	3048	3148	2617	3187	3622
* State Farm Fire & Casualty Co.	3510	3851	3228	3558	3995
* State Farm Mutual Ins. Co.	2005	2203	1830	2037	2294
Teachers Insurance Co.	2182	2382	1901	2479	2289
* Travelers Property Casualty Insurance Co.	3346	3473	2802	3294	3515
United Services Automobile Association	1799	1843	1604	1754	1784
* Unitrin Safeguard Insurance Co.	2817	3202	2353	2912	3217
USAA Casualty Insurance Co.	1764	1965	1661	1845	1846
USAA General Indemnity Co.	2115	2261	1829	2090	2023
* Vault Recipricol Exchange	4449	4958	2238	4449	4449

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

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

February 2025

Scenario 12: Single Male, Age 65

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2089	1938	3178	3560	2657	2416
* AIG Property Casualty Co.	1451	1451	2053	2053	1668	1668
* Allstate Indemnity Co.	2021	1967	3124	3143	2406	2897
American Family Connect P & C Ins. Co.	1396	1194	2258	2248	2042	1960
American National Property & Casualty Co.	1076	1058	1902	1904	1454	1490
American States Preferred Insurance Co.	1602	1656	2416	3086	2395	2076
* Amica Mutual Insurance Co.	1147	1147	2330	2330	1870	1870
* Amica Property and Casualty Insurance Co.	1486	1486	3019	3019	2424	2424
Berkley Insurance Co.	1087	1069	1446	1665	1350	1346
* Branch Insurance Exchange	3024	2912	5050	5390	4154	3542
* Brethren Mutual	1080	839	2032	2079	1859	1401
* Chubb National Insurance Co.	1461	1244	2226	2259	1860	1848
Cincinnati Casualty Co.	1219	1078	1840	1912	1712	1792
Cincinnati Insurance Co.	1101	1101	2085	2085	1675	1732
* Clearcover Insurance Co.	1211	1211	2461	2879	1839	1645
* CSAA General Insurance Co.	1232	1047	1688	2093	1484	1641
Cumberland Insurance Co. Inc.	896	896	2499	2065	1441	1489
* Dairyland Insurance Co.	5564	5367	9752	12819	7952	8069
Elephant Insurance Co.	2908	3050	4262	5924	4178	3794
* Encompass Home/Auto Insurance Co.	1358	1211	1957	2655	1814	1584
Erie Insurance Exchange	1137	1137	2066	1990	1577	1454
* Farmers Casualty Insurance Co.	1112	1369	1748	2201	1442	1680
* Farmers Direct P & C Insurance Co.	1216	1216	1952	1788	1548	1426
* Farmers Group Property & Casualty Ins. Co.	1688	1688	3008	3186	2800	2444
* Farmers Insurance Exchange	1238	1190	2192	2446	1906	1804
* Foremost Insurance Co.	3834	3736	5395	6000	4806	4455
Garrison Property & Casualty Ins. Co.	1298	1188	1910	1920	1650	1548
* GEICO Secure Co.	900	866	1683	1569	1295	1161
Hartford Insurance Company of the Southeast	2658	2574	3746	4164	3466	3308

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

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

February 2025

Scenario 12: Single Male, Age 65

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Insurance Co.	919	919	1420	1420	1227	1179
* Horace Mann Property & Casualty Ins. Co.	1114	1114	2220	2220	1533	1668
* Integon Indemnity Co.	2492	2276	4639	4639	3270	3515
Liberty Mutual Insurance Co.	3221	2987	4218	4443	3662	3767
Liberty Mutual Personal Insurance Co.	2989	2778	3885	4088	3388	3479
Maryland Auto Insurance Fund	4432	4432	5650	6038	5441	4594
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	766	766	1118	1579	1118	1118
* National General Assurance Co.	2970	2970	4079	5741	3815	4045
* Nationwide Property & Casualty Co.	1807	2173	3681	3790	3689	2828
* NJM Insurance Co.	1166	1159	1716	1716	1539	1716
Noblr Insurance Exchange	482	474	754	806	639	560
* Penn National Insurance Co.	1718	1585	3036	3343	2086	1958
Privilege Underwriters Reciprocal Exch.	970	1025	1461	1461	1280	900
* Progressive Select Insurance Co.	807	760	1093	1185	958	954
* Progressive Specialty Insurance Co.	1005	925	1484	1651	1244	1249
Root Insurance Co.	2514	2330	4210	4516	3584	3416
* Selective Ins. Co. of South Carolina	1142	981	2039	1995	1591	1556
Southern Insurance Co. of VA	1155	1164	2168	2154	1720	1382
* State Farm Fire & Casualty Co.	2076	1999	3204	3241	2726	2621
* State Farm Mutual Ins. Co.	1126	1077	1796	1821	1514	1456
* Teachers Insurance Co.	1210	1210	2296	2296	1595	2227
* Travelers Property Casualty Insurance Co.	1706	1671	2580	2728	2479	2219
United Services Automobile Association	899	855	1293	1277	1139	1111
* Unitrin Safeguard Insurance Co.	1542	1445	2428	2824	2072	2065
USAA Casualty Insurance Co.	1000	915	1403	1391	1253	1248
USAA General Indemnity Co.	1110	1045	1631	1647	1408	1415
* Vault Recipricol Exchange	1934	1934	2693	2693	2395	2330

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

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

Scenario 12: Single Male, Age 65

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1800	1859	1802	1915	2065
* AIG Property Casualty Co.	1572	1598	900	1572	1636
* Allstate Indemnity Co.	1798	1836	1679	1870	2056
American Family Connect P & C Ins. Co.	1252	1588	1106	1374	1282
American National Property & Casualty Co.	1020	1070	948	1052	1096
American States Preferred Insurance Co.	1486	1644	1401	1595	1798
* Amica Mutual Insurance Co.	1324	1324	1143	1324	1317
* Amica Property and Casualty Insurance Co.	1716	1716	1479	1716	1708
Berkley Insurance Co.	1110	1016	781	1144	1168
* Branch Insurance Exchange	2336	2644	2036	3212	3158
* Brethren Mutual	826	931	714	902	837
* Chubb National Insurance Co.	1195	1592	1055	1599	1314
Cincinnati Casualty Co.	1151	1281	939	1084	1192
Cincinnati Insurance Co.	1041	1175	930	1141	1112
* Clearcover Insurance Co.	1245	1302	946	1302	1315
* CSAA General Insurance Co.	976	1232	936	1171	1119
Cumberland Insurance Co. Inc.	749	796	686	796	783
* Dairyland Insurance Co.	5141	4768	4390	5006	6201
Elephant Insurance Co.	2416	2137	2220	2628	2940
* Encompass Home/Auto Insurance Co.	1220	1381	1180	1271	1373
Erie Insurance Exchange	1085	1115	933	1115	1151
* Farmers Casualty Insurance Co.	1175	1396	1112	1244	1059
* Farmers Direct P & C Insurance Co.	1234	1356	1000	1356	1124
* Farmers Group Property & Casualty Ins. Co.	1396	1540	1300	1660	1724
* Farmers Insurance Exchange	1268	1268	1088	1218	1364
* Foremost Insurance Co.	3393	3614	3511	3718	3848
Garrison Property & Casualty Ins. Co.	1201	1334	1072	1253	1228
* GEICO Secure Co.	916	900	811	914	1018
Hartford Insurance Company of the Southeast	2570	2734	2224	2590	2662

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

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

Scenario 12: Single Male, Age 65

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Insurance Co.	903	961	814	973	925
* Horace Mann Property & Casualty Ins. Co.	1156	1193	965	1266	1114
* Integon Indemnity Co.	2343	2225	1970	2875	2867
Liberty Mutual Insurance Co.	2967	3146	2744	3000	3121
Liberty Mutual Personal Insurance Co.	2761	2920	2557	2789	2901
Maryland Auto Insurance Fund	4161	3936	3570	4489	4703
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	674	716	620	741	821
* National General Assurance Co.	2829	2909	2340	2960	3047
* Nationwide Property & Casualty Co.	2123	2207	1890	1822	2263
* NJM Insurance Co.	1026	1005	959	1074	1172
Noblr Insurance Exchange	478	430	427	515	499
* Penn National Insurance Co.	1564	1509	1333	1650	1747
Privilege Underwriters Reciprocal Exch.	1158	1196	619	1158	1499
* Progressive Select Insurance Co.	747	782	742	789	813
* Progressive Specialty Insurance Co.	885	939	879	972	1013
Root Insurance Co.	2362	2638	2130	2376	2574
* Selective Ins. Co. of South Carolina	1040	1189	911	1124	1054
Southern Insurance Co. of VA	1148	1186	987	1209	1373
* State Farm Fire & Casualty Co.	1713	1858	1581	1738	1928
* State Farm Mutual Ins. Co.	953	1038	871	969	1082
* Teachers Insurance Co.	1174	1246	997	1294	1210
* Travelers Property Casualty Insurance Co.	1728	1777	1473	1712	1817
United Services Automobile Association	862	882	794	856	880
* Unitrin Safeguard Insurance Co.	1407	1572	1182	1453	1599
USAA Casualty Insurance Co.	894	1003	866	943	962
USAA General Indemnity Co.	1079	1171	969	1099	1064
* Vault Recipricol Exchange	2174	2339	1109	2174	2174

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

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

February 2025

Scenario 13: Single Male, Age 65

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2708	2524	4138	4591	3493	3139
* AIG Property Casualty Co.	1591	1591	2282	2282	1847	1847
* Allstate Indemnity Co.	2307	2241	3645	3670	2780	3369
American Family Connect P & C Ins. Co.	1876	1668	3080	3062	2748	2642
American National Property & Casualty Co.	1028	1010	1846	1846	1404	1438
American States Preferred Insurance Co.	1821	1895	2753	3543	2751	2339
* Amica Mutual Insurance Co.	1409	1409	2787	2787	2259	2259
* Amica Property and Casualty Insurance Co.	1843	1843	3654	3654	2964	2964
Berkley Insurance Co.	1198	1187	1608	1855	1495	1489
* Branch Insurance Exchange	4138	3992	6878	7408	5718	4836
* Brethren Mutual	1226	997	2266	2353	2100	1611
* Chubb National Insurance Co.	1715	1476	2562	2592	2129	2122
Cincinnati Casualty Co.	1630	1467	2443	2560	2296	2353
Cincinnati Insurance Co.	1466	1466	2823	2823	2236	2293
* Clearcover Insurance Co.	1887	1887	3770	4375	2833	2537
* CSAA General Insurance Co.	1500	1283	2042	2517	1792	1971
Cumberland Insurance Co. Inc.	1451	1451	3670	3052	2217	2298
* Dairyland Insurance Co.	6912	6697	11775	15320	9739	9794
Elephant Insurance Co.	4133	4335	6360	8834	6160	5560
* Encompass Home/Auto Insurance Co.	1690	1507	2404	3309	2291	1976
Erie Insurance Exchange	1127	1127	2053	1987	1558	1431
* Farmers Casualty Insurance Co.	1574	1909	2375	3020	1981	2321
* Farmers Direct P & C Insurance Co.	1556	1556	2522	2270	1978	1792
* Farmers Group Property & Casualty Ins. Co.	2396	2396	4114	4356	3882	3298
* Farmers Insurance Exchange	2684	2582	4984	5552	4282	3972
* Foremost Insurance Co.	4787	4648	6785	7507	6043	5553
Garrison Property & Casualty Ins. Co.	1329	1221	1941	1953	1679	1570
* GEICO Secure Co.	1086	1041	1986	1849	1543	1368
Hartford Insurance Company of the Southeast	3232	3130	4566	5082	4222	4030

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

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

February 2025

Scenario 13: Single Male, Age 65

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Insurance Co.	1230	1230	1932	1932	1648	1581
* Horace Mann Property & Casualty Ins. Co.	1476	1476	2915	2915	2006	2240
* Integon Indemnity Co.	3343	3106	6062	6062	4380	4625
Liberty Mutual Insurance Co.	3912	3630	5237	5542	4475	4634
Liberty Mutual Personal Insurance Co.	3609	3356	4803	5075	4116	4261
Maryland Auto Insurance Fund	5421	5421	6971	7359	6620	5824
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1168	1168	1654	2295	1654	1654
* National General Assurance Co.	4066	4066	5503	7526	5154	5446
* Nationwide Property & Casualty Co.	2582	3127	5443	5574	5279	4112
* NJM Insurance Co.	1332	1320	1950	1950	1744	1950
Noblr Insurance Exchange	665	648	1022	1109	888	751
* Penn National Insurance Co.	2086	1940	3544	3905	2350	2384
Privilege Underwriters Reciprocal Exch.	1269	1417	1937	1937	1697	1247
* Progressive Select Insurance Co.	985	929	1345	1443	1190	1166
* Progressive Specialty Insurance Co.	1183	1093	1764	1940	1497	1474
Root Insurance Co.	2620	2452	4458	4784	3762	3548
* Selective Ins. Co. of South Carolina	1448	1300	2572	2538	2034	1973
Southern Insurance Co. of VA	1494	1544	2880	2900	2272	1814
* State Farm Fire & Casualty Co.	2881	2785	4586	4633	3862	3687
* State Farm Mutual Ins. Co.	1579	1519	2578	2609	2155	2060
* Teachers Insurance Co.	1611	1611	3026	3026	2122	3000
* Travelers Property Casualty Insurance Co.	1798	1769	2720	2884	2612	2332
United Services Automobile Association	960	914	1372	1357	1211	1192
* Unitrin Safeguard Insurance Co.	2097	1978	3290	3838	2829	2806
USAA Casualty Insurance Co.	1066	976	1486	1470	1328	1331
USAA General Indemnity Co.	1174	1108	1720	1737	1487	1491
* Vault Recipricol Exchange	2357	2357	3241	3241	2912	2825

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

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

Scenario 13: Single Male, Age 65

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	2379	2486	2395	2541	2687
* AIG Property Casualty Co.	1729	1807	977	1729	1778
* Allstate Indemnity Co.	2041	2088	1892	2130	2357
American Family Connect P & C Ins. Co.	1734	2154	1552	1866	1774
American National Property & Casualty Co.	974	1042	918	1018	1052
American States Preferred Insurance Co.	1707	1887	1622	1824	2045
* Amica Mutual Insurance Co.	1664	1664	1468	1664	1624
* Amica Property and Casualty Insurance Co.	2175	2175	1915	2175	2126
Berkley Insurance Co.	1239	1139	863	1273	1288
* Branch Insurance Exchange	3208	3674	2774	4388	4296
* Brethren Mutual	977	1109	874	1066	1011
* Chubb National Insurance Co.	1399	1869	1268	1850	1525
Cincinnati Casualty Co.	1571	1742	1301	1456	1617
Cincinnati Insurance Co.	1466	1640	1321	1596	1525
* Clearcover Insurance Co.	1963	2021	1487	2021	2050
* CSAA General Insurance Co.	1189	1493	1162	1426	1369
Cumberland Insurance Co. Inc.	1251	1309	1163	1309	1289
* Dairyland Insurance Co.	6394	5987	5530	6267	7684
Elephant Insurance Co.	3416	3079	3196	3769	4256
* Encompass Home/Auto Insurance Co.	1522	1718	1462	1591	1717
Erie Insurance Exchange	1096	1129	950	1118	1142
* Farmers Casualty Insurance Co.	1655	1947	1579	1737	1501
* Farmers Direct P & C Insurance Co.	1598	1734	1284	1734	1446
* Farmers Group Property & Casualty Ins. Co.	2010	2234	1908	2364	2398
* Farmers Insurance Exchange	2648	2690	2286	2650	2968
* Foremost Insurance Co.	4271	4541	4423	4653	4812
Garrison Property & Casualty Ins. Co.	1247	1377	1104	1291	1264
* GEICO Secure Co.	1141	1099	1003	1127	1228
Hartford Insurance Company of the Southeast	3136	3344	2714	3152	3242

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

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



Scenario 13: Single Male, Age 65

Greater Baltimore Suburban area Rates Effective as of 2/1/2025						
	21784	21921	21701	21014	21044	
Insurer	Carroll	Cecil	Frederick	Harford	Howard	
* Horace Mann Insurance Co.	1230	1331	1115	1323	1240	
* Horace Mann Property & Casualty Ins. Co.	1500	1609	1298	1699	1476	
* Integon Indemnity Co.	3197	3013	2650	3865	3821	
Liberty Mutual Insurance Co.	3586	3815	3318	3605	3785	
Liberty Mutual Personal Insurance Co.	3318	3521	3075	3335	3496	
Maryland Auto Insurance Fund	5150	4925	4559	5478	5692	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	
* Mutual Benefit Insurance Co.	1045	1119	968	1132	1256	
* National General Assurance Co.	3905	4010	3290	4067	4176	
* Nationwide Property & Casualty Co.	2974	3301	2695	2588	3368	
* NJM Insurance Co.	1158	1147	1103	1231	1321	
Noblr Insurance Exchange	661	609	578	706	682	
* Penn National Insurance Co.	1927	1859	1646	2003	2125	
Privilege Underwriters Reciprocal Exch.	1569	1767	799	1569	2102	
* Progressive Select Insurance Co.	926	984	921	971	996	
* Progressive Specialty Insurance Co.	1063	1143	1058	1160	1200	
Root Insurance Co.	2480	2764	2242	2486	2714	
* Selective Ins. Co. of South Carolina	1374	1558	1218	1454	1395	
Southern Insurance Co. of VA	1502	1550	1297	1569	1779	
* State Farm Fire & Casualty Co.	2431	2663	2255	2467	2754	
* State Farm Mutual Ins. Co.	1360	1495	1252	1384	1552	
* Teachers Insurance Co.	1543	1713	1373	1764	1611	
* Travelers Property Casualty Insurance Co.	1830	1888	1563	1809	1921	
United Services Automobile Association	935	952	849	916	937	
* Unitrin Safeguard Insurance Co.	1927	2149	1612	1985	2181	
USAA Casualty Insurance Co.	964	1072	924	1008	1022	
USAA General Indemnity Co.	1159	1244	1028	1162	1127	
* Vault Recipricol Exchange	2630	2905	1326	2630	2630	

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

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

February 2025

Scenario 14: Single Female, Age 65

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2563	2421	3811	4226	3287	2961
* AIG Property Casualty Co.	1828	1828	2591	2591	2117	2117
* Allstate Indemnity Co.	2276	2212	3564	3587	2726	3300
American Family Connect P & C Ins. Co.	1852	1640	3078	3052	2720	2614
American National Property & Casualty Co.	1356	1336	2428	2430	1864	1900
American States Preferred Insurance Co.	1705	1785	2615	3383	2590	2193
* Amica Mutual Insurance Co.	2199	2199	4292	4292	3508	3508
* Amica Property and Casualty Insurance Co.	2853	2853	5570	5570	4556	4556
Berkley Insurance Co.	1318	1307	1764	2042	1651	1648
* Branch Insurance Exchange	4914	4760	7858	8416	6676	5646
* Brethren Mutual	1707	1408	3129	3258	2905	2258
* Chubb National Insurance Co.	2339	2014	3483	3545	2897	2900
Cincinnati Casualty Co.	1645	1484	2452	2573	2315	2353
Cincinnati Insurance Co.	1721	1721	3330	3330	2635	2700
* Clearcover Insurance Co.	1458	1458	2924	3399	2209	1963
* CSAA General Insurance Co.	1780	1523	2439	2984	2131	2341
Cumberland Insurance Co. Inc.	1798	1798	4499	3741	2741	2858
* Dairyland Insurance Co.	7223	7002	12398	16179	10230	10284
Elephant Insurance Co.	4418	4637	6789	9424	6580	5910
* Encompass Home/Auto Insurance Co.	2119	1877	2940	4119	2901	2476
Erie Insurance Exchange	1484	1484	2634	2550	2024	1855
* Farmers Casualty Insurance Co.	1792	2154	2634	3357	2206	2633
* Farmers Direct P & C Insurance Co.	1948	1948	3214	2832	2476	2214
* Farmers Group Property & Casualty Ins. Co.	2748	2748	4652	4906	4358	3688
* Farmers Insurance Exchange	2462	2372	4606	5122	3944	3634
* Foremost Insurance Co.	5334	5219	7283	7937	6716	6109
Garrison Property & Casualty Ins. Co.	1784	1646	2587	2606	2249	2092
* GEICO Secure Co.	1157	1116	2233	2075	1693	1502
Hartford Insurance Company of the Southeast	3114	3024	4368	4848	4040	3860

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

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

February 2025

Scenario 14: Single Female, Age 65

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Insurance Co.	1339	1339	2143	2143	1813	1735
* Horace Mann Property & Casualty Ins. Co.	1604	1604	3149	3149	2182	2426
* Integon Indemnity Co.	3298	3076	5918	5918	4323	4542
Liberty Mutual Insurance Co.	3605	3365	4766	5025	4100	4232
Liberty Mutual Personal Insurance Co.	3335	3118	4378	4613	3782	3900
Maryland Auto Insurance Fund	5268	5268	6810	7195	6450	5678
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1554	1554	2153	2952	2153	2153
* National General Assurance Co.	3295	3295	4435	5971	4170	4380
* Nationwide Property & Casualty Co.	3040	3672	6359	6481	6196	4820
* NJM Insurance Co.	1677	1661	2431	2431	2203	2431
Noblr Insurance Exchange	914	897	1407	1518	1225	1038
* Penn National Insurance Co.	2332	2181	3936	4340	2824	2669
Privilege Underwriters Reciprocal Exch.	1601	1821	2447	2447	2154	1597
* Progressive Select Insurance Co.	1077	1011	1493	1605	1304	1294
* Progressive Specialty Insurance Co.	1320	1218	1976	2172	1668	1656
Root Insurance Co.	2946	2752	5046	5418	4262	4010
* Selective Ins. Co. of South Carolina	1679	1508	2974	2947	2357	2293
Southern Insurance Co. of VA	1808	1873	3501	3531	2760	2196
* State Farm Fire & Casualty Co.	3012	2904	4833	4884	4059	3878
* State Farm Mutual Ins. Co.	1669	1601	2739	2773	2287	2188
* Teachers Insurance Co.	1758	1758	3286	3286	2325	3257
* Travelers Property Casualty Insurance Co.	1864	1833	2838	3017	2727	2427
United Services Automobile Association	1241	1185	1762	1744	1563	1554
* Unitrin Safeguard Insurance Co.	2208	2070	3519	4131	3007	2992
USAA Casualty Insurance Co.	1390	1273	1917	1890	1721	1739
USAA General Indemnity Co.	1516	1434	2205	2226	1920	1914
* Vault Recipricol Exchange	2613	2613	3548	3548	3220	3117

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

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

Scenario 14: Single Female, Age 65

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	2273	2365	2302	2434	2550
* AIG Property Casualty Co.	1981	2091	1113	1981	2031
* Allstate Indemnity Co.	2015	2059	1876	2099	2317
American Family Connect P & C Ins. Co.	1698	2116	1524	1838	1746
American National Property & Casualty Co.	1282	1370	1206	1338	1392
American States Preferred Insurance Co.	1602	1771	1526	1718	1907
* Amica Mutual Insurance Co.	2598	2598	2301	2598	2542
* Amica Property and Casualty Insurance Co.	3369	3369	2982	3369	3302
Berkley Insurance Co.	1366	1255	938	1404	1419
* Branch Insurance Exchange	3772	4380	3272	5212	5086
* Brethren Mutual	1366	1557	1233	1500	1427
* Chubb National Insurance Co.	1904	2560	1741	2519	2076
Cincinnati Casualty Co.	1580	1736	1315	1463	1629
Cincinnati Insurance Co.	1752	1954	1587	1901	1811
* Clearcover Insurance Co.	1515	1568	1155	1568	1585
* CSAA General Insurance Co.	1403	1762	1384	1681	1634
Cumberland Insurance Co. Inc.	1552	1626	1439	1626	1603
* Dairyland Insurance Co.	6684	6273	5770	6546	8046
Elephant Insurance Co.	3658	3345	3473	4037	4603
* Encompass Home/Auto Insurance Co.	1904	2146	1820	1993	2154
Erie Insurance Exchange	1458	1501	1274	1475	1506
* Farmers Casualty Insurance Co.	1873	2185	1801	1968	1712
* Farmers Direct P & C Insurance Co.	2038	2188	1614	2188	1840
* Farmers Group Property & Casualty Ins. Co.	2314	2608	2240	2704	2692
* Farmers Insurance Exchange	2440	2470	2122	2432	2728
* Foremost Insurance Co.	4903	5205	5126	5317	5361
Garrison Property & Casualty Ins. Co.	1711	1869	1496	1750	1707
* GEICO Secure Co.	1209	1182	1065	1199	1322
Hartford Insurance Company of the Southeast	3034	3224	2632	3044	3124

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

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

Scenario 14: Single Female, Age 65

Greater Baltimore Suburban area Rates Effective as of 2/1/2025						
	21784	21921	21701	21014	21044	
Insurer	Carroll	Cecil	Frederick	Harford	Howard	
* Horace Mann Insurance Co.	1342	1462	1220	1448	1351	
* Horace Mann Property & Casualty Ins. Co.	1618	1750	1415	1855	1604	
* Integon Indemnity Co.	3165	2984	2624	3817	3764	
Liberty Mutual Insurance Co.	3333	3525	3088	3338	3497	
Liberty Mutual Personal Insurance Co.	3088	3260	2870	3094	3237	
Maryland Auto Insurance Fund	5004	4789	4440	5333	5547	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	
* Mutual Benefit Insurance Co.	1401	1501	1299	1505	1667	
* National General Assurance Co.	3187	3272	2711	3310	3392	
* Nationwide Property & Casualty Co.	3493	3851	3147	3025	3928	
* NJM Insurance Co.	1448	1431	1378	1544	1650	
Noblr Insurance Exchange	915	837	790	974	946	
* Penn National Insurance Co.	2165	2087	1852	2250	2390	
Privilege Underwriters Reciprocal Exch.	2000	2317	1001	2000	2683	
* Progressive Select Insurance Co.	994	1057	993	1057	1087	
* Progressive Specialty Insurance Co.	1172	1259	1172	1293	1338	
Root Insurance Co.	2784	3110	2512	2788	3052	
* Selective Ins. Co. of South Carolina	1582	1807	1412	1688	1621	
Southern Insurance Co. of VA	1817	1876	1569	1898	2157	
* State Farm Fire & Casualty Co.	2550	2795	2359	2593	2898	
* State Farm Mutual Ins. Co.	1440	1582	1322	1467	1647	
* Teachers Insurance Co.	1674	1878	1509	1939	1758	
* Travelers Property Casualty Insurance Co.	1893	1955	1606	1871	1991	
United Services Automobile Association	1236	1244	1103	1189	1207	
* Unitrin Safeguard Insurance Co.	2020	2271	1686	2086	2296	
USAA Casualty Insurance Co.	1277	1399	1206	1316	1321	
USAA General Indemnity Co.	1527	1610	1337	1503	1456	
* Vault Recipricol Exchange	2895	3278	1443	2895	2895	

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

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

February 2025

Scenario 15: Single Female, Age 65

**Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2659	2463	4103	4567	3426	3084
* AIG Property Casualty Co.	1637	1637	2331	2331	1898	1898
* Allstate Indemnity Co.	2460	2390	3861	3886	2950	3571
American Family Connect P & C Ins. Co.	1776	1560	2946	2924	2608	2510
American National Property & Casualty Co.	1368	1348	2516	2518	1888	1940
American States Preferred Insurance Co.	1687	1756	2593	3344	2556	2186
* Amica Mutual Insurance Co.	1608	1608	3205	3205	2594	2594
* Amica Property and Casualty Insurance Co.	2083	2083	4156	4156	3365	3365
Berkley Insurance Co.	1158	1148	1547	1784	1444	1438
* Branch Insurance Exchange	4508	4342	7436	7998	6208	5242
* Brethren Mutual	1388	1121	2589	2678	2396	1824
* Chubb National Insurance Co.	1928	1654	2898	2943	2414	2408
Cincinnati Casualty Co.	1409	1262	2123	2217	1990	2048
Cincinnati Insurance Co.	1343	1343	2586	2586	2051	2107
* Clearcover Insurance Co.	1743	1743	3557	4164	2675	2371
* CSAA General Insurance Co.	1606	1376	2223	2693	1924	2126
Cumberland Insurance Co. Inc.	1424	1424	3669	3051	2194	2286
* Dairyland Insurance Co.	6687	6465	11715	15401	9572	9678
Elephant Insurance Co.	4047	4247	6263	8695	6054	5459
* Encompass Home/Auto Insurance Co.	2016	1787	2880	4000	2756	2378
Erie Insurance Exchange	1284	1284	2321	2240	1772	1628
* Farmers Casualty Insurance Co.	1975	2409	3018	3817	2490	2951
* Farmers Direct P & C Insurance Co.	1870	1870	3064	2738	2382	2148
* Farmers Group Property & Casualty Ins. Co.	3044	3044	5318	5630	4940	4266
* Farmers Insurance Exchange	3298	3178	6016	6682	5206	4820
* Foremost Insurance Co.	4713	4559	6715	7420	5973	5457
Garrison Property & Casualty Ins. Co.	1560	1435	2293	2311	1990	1854
* GEICO Secure Co.	1081	1045	2099	1951	1589	1411
Hartford Insurance Company of the Southeast	2952	2856	4134	4576	3826	3652

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

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

**Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Insurance Co.	1196	1196	1925	1925	1626	1556
* Horace Mann Property & Casualty Ins. Co.	1443	1443	2892	2892	1981	2189
* Integon Indemnity Co.	3003	2790	5467	5467	3944	4173
Liberty Mutual Insurance Co.	3746	3482	5027	5311	4269	4441
Liberty Mutual Personal Insurance Co.	3460	3221	4616	4869	3933	4085
Maryland Auto Insurance Fund	4651	4651	6023	6408	5738	4939
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1166	1166	1663	2311	1663	1663
* National General Assurance Co.	3075	3075	4161	5683	3909	4114
* Nationwide Property & Casualty Co.	2853	3443	5999	6113	5857	4536
* NJM Insurance Co.	1364	1353	2022	2022	1799	2022
Noblr Insurance Exchange	816	794	1298	1407	1105	941
* Penn National Insurance Co.	2059	1915	3513	3870	2501	2353
Privilege Underwriters Reciprocal Exch.	1179	1305	1796	1796	1573	1147
* Progressive Select Insurance Co.	1109	1034	1550	1667	1333	1332
* Progressive Specialty Insurance Co.	1239	1130	1900	2093	1568	1568
Root Insurance Co.	3014	2788	5234	5610	4376	4134
* Selective Ins. Co. of South Carolina	1414	1250	2524	2494	1988	1938
Southern Insurance Co. of VA	1474	1518	2846	2858	2245	1793
* State Farm Fire & Casualty Co.	2835	2730	4535	4581	3811	3645
* State Farm Mutual Ins. Co.	1567	1500	2566	2597	2143	2052
* Teachers Insurance Co.	1580	1580	3017	3017	2102	2940
* Travelers Property Casualty Insurance Co.	1808	1771	2765	2938	2650	2360
United Services Automobile Association	1068	1018	1535	1518	1358	1335
* Unitrin Safeguard Insurance Co.	2141	2014	3376	3939	2903	2873
USAA Casualty Insurance Co.	1197	1096	1674	1655	1502	1503
USAA General Indemnity Co.	1329	1253	1957	1976	1695	1695
* Vault Recipricol Exchange	2367	2367	3240	3240	2921	2832

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

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

Scenario 15: Single Female, Age 65

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	2298	2404	2312	2461	2631
* AIG Property Casualty Co.	1777	1863	1000	1777	1826
* Allstate Indemnity Co.	2175	2220	2020	2264	2505
American Family Connect P & C Ins. Co.	1616	2026	1448	1756	1664
American National Property & Casualty Co.	1286	1370	1202	1342	1402
American States Preferred Insurance Co.	1569	1743	1485	1691	1891
* Amica Mutual Insurance Co.	1885	1885	1654	1885	1850
* Amica Property and Casualty Insurance Co.	2443	2443	2139	2443	2400
Berkley Insurance Co.	1198	1100	829	1228	1244
* Branch Insurance Exchange	3484	4002	3018	4776	4674
* Brethren Mutual	1094	1242	979	1198	1135
* Chubb National Insurance Co.	1575	2110	1420	2091	1721
Cincinnati Casualty Co.	1347	1488	1115	1251	1392
Cincinnati Insurance Co.	1335	1494	1202	1453	1394
* Clearcover Insurance Co.	1804	1883	1367	1883	1899
* CSAA General Insurance Co.	1271	1587	1245	1509	1481
Cumberland Insurance Co. Inc.	1220	1281	1130	1281	1262
* Dairyland Insurance Co.	6181	5768	5291	6030	7465
Elephant Insurance Co.	3333	3002	3113	3689	4164
* Encompass Home/Auto Insurance Co.	1802	2053	1736	1892	2045
Erie Insurance Exchange	1243	1279	1077	1269	1300
* Farmers Casualty Insurance Co.	2075	2435	1970	2195	1880
* Farmers Direct P & C Insurance Co.	1936	2102	1550	2102	1752
* Farmers Group Property & Casualty Ins. Co.	2536	2846	2418	2990	3030
* Farmers Insurance Exchange	3254	3276	2828	3246	3642
* Foremost Insurance Co.	4231	4474	4371	4578	4745
Garrison Property & Casualty Ins. Co.	1470	1628	1300	1525	1487
* GEICO Secure Co.	1122	1106	991	1118	1236
Hartford Insurance Company of the Southeast	2868	3036	2484	2880	2958

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

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



Scenario 15: Single Female, Age 65

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Insurance Co.	1189	1290	1077	1287	1207
* Horace Mann Property & Casualty Ins. Co.	1463	1554	1257	1655	1443
* Integon Indemnity Co.	2871	2711	2389	3479	3446
Liberty Mutual Insurance Co.	3414	3637	3174	3450	3622
Liberty Mutual Personal Insurance Co.	3162	3364	2945	3191	3348
Maryland Auto Insurance Fund	4387	4172	3823	4716	4930
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1041	1113	964	1127	1253
* National General Assurance Co.	2956	3038	2496	3078	3160
* Nationwide Property & Casualty Co.	3276	3564	2911	2825	3657
* NJM Insurance Co.	1187	1174	1126	1260	1356
Noblr Insurance Exchange	812	738	704	873	844
* Penn National Insurance Co.	1899	1831	1623	1980	2101
Privilege Underwriters Reciprocal Exch.	1449	1610	744	1449	1929
* Progressive Select Insurance Co.	1010	1072	1006	1071	1114
* Progressive Specialty Insurance Co.	1077	1163	1073	1188	1249
Root Insurance Co.	2834	3170	2546	2846	3114
* Selective Ins. Co. of South Carolina	1313	1503	1171	1407	1345
Southern Insurance Co. of VA	1476	1526	1275	1544	1756
* State Farm Fire & Casualty Co.	2384	2609	2205	2427	2709
* State Farm Mutual Ins. Co.	1344	1475	1233	1371	1537
* Teachers Insurance Co.	1509	1660	1333	1723	1580
* Travelers Property Casualty Insurance Co.	1830	1896	1545	1815	1930
United Services Automobile Association	1044	1064	945	1022	1043
* Unitrin Safeguard Insurance Co.	1965	2193	1648	2028	2227
USAA Casualty Insurance Co.	1084	1209	1037	1134	1145
USAA General Indemnity Co.	1315	1415	1164	1319	1274
* Vault Recipricol Exchange	2634	2934	1324	2634	2634

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

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

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Scenario 16: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	3539	3271	5403	6015	4523	4097
* AIG Property Casualty Co.	2750	2750	3832	3832	3193	3193
* Allstate Indemnity Co.	3379	3276	6431	6468	4416	5924
American Family Connect P & C Ins. Co.	3156	2742	5160	5142	4654	4494
American National Property & Casualty Co.	2392	2352	4296	4298	3256	3348
American States Preferred Insurance Co.	3828	3965	5896	7610	5862	5048
* Amica Mutual Insurance Co.	2393	2393	4705	4705	3748	3748
* Amica Property and Casualty Insurance Co.	3104	3104	6098	6098	4860	4860
Berkley Insurance Co.	1920	1879	2531	2916	2383	2389
* Branch Insurance Exchange	5194	5020	8630	9266	7146	6080
* Brethren Mutual	4355	3623	8062	8274	7328	5717
* Chubb National Insurance Co.	4954	4252	7374	7530	6230	6214
Cincinnati Casualty Co.	3822	3401	5727	5968	5341	5570
Cincinnati Insurance Co.	2058	2058	3922	3922	3118	3199
* Clearcover Insurance Co.	2792	2792	5897	6982	4409	3843
* CSAA General Insurance Co.	1651	1398	2324	2867	2027	2249
Cumberland Insurance Co. Inc.	2617	2617	7105	5883	4159	4287
* Dairyland Insurance Co.	7985	7706	13824	18090	11329	11481
Elephant Insurance Co.	10388	10939	15972	22642	15614	14258
* Encompass Home/Auto Insurance Co.	3987	3603	5860	7633	5149	4540
Erie Insurance Exchange	2150	2150	3915	3786	2989	2742
* Farmers Casualty Insurance Co.	2706	3354	4202	5389	3449	4110
* Farmers Direct P & C Insurance Co.	2968	2968	4900	4420	3796	3474
* Farmers Group Property & Casualty Ins. Co.	4114	4114	7502	8016	6854	5920
* Farmers Insurance Exchange	2400	2308	4174	4654	3664	3452
* Foremost Insurance Co.	4242	4100	5968	6497	5415	4864
Garrison Property & Casualty Ins. Co.	3287	3002	4878	4924	4175	3929
* GEICO Secure Co.	2227	2146	4267	3975	3266	2907
Hartford Insurance Company of the Southeast	5810	5598	8438	9588	7800	7424

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

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

Scenario 16: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Insurance Co.	1899	1899	2899	2899	2498	2412
* Horace Mann Property & Casualty Ins. Co.	2482	2482	5030	5030	3381	3762
* Integon Indemnity Co.	3807	3588	6720	6720	4932	5200
Liberty Mutual Insurance Co.	5245	4933	6704	7050	5885	6042
Liberty Mutual Personal Insurance Co.	4896	4620	6214	6523	5471	5618
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1966	1966	2857	4029	2857	2857
* National General Assurance Co.	3652	3652	4988	6848	4741	4925
* Nationwide Property & Casualty Co.	2826	3405	5893	6098	5831	4506
* NJM Insurance Co.	1442	1430	2132	2132	1895	2132
Noblr Insurance Exchange	1140	1126	1808	1922	1527	1319
* Penn National Insurance Co.	4287	3943	7419	8161	5181	4863
Privilege Underwriters Reciprocal Exch.	2565	2790	3876	3876	3419	2452
* Progressive Select Insurance Co.	1380	1283	1988	2178	1706	1696
* Progressive Specialty Insurance Co.	2075	1905	3188	3546	2634	2622
Root Insurance Co.	4088	3816	6744	7242	5892	5606
* Selective Ins. Co. of South Carolina	3728	3370	6553	6412	5153	5048
Southern Insurance Co. of VA	1850	1901	3403	3407	2699	2191
* State Farm Fire & Casualty Co.	4643	4502	6854	6940	5895	5665
* State Farm Mutual Ins. Co.	2655	2557	4100	4160	3476	3336
* Teachers Insurance Co.	2683	2683	5188	5188	3528	4987
* Travelers Property Casualty Insurance Co.	3047	3004	4711	5006	4521	4035
United Services Automobile Association	2041	1937	2945	2913	2580	2533
* Unitrin Safeguard Insurance Co.	2915	2740	4520	5221	3873	3856
USAA Casualty Insurance Co.	2292	2091	3233	3208	2866	2870
USAA General Indemnity Co.	3017	2833	4508	4573	3843	3883
* Vault Recipricol Exchange	4135	4135	5798	5798	5149	5028

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

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

Scenario 16: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	3140	3245	3125	3303	3508
* AIG Property Casualty Co.	3008	2981	1659	3008	3152
* Allstate Indemnity Co.	2850	3035	2668	3109	3453
American Family Connect P & C Ins. Co.	2856	3624	2536	3114	2930
American National Property & Casualty Co.	2272	2430	2122	2382	2436
American States Preferred Insurance Co.	3544	3940	3326	3806	4341
* Amica Mutual Insurance Co.	2790	2790	2453	2790	2738
* Amica Property and Casualty Insurance Co.	3612	3612	3175	3612	3551
Berkley Insurance Co.	1969	1815	1391	2026	2061
* Branch Insurance Exchange	3974	4576	3446	5546	5412
* Brethren Mutual	3554	4052	3050	3894	3603
* Chubb National Insurance Co.	4113	5435	3672	5408	4461
Cincinnati Casualty Co.	3647	4079	2990	3429	3755
Cincinnati Insurance Co.	1986	2205	1780	2155	2105
* Clearcover Insurance Co.	2908	3070	2169	3070	3059
* CSAA General Insurance Co.	1311	1662	1235	1572	1509
Cumberland Insurance Co. Inc.	2229	2353	2061	2353	2322
* Dairyland Insurance Co.	7391	6852	6332	7197	8878
Elephant Insurance Co.	8609	7272	7684	9362	10388
* Encompass Home/Auto Insurance Co.	3698	4060	3557	3771	4047
Erie Insurance Exchange	2078	2138	1783	2122	2181
* Farmers Casualty Insurance Co.	2869	3372	2710	3012	2569
* Farmers Direct P & C Insurance Co.	3094	3358	2466	3358	2742
* Farmers Group Property & Casualty Ins. Co.	3484	3870	3234	4062	4132
* Farmers Insurance Exchange	2366	2388	2052	2378	2644
* Foremost Insurance Co.	3939	4152	4085	4208	4280
Garrison Property & Casualty Ins. Co.	3041	3391	2691	3162	3116
* GEICO Secure Co.	2282	2255	2002	2278	2539
Hartford Insurance Company of the Southeast	5616	6088	4746	5658	5816

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

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

Scenario 16: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Insurance Co.	1866	1981	1694	2003	1905
* Horace Mann Property & Casualty Ins. Co.	2551	2628	2142	2784	2482
* Integon Indemnity Co.	3695	3543	3070	4440	4371
Liberty Mutual Insurance Co.	4901	5187	4580	4911	5097
Liberty Mutual Personal Insurance Co.	4587	4847	4301	4598	4763
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1754	1862	1602	1910	2118
* National General Assurance Co.	3550	3648	2977	3651	3769
* Nationwide Property & Casualty Co.	3333	3536	2928	2860	3553
* NJM Insurance Co.	1269	1251	1193	1337	1438
Noblr Insurance Exchange	1139	1047	1013	1229	1190
* Penn National Insurance Co.	3915	3788	3348	4082	4319
Privilege Underwriters Reciprocal Exch.	3126	3373	1623	3126	4126
* Progressive Select Insurance Co.	1259	1345	1256	1347	1394
* Progressive Specialty Insurance Co.	1810	1970	1813	2003	2104
Root Insurance Co.	3826	4288	3432	3836	4170
* Selective Ins. Co. of South Carolina	3564	4093	3123	3878	3628
Southern Insurance Co. of VA	1869	1921	1619	1954	2182
* State Farm Fire & Casualty Co.	3804	4110	3519	3828	4235
* State Farm Mutual Ins. Co.	2256	2453	2062	2276	2542
* Teachers Insurance Co.	2597	2754	2218	2847	2683
* Travelers Property Casualty Insurance Co.	3141	3255	2641	3088	3283
United Services Automobile Association	1973	2022	1791	1941	1994
* Unitrin Safeguard Insurance Co.	2668	2956	2241	2755	3034
USAA Casualty Insurance Co.	2058	2305	1973	2167	2202
USAA General Indemnity Co.	2946	3196	2605	2969	2895
* Vault Recipricol Exchange	4678	4981	2364	4678	4678

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

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

February 2025

Scenario 17: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2794	2637	4067	4497	3556	3201
* AIG Property Casualty Co.	2047	2047	2845	2845	2370	2370
* Allstate Indemnity Co.	5398	5211	7880	7957	6335	7202
American Family Connect P & C Ins. Co.	3268	2994	5414	5370	4792	4558
American National Property & Casualty Co.	3160	3118	5422	5426	4264	4308
American States Preferred Insurance Co.	3770	3937	5614	7312	5668	4796
* Amica Mutual Insurance Co.	2615	2615	5248	5248	4278	4278
* Amica Property and Casualty Insurance Co.	3291	3291	6622	6622	5394	5394
Berkley Insurance Co.	3021	2985	4066	4714	3806	3806
* Branch Insurance Exchange	6936	6704	10742	11354	9214	7864
* Brethren Mutual	4303	3757	7771	8074	7168	5702
* Chubb National Insurance Co.	5041	4324	7497	7665	6291	6296
Cincinnati Casualty Co.	3826	3479	5612	5917	5306	5384
Cincinnati Insurance Co.	2823	2823	5400	5400	4290	4402
* Clearcover Insurance Co.	5662	5662	11111	12967	8523	7627
* CSAA General Insurance Co.	3848	3235	5548	6819	4699	5292
Cumberland Insurance Co. Inc.	4085	4085	9820	8185	6169	6494
* Dairyland Insurance Co.	8540	8297	13957	17878	11771	11759
Elephant Insurance Co.	6635	6965	10491	14580	10099	9032
* Encompass Home/Auto Insurance Co.	5189	4539	7234	10333	7209	6111
Erie Insurance Exchange	3311	3311	5768	5547	4505	4134
Farmers Casualty Insurance Co.	4156	5187	6337	8156	5253	6238
Farmers Direct P & C Insurance Co.	3938	3938	6510	5768	5038	4554
Farmers Group Property & Casualty Ins. Co.	5944	5944	10392	11018	9656	8114
Farmers Insurance Exchange	5082	4906	8642	9584	7648	7216
* Foremost Insurance Co.	7754	7512	10797	11677	9905	8860
Garrison Property & Casualty Ins. Co.	3082	2827	4414	4441	3842	3604
* GEICO Secure Co.	2649	2511	4696	4364	3716	3294
Hartford Insurance Company of the Southeast	4444	4312	6328	7044	5850	5542

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

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

Scenario 17: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	3156	3156	5043	5043	4302	4092
Horace Mann Property & Casualty Ins. Co.	2942	2942	5656	5656	4024	4410
* Integon Indemnity Co.	5145	4932	8739	8739	6481	6736
Liberty Mutual Insurance Co.	7090	6671	9267	9793	8073	8275
Liberty Mutual Personal Insurance Co.	6565	6183	8520	8993	7443	7624
Maryland Auto Insurance Fund	7810	7810	10526	11008	9834	8850
* MGA Insurance Company, Inc.	5181	5207	8550	10119	7842	6991
* Mutual Benefit Insurance Co.	2947	2947	4094	5666	4094	4094
* National General Assurance Co.	10562	10562	13930	18086	13080	13584
* Nationwide Property & Casualty Co.	5144	6295	10820	11130	10641	8265
* NJM Insurance Co.	3064	3019	4463	4463	4059	4463
Noblr Insurance Exchange	1941	1880	2873	3099	2526	2153
Penn National Insurance Co.	7043	6702	11732	13007	8319	8021
Privilege Underwriters Reciprocal Exch.	3027	3360	4596	4596	4069	2938
* Progressive Select Insurance Co.	2163	2026	3092	3376	2697	2616
* Progressive Specialty Insurance Co.	3146	2907	4718	5219	3996	3901
Root Insurance Co.	4048	3850	6344	6806	5694	5390
* Selective Ins. Co. of South Carolina	5024	4726	8657	8532	6930	6720
Southern Insurance Co. of VA	2466	2596	4741	4759	3684	2957
* State Farm Fire & Casualty Co.	4838	4700	8046	8167	6704	6344
* State Farm Mutual Ins. Co.	3066	2965	5136	5220	4273	4055
Teachers Insurance Co.	3214	3214	5878	5878	4248	5932
* Travelers Property Casualty Insurance Co.	4137	4108	6207	6606	6000	5294
United Services Automobile Association	2447	2330	3454	3416	3055	3040
* Unitrin Safeguard Insurance Co.	4237	4001	6637	7660	5675	5629
USAA Casualty Insurance Co.	2641	2409	3622	3581	3241	3282
USAA General Indemnity Co.	2967	2801	4280	4337	3739	3721
* Vault Recipricol Exchange	4889	4889	6733	6733	6054	5891

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

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

Scenario 17: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	2585	2627	2593	2685	2797
* AIG Property Casualty Co.	2220	2334	1208	2220	2283
* Allstate Indemnity Co.	4807	4793	4315	4900	5554
American Family Connect P & C Ins. Co.	3100	3726	2798	3304	3174
American National Property & Casualty Co.	3038	3210	2858	3148	3234
American States Preferred Insurance Co.	3554	3853	3365	3724	4239
* Amica Mutual Insurance Co.	3070	3070	2706	3070	3028
* Amica Property and Casualty Insurance Co.	3861	3861	3404	3861	3817
Berkley Insurance Co.	3130	2865	2117	3215	3256
* Branch Insurance Exchange	5244	6096	4610	7366	7184
* Brethren Mutual	3647	4137	3257	4018	3796
* Chubb National Insurance Co.	4143	5556	3747	5473	4492
Cincinnati Casualty Co.	3718	4080	3117	3452	3791
Cincinnati Insurance Co.	2806	3177	2536	3075	2934
* Clearcover Insurance Co.	5928	6077	4469	6077	6206
* CSAA General Insurance Co.	3035	3858	2869	3645	3500
Cumberland Insurance Co. Inc.	3525	3698	3240	3698	3652
* Dairyland Insurance Co.	7996	7507	6973	7791	9436
Elephant Insurance Co.	5413	4990	5167	6069	6968
* Encompass Home/Auto Insurance Co.	4738	5283	4470	4864	5292
Erie Insurance Exchange	3192	3270	2793	3264	3353
Farmers Casualty Insurance Co.	4426	5168	4179	4608	3943
Farmers Direct P & C Insurance Co.	4116	4408	3282	4408	3650
Farmers Group Property & Casualty Ins. Co.	5032	5568	4712	5866	5866
Farmers Insurance Exchange	5056	5094	4424	5062	5626
* Foremost Insurance Co.	7272	7676	7572	7765	7823
Garrison Property & Casualty Ins. Co.	2954	3194	2578	3006	2922
* GEICO Secure Co.	2735	2584	2404	2703	2978
Hartford Insurance Company of the Southeast	4332	4606	3754	4350	4492

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

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



Scenario 17: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	3179	3439	2851	3407	3203
Horace Mann Property & Casualty Ins. Co.	3015	3234	2591	3416	2942
* Integon Indemnity Co.	5042	4809	4183	5931	5878
Liberty Mutual Insurance Co.	6674	6961	6184	6589	6928
Liberty Mutual Personal Insurance Co.	6187	6446	5742	6106	6416
Maryland Auto Insurance Fund	7520	7236	6858	7993	8180
* MGA Insurance Company, Inc.	5235	5261	4650	4767	5842
* Mutual Benefit Insurance Co.	2674	2890	2480	2865	3168
* National General Assurance Co.	10465	10676	9090	10599	10957
* Nationwide Property & Casualty Co.	6089	6579	5417	5240	6667
* NJM Insurance Co.	2654	2585	2483	2802	3048
Noblr Insurance Exchange	1935	1763	1693	2075	1989
Penn National Insurance Co.	6693	6450	5713	6861	7293
Privilege Underwriters Reciprocal Exch.	3735	4166	1879	3735	4971
* Progressive Select Insurance Co.	2027	2171	2005	2140	2202
* Progressive Specialty Insurance Co.	2834	3052	2815	3078	3198
Root Insurance Co.	3840	4266	3490	3820	4144
* Selective Ins. Co. of South Carolina	4930	5614	4393	5350	5082
Southern Insurance Co. of VA	2499	2569	2170	2605	2923
* State Farm Fire & Casualty Co.	4358	4812	3989	4366	4942
* State Farm Mutual Ins. Co.	2779	3069	2532	2792	3163
Teachers Insurance Co.	3091	3415	2723	3535	3214
* Travelers Property Casualty Insurance Co.	4214	4325	3687	4205	4443
United Services Automobile Association	2426	2437	2172	2339	2371
* Unitrin Safeguard Insurance Co.	3888	4314	3270	4014	4412
USAA Casualty Insurance Co.	2424	2644	2292	2497	2505
USAA General Indemnity Co.	3000	3134	2624	2944	2849
* Vault Recipricol Exchange	5461	6062	2702	5461	5461

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

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

February 2025

Scenario 18: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	3691	3360	5781	6411	4762	4274
* AIG Property Casualty Co.	3027	3027	4218	4218	3524	3524
* Allstate Indemnity Co.	3697	3585	7514	7552	4977	6924
American Family Connect P & C Ins. Co.	2928	2556	4816	4792	4338	4188
American National Property & Casualty Co.	2836	2788	5018	5020	3854	3934
American States Preferred Insurance Co.	3519	3673	5648	7362	5524	4716
* Amica Mutual Insurance Co.	2797	2797	5430	5430	4360	4360
* Amica Property and Casualty Insurance Co.	3626	3626	7039	7039	5656	5656
Berkley Insurance Co.	2081	2040	2766	3187	2590	2598
* Branch Insurance Exchange	4802	4622	7898	8464	6606	5572
* Brethren Mutual	3721	2992	6851	7054	6258	4897
* Chubb National Insurance Co.	4311	3739	6293	6387	5295	5284
Cincinnati Casualty Co.	3018	2745	4491	4732	4237	4316
Cincinnati Insurance Co.	2338	2338	4427	4427	3520	3602
* Clearcover Insurance Co.	2765	2765	5915	7025	4422	3816
* CSAA General Insurance Co.	1610	1362	2301	2794	1982	2208
Cumberland Insurance Co. Inc.	2323	2323	6299	5210	3679	3765
* Dairyland Insurance Co.	9437	9140	16211	21164	13370	13466
Elephant Insurance Co.	10481	11046	16100	22848	15746	14358
* Encompass Home/Auto Insurance Co.	3836	3477	5628	7269	4915	4315
Erie Insurance Exchange	2467	2467	4465	4326	3413	3133
* Farmers Casualty Insurance Co.	2552	3156	3927	5048	3235	3857
* Farmers Direct P & C Insurance Co.	2854	2854	4734	4254	3664	3342
* Farmers Group Property & Casualty Ins. Co.	3636	3636	6614	7040	6046	5228
* Farmers Insurance Exchange	2398	2308	4110	4572	3622	3400
* Foremost Insurance Co.	3823	3701	5051	5424	4807	4283
Garrison Property & Casualty Ins. Co.	2915	2674	4299	4333	3696	3467
* GEICO Secure Co.	2354	2271	4623	4287	3493	3093
Hartford Insurance Company of the Southeast	5828	5612	8436	9558	7838	7422

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

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

Scenario 18: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Insurance Co.	1906	1906	2873	2873	2484	2388
* Horace Mann Property & Casualty Ins. Co.	2469	2469	4727	4727	3280	3661
* Integon Indemnity Co.	3321	3134	6022	6022	4353	4592
Liberty Mutual Insurance Co.	5015	4718	6409	6727	5618	5779
Liberty Mutual Personal Insurance Co.	4694	4424	5947	6232	5234	5379
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1793	1793	2550	3558	2550	2550
* National General Assurance Co.	3532	3532	4836	6629	4610	4769
* Nationwide Property & Casualty Co.	2701	3252	5754	5965	5582	4332
* NJM Insurance Co.	1547	1531	2303	2303	2036	2303
Noblr Insurance Exchange	1982	1957	3131	3360	2693	2278
* Penn National Insurance Co.	5471	5073	9287	10240	6541	6191
Privilege Underwriters Reciprocal Exch.	2883	3184	4370	4370	3859	2795
* Progressive Select Insurance Co.	1489	1378	2167	2362	1857	1846
* Progressive Specialty Insurance Co.	2325	2141	3472	3761	3006	2894
Root Insurance Co.	4110	3856	6876	7378	5946	5604
* Selective Ins. Co. of South Carolina	3719	3265	6569	6452	5168	5067
Southern Insurance Co. of VA	1958	2036	3641	3647	2861	2322
* State Farm Fire & Casualty Co.	4901	4774	7375	7473	6338	6075
* State Farm Mutual Ins. Co.	2810	2720	4420	4488	3748	3588
* Teachers Insurance Co.	2661	2661	4880	4880	3447	4817
* Travelers Property Casualty Insurance Co.	3665	3615	5690	6067	5457	4853
United Services Automobile Association	2126	2022	3068	3034	2698	2646
* Unitrin Safeguard Insurance Co.	2320	2189	3727	4298	3143	3135
USAA Casualty Insurance Co.	2381	2177	3353	3321	2983	2986
USAA General Indemnity Co.	2539	2391	3745	3789	3218	3239
* Vault Recipricol Exchange	4608	4608	6365	6365	5704	5551

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

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

Scenario 18: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	3238	3375	3221	3412	3637
* AIG Property Casualty Co.	3313	3315	1814	3313	3457
* Allstate Indemnity Co.	3060	3317	2890	3402	3771
American Family Connect P & C Ins. Co.	2696	3420	2372	2906	2734
American National Property & Casualty Co.	2688	2862	2520	2804	2894
American States Preferred Insurance Co.	3248	3659	3050	3543	3993
* Amica Mutual Insurance Co.	3303	3303	2937	3303	3208
* Amica Property and Casualty Insurance Co.	4276	4276	3798	4276	4160
Berkley Insurance Co.	2140	1972	1499	2202	2237
* Branch Insurance Exchange	3690	4238	3196	5096	4984
* Brethren Mutual	2924	3338	2533	3208	2984
* Chubb National Insurance Co.	3569	4696	3259	4639	3861
Cincinnati Casualty Co.	2952	3270	2463	2718	3012
Cincinnati Insurance Co.	2284	2538	2059	2474	2409
* Clearcover Insurance Co.	2894	3066	2153	3066	3036
* CSAA General Insurance Co.	1267	1601	1205	1517	1482
Cumberland Insurance Co. Inc.	1983	2090	1848	2090	2060
* Dairyland Insurance Co.	8773	8209	7546	8540	10508
Elephant Insurance Co.	8683	7345	7755	9438	10487
* Encompass Home/Auto Insurance Co.	3591	3886	3440	3647	3900
Erie Insurance Exchange	2390	2462	2062	2440	2503
* Farmers Casualty Insurance Co.	2700	3160	2553	2835	2423
* Farmers Direct P & C Insurance Co.	2974	3222	2376	3222	2640
* Farmers Group Property & Casualty Ins. Co.	3062	3414	2854	3590	3650
* Farmers Insurance Exchange	2242	2250	1962	2374	2634
* Foremost Insurance Co.	3778	3864	3885	3906	3848
Garrison Property & Casualty Ins. Co.	2712	3011	2405	2815	2773
* GEICO Secure Co.	2439	2411	2140	2436	2697
Hartford Insurance Company of the Southeast	5642	6108	4768	5666	5820

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

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

Scenario 18: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area Rates Effective as of 2/1/2025						
	21784	21921	21701	21014	21044	
Insurer	Carroll	Cecil	Frederick	Harford	Howard	
* Horace Mann Insurance Co.	1898	2020	1734	2020	1912	
* Horace Mann Property & Casualty Ins. Co.	2504	2644	2167	2778	2469	
* Integon Indemnity Co.	3225	3061	2665	3894	3811	
Liberty Mutual Insurance Co.	4682	4955	4385	4705	4875	
Liberty Mutual Personal Insurance Co.	4390	4635	4126	4413	4565	
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	
* Mutual Benefit Insurance Co.	1617	1740	1490	1747	1926	
* National General Assurance Co.	3435	3526	2878	3531	3640	
* Nationwide Property & Casualty Co.	3131	3447	2805	2722	3479	
* NJM Insurance Co.	1355	1338	1393	1432	1541	
Noblr Insurance Exchange	1977	1788	1753	2117	2069	
* Penn National Insurance Co.	5060	4897	4329	5220	5526	
Privilege Underwriters Reciprocal Exch.	3545	3920	1813	3545	4706	
* Progressive Select Insurance Co.	1352	1456	1352	1450	1500	
* Progressive Specialty Insurance Co.	2153	2366	2132	2291	2349	
Root Insurance Co.	3878	4324	3490	3868	4230	
* Selective Ins. Co. of South Carolina	3455	3967	3032	3734	3511	
Southern Insurance Co. of VA	1986	2038	1725	2069	2306	
* State Farm Fire & Casualty Co.	4069	4413	3775	4084	4527	
* State Farm Mutual Ins. Co.	2415	2636	2216	2430	2717	
* Teachers Insurance Co.	2563	2779	2262	2860	2661	
* Travelers Property Casualty Insurance Co.	3782	3913	3174	3711	3949	
United Services Automobile Association	2059	2106	1871	2024	2079	
* Unitrin Safeguard Insurance Co.	2122	2372	1796	2197	2419	
USAA Casualty Insurance Co.	2142	2394	2054	2249	2287	
USAA General Indemnity Co.	2494	2682	2210	2501	2437	
* Vault Recipricol Exchange	5158	5661	2595	5158	5158	

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

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

Scenario 19: Married Rate with Youthful Driver

Greater Baltimore Suburban area Rates Effective as of 2/1/2025		21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County	
* Agency Insurance Co.	7495	7108	10943	12040	9658	8603	
* AIG Property Casualty Co.	5699	5699	7841	7841	6657	6657	
* Allstate Indemnity Co.	10259	9884	15782	15937	12317	14378	
American Family Connect P & C Ins. Co.	8800	7948	14140	14088	12722	12066	
American National Property & Casualty Co.	5668	5610	9554	9556	7706	7726	
American States Preferred Insurance Co.	8607	8931	12981	16865	13301	11085	
* Amica Mutual Insurance Co.	4069	4069	9338	9338	7115	7115	
* Amica Property and Casualty Insurance Co.	5950	5950	11590	11590	9535	9535	
Berkley Insurance Co.	5969	5951	8029	9329	7561	7529	
* Branch Insurance Exchange	13074	12726	20606	22024	17742	14944	
* Brethren Mutual	6608	5865	11485	12092	10752	8821	
* Chubb National Insurance Co.	9948	8605	14615	14968	12148	12229	
Cincinnati Casualty Co.	9354	8420	13515	14191	12814	13008	
Cincinnati Insurance Co.	6446	6446	12543	12543	9893	10155	
* Clearcover Insurance Co.	6738	6738	13180	15002	9913	8939	
* CSAA General Insurance Co.	4707	3938	6500	8213	5778	6353	
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a	
* Dairyland Insurance Co.	27270	26534	44393	56762	37507	37323	
Elephant Insurance Co.	8888	9294	14220	19533	13695	12381	
* Encompass Home/Auto Insurance Co.	5505	4889	7606	10513	7447	6330	
Erie Insurance Exchange	4979	4979	8488	8231	6648	6027	
* Farmers Casualty Insurance Co.	7863	9515	11593	14857	9622	11481	
* Farmers Direct P & C Insurance Co.	8230	8230	13544	11822	10408	9334	
* Farmers Group Property & Casualty Ins. Co.	12540	12540	20772	21860	19840	16730	
* Farmers Insurance Exchange	8042	7778	13570	15004	12146	11374	
* Foremost Insurance Co.	14068	13896	18576	19893	17669	15999	
Garrison Property & Casualty Ins. Co.	5115	4719	7416	7436	6390	5929	
* GEICO Secure Co.	5254	4988	9439	8810	7402	6550	
Hartford Insurance Company of the Southeast	7064	12250	10010	11102	16606	15768	

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

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

Scenario 19: Married Rate with Youthful Driver

Greater Baltimore Suburban area Rates Effective as of 2/1/2025						
	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Insurance Co.	4224	4224	6659	6659	5677	5459
* Horace Mann Property & Casualty Ins. Co.	5082	5082	10167	10167	6944	7866
* Integon Indemnity Co.	8397	7939	14038	14038	10666	11130
Liberty Mutual Insurance Co.	5760	5436	7291	7645	6438	6611
Liberty Mutual Personal Insurance Co.	5361	5072	6737	7059	5972	6128
Maryland Auto Insurance Fund	30280	30280	40420	41648	37785	34859
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	4245	4245	5765	7863	5765	5765
* National General Assurance Co.	9420	9420	12642	16930	11850	12477
* Nationwide Property & Casualty Co.	5042	6135	10717	10962	10369	8116
* NJM Insurance Co.	3289	3245	4817	4817	4347	4817
Noblr Insurance Exchange	3061	3013	4568	4886	4062	3368
* Penn National Insurance Co.	9571	9095	16183	11932	11426	11037
Privilege Underwriters Reciprocal Exch.	6795	7809	10427	10427	9154	6863
* Progressive Select Insurance Co.	2687	2537	3741	4033	3443	3211
* Progressive Specialty Insurance Co.	3677	3439	5189	5587	4723	4386
Root Insurance Co.	12962	12166	22312	23912	19098	17808
* Selective Ins. Co. of South Carolina	3754	3451	6553	6508	5249	5083
Southern Insurance Co. of VA	4480	4689	8744	8863	6893	5424
* State Farm Fire & Casualty Co.	10372	10025	16120	16336	13502	12881
* State Farm Mutual Ins. Co.	5430	5219	8571	8694	7139	6823
* Teachers Insurance Co.	5577	5577	10546	10546	7368	10621
* Travelers Property Casualty Insurance Co.	9747	9630	14834	15794	14272	12653
United Services Automobile Association	3924	3745	5569	5511	4933	4934
* Unitrin Safeguard Insurance Co.	4926	4667	7514	8668	6566	6449
USAA Casualty Insurance Co.	3584	3277	4940	4862	4397	4476
USAA General Indemnity Co.	3893	3689	5649	5692	4897	4890
* Vault Recipricol Exchange	9460	9460	12841	12841	11695	11317

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

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

Scenario 19: Married Rate with Youthful Driver

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	6944	7142	7016	7305	7500
* AIG Property Casualty Co.	6230	6420	3270	6230	6448
* Allstate Indemnity Co.	9019	9059	8058	9281	10583
American Family Connect P & C Ins. Co.	8046	9668	7388	8810	8434
American National Property & Casualty Co.	5506	5892	5232	5742	5860
American States Preferred Insurance Co.	8048	8957	7647	8548	9796
* Amica Mutual Insurance Co.	4828	4828	4012	4828	4635
* Amica Property and Casualty Insurance Co.	7097	7097	6316	7097	6900
Berkley Insurance Co.	6244	5677	4108	6375	6427
* Branch Insurance Exchange	9804	11648	8442	13924	13530
* Brethren Mutual	5571	6391	5094	6195	5928
* Chubb National Insurance Co.	8070	10941	7544	10613	8761
Cincinnati Casualty Co.	8910	9774	7467	8411	9157
Cincinnati Insurance Co.	6608	7411	5978	7192	6810
* Clearcover Insurance Co.	7064	7127	5376	7127	7293
* CSAA General Insurance Co.	3627	4712	3488	4452	4272
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	25284	23862	22230	24954	30140
Elephant Insurance Co.	7412	6931	7237	8299	9549
* Encompass Home/Auto Insurance Co.	5039	5550	4778	5206	5624
Erie Insurance Exchange	5000	5149	4456	4999	5059
* Farmers Casualty Insurance Co.	8231	9548	7908	8625	7494
* Farmers Direct P & C Insurance Co.	8722	9328	6868	9328	7732
* Farmers Group Property & Casualty Ins. Co.	10578	11938	10302	12410	12370
* Farmers Insurance Exchange	8036	8106	7068	7952	8874
* Foremost Insurance Co.	13274	14261	14033	14451	14131
Garrison Property & Casualty Ins. Co.	4926	5378	4270	5013	4888
* GEICO Secure Co.	5552	5229	4813	5422	5925
Hartford Insurance Company of the Southeast	7008	13164	10644	12374	7164

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

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



Scenario 19: Married Rate with Youthful Driver

Greater Baltimore Suburban area Rates Effective as of 2/1/2025						
	21784	21921	21701	21014	21044	
Insurer	Carroll	Cecil	Frederick	Harford	Howard	
* Horace Mann Insurance Co.	4251	4649	3860	4583	4269	
* Horace Mann Property & Casualty Ins. Co.	5171	5662	4512	5952	5082	
* Integon Indemnity Co.	8164	7787	6759	9644	9527	
Liberty Mutual Insurance Co.	5407	5640	5053	5379	5617	
Liberty Mutual Personal Insurance Co.	5044	5254	4727	5017	5233	
Maryland Auto Insurance Fund	29260	28233	26623	30516	30952	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	
* Mutual Benefit Insurance Co.	3890	4198	3607	4119	4554	
* National General Assurance Co.	9127	9374	7786	9455	9709	
* Nationwide Property & Casualty Co.	5841	6579	5264	5057	6602	
* NJM Insurance Co.	2804	2776	2677	3016	3212	
Noblr Insurance Exchange	3015	2790	2620	3242	3127	
* Penn National Insurance Co.	9074	8742	7718	9414	10028	
Privilege Underwriters Reciprocal Exch.	8543	10057	4243	8543	11563	
* Progressive Select Insurance Co.	2622	2826	2609	2744	2735	
* Progressive Specialty Insurance Co.	3596	3990	3467	3719	3705	
Root Insurance Co.	12178	13624	10946	12164	13462	
* Selective Ins. Co. of South Carolina	3599	4071	3225	3813	3690	
Southern Insurance Co. of VA	4476	4618	3892	4668	5347	
* State Farm Fire & Casualty Co.	9086	10029	8384	9225	10363	
* State Farm Mutual Ins. Co.	4807	5316	4410	4900	5519	
* Teachers Insurance Co.	5332	6080	4812	6205	5577	
* Travelers Property Casualty Insurance Co.	9949	10202	8516	9856	10418	
United Services Automobile Association	3952	3960	3484	3762	3804	
* Unitrin Safeguard Insurance Co.	4555	4981	3846	4698	5134	
USAA Casualty Insurance Co.	3313	3616	3102	3395	3399	
USAA General Indemnity Co.	3964	4145	3439	3854	3750	
* Vault Reciprocal Exchange	10509	11856	5178	10509	10509	

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

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

February 2025

Scenario 20: Married Rate with Youthful Drivers

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	6072	5717	8930	9996	7681	6991
* AIG Property Casualty Co.	5953	5953	8194	8194	6937	6937
* Allstate Indemnity Co.	23872	22980	35782	36146	28363	32537
American Family Connect P & C Ins. Co.	11568	10266	18610	18502	16678	15738
American National Property & Casualty Co.	11202	11052	19320	19330	15210	15372
American States Preferred Insurance Co.	13902	14235	21415	27639	21501	18537
* Amica Mutual Insurance Co.	7578	7578	16600	16600	12947	12947
* Amica Property and Casualty Insurance Co.	6735	6735	13526	13526	11006	11006
Berkley Insurance Co.	18918	18759	25606	29888	24150	24065
* Branch Insurance Exchange	19664	19100	32222	34366	26934	22908
* Brethren Mutual	3096	2516	5615	5807	5172	4061
* Chubb National Insurance Co.	16986	14455	25593	26446	21485	21591
Cincinnati Casualty Co.	11751	10374	17087	17771	15969	16668
Cincinnati Insurance Co.	6342	6342	12129	12129	9709	10037
* Clearcover Insurance Co.	7888	7888	15994	18488	11899	10692
* CSAA General Insurance Co.	4407	3669	6138	7810	5476	6042
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	25650	24810	43357	56233	35919	36204
Elephant Insurance Co.	6680	6997	10639	14724	10239	9279
* Encompass Home/Auto Insurance Co.	9237	8060	12670	18280	12962	11004
Erie Insurance Exchange	4540	4540	7926	7625	6194	5655
* Farmers Casualty Insurance Co.	6358	7834	9924	12617	8084	9534
* Farmers Direct P & C Insurance Co.	6420	6420	10450	9326	8120	7416
* Farmers Group Property & Casualty Ins. Co.	10234	10234	17720	18756	16752	14516
* Farmers Insurance Exchange	12526	12066	22018	24518	19282	18162
* Foremost Insurance Co.	19084	18793	25894	28023	24029	21938
Garrison Property & Casualty Ins. Co.	7656	7007	11368	11454	9751	9106
* GEICO Secure Co.	9569	9080	17550	16366	13629	12227
Hartford Insurance Company of the Southeast	5816	9768	8382	16270	7720	12772

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

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

Scenario 20: Married Rate with Youthful Drivers

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Insurance Co.	3552	3552	5601	5601	4789	4612
* Horace Mann Property & Casualty Ins. Co.	4319	4319	8864	8864	5983	6711
* Integon Indemnity Co.	7868	7313	13493	13493	10059	10610
Liberty Mutual Insurance Co.	8225	7630	10769	11327	9365	9638
Liberty Mutual Personal Insurance Co.	7581	7043	9871	10371	8605	8853
Maryland Auto Insurance Fund	21564	21564	27529	28757	26630	23127
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3526	3526	4870	6668	4870	4870
* National General Assurance Co.	8826	8826	12009	16499	11233	11875
* Nationwide Property & Casualty Co.	4953	6015	10286	10501	10278	7898
* NJM Insurance Co.	2831	2804	4260	4260	3803	4260
Noblr Insurance Exchange	4834	4710	7697	8328	6601	5589
* Penn National Insurance Co.	12938	12303	22835	25322	15380	14876
Privilege Underwriters Reciprocal Exch.	4941	5454	7487	7487	6601	4777
* Progressive Select Insurance Co.	4618	4296	6441	7025	5748	5464
* Progressive Specialty Insurance Co.	6627	6133	9470	10417	8322	7963
Root Insurance Co.	16390	15128	29388	31544	24528	22990
* Selective Ins. Co. of South Carolina	4879	4312	8457	8298	6724	6543
Southern Insurance Co. of VA	8524	8731	16574	16520	12983	10211
* State Farm Fire & Casualty Co.	9880	9486	15341	15560	12866	12326
* State Farm Mutual Ins. Co.	5208	4969	8226	8352	6857	6582
* Teachers Insurance Co.	4733	4733	9177	9177	6293	9070
* Travelers Property Casualty Insurance Co.	8725	8562	13424	14211	12882	11484
United Services Automobile Association	6057	5754	8835	8734	7782	7671
* Unitrin Safeguard Insurance Co.	12475	11714	18788	21681	16311	16211
USAA Casualty Insurance Co.	5434	4943	7708	7629	6836	6870
USAA General Indemnity Co.	5845	5498	8700	8796	7463	7496
* Vault Recipricol Exchange	7495	7495	10320	10320	9302	9030

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

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

Scenario 20: Married Rate with Youthful Drivers

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	5389	5501	5404	5690	6036
* AIG Property Casualty Co.	6517	6561	3469	6517	6798
* Allstate Indemnity Co.	21043	20981	18700	21493	24615
American Family Connect P & C Ins. Co.	10434	12604	9526	11508	10922
American National Property & Casualty Co.	10754	11428	10120	11172	11510
American States Preferred Insurance Co.	12633	14241	11746	13658	15931
* Amica Mutual Insurance Co.	8995	8995	7622	8995	8689
* Amica Property and Casualty Insurance Co.	7894	7894	6876	7894	7793
Berkley Insurance Co.	19605	17614	12645	20083	20453
* Branch Insurance Exchange	14642	17178	12636	21056	20516
* Brethren Mutual	2461	2774	2177	2700	2537
* Chubb National Insurance Co.	13861	18842	12487	18523	15106
Cincinnati Casualty Co.	11005	12153	9078	10569	11335
Cincinnati Insurance Co.	6167	7016	5547	6797	6517
* Clearcover Insurance Co.	8157	8409	6160	8409	8558
* CSAA General Insurance Co.	3420	4459	3201	4193	3995
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	23744	22108	20539	23238	28428
Elephant Insurance Co.	5502	4972	5182	6149	6965
* Encompass Home/Auto Insurance Co.	8238	9422	7846	8596	9417
Erie Insurance Exchange	4421	4524	3853	4488	4612
* Farmers Casualty Insurance Co.	6707	7874	6330	7075	6022
* Farmers Direct P & C Insurance Co.	6704	7288	5342	7288	5958
* Farmers Group Property & Casualty Ins. Co.	8520	9540	8098	10096	10354
* Farmers Insurance Exchange	12362	12418	10684	12332	13804
* Foremost Insurance Co.	17569	19028	18530	19311	19175
Garrison Property & Casualty Ins. Co.	7171	7949	6288	7411	7278
* GEICO Secure Co.	9705	9283	8445	9590	10759
Hartford Insurance Company of the Southeast	9792	5996	8374	5678	10180

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

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

Scenario 20: Married Rate with Youthful Drivers

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Insurance Co.	3537	3838	3191	3824	3588
* Horace Mann Property & Casualty Ins. Co.	4447	4751	3781	5021	4319
* Integon Indemnity Co.	7532	7196	6285	9000	8990
Liberty Mutual Insurance Co.	7588	7974	6993	7630	7980
Liberty Mutual Personal Insurance Co.	7006	7357	6471	7044	7360
Maryland Auto Insurance Fund	20544	19517	17907	21800	22236
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3175	3398	2945	3407	3785
* National General Assurance Co.	8475	8712	7112	8825	9075
* Nationwide Property & Casualty Co.	5846	6188	5144	4962	6258
* NJM Insurance Co.	2441	2385	2277	2583	2811
Noblr Insurance Exchange	4805	4366	4084	5198	4983
* Penn National Insurance Co.	12101	11624	10540	13165	14008
Privilege Underwriters Reciprocal Exch.	6057	6713	3110	6057	7978
* Progressive Select Insurance Co.	4326	4725	4216	4557	4614
* Progressive Specialty Insurance Co.	6177	6748	5961	6514	6637
Root Insurance Co.	15304	17208	13620	15358	17006
* Selective Ins. Co. of South Carolina	4545	5172	4003	4916	4635
Southern Insurance Co. of VA	8408	8679	7238	8876	10218
* State Farm Fire & Casualty Co.	8575	9407	7845	8712	9776
* State Farm Mutual Ins. Co.	4572	5025	4156	4664	5249
* Teachers Insurance Co.	4555	5059	3986	5190	4733
* Travelers Property Casualty Insurance Co.	8840	9105	7479	8786	9309
United Services Automobile Association	5950	6049	5323	5789	5891
* Unitrin Safeguard Insurance Co.	11414	12494	9596	11825	12961
USAA Casualty Insurance Co.	4896	5463	4654	5122	5192
USAA General Indemnity Co.	5786	6200	5075	5763	5604
* Vault Recipricol Exchange	8400	9203	4177	8400	8400

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

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

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Scenario 21: Married Rate, No Youthful Driver

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	3586	3243	5571	6144	4633	4104
* AIG Property Casualty Co.	3028	3028	4238	4238	3533	3533
* Allstate Indemnity Co.	3908	3787	6934	6976	4945	6384
American Family Connect P & C Ins. Co.	3672	3274	6048	6016	5386	5174
American National Property & Casualty Co.	2728	2690	4846	4848	3746	3812
American States Preferred Insurance Co.	3694	3884	5992	7886	5853	4922
* Amica Mutual Insurance Co.	2686	2686	5256	5256	4260	4260
* Amica Property and Casualty Insurance Co.	3478	3478	6810	6810	5521	5521
Berkley Insurance Co.	2114	2089	2841	3275	2634	2631
* Branch Insurance Exchange	8440	8158	14122	15304	11740	9886
* Brethren Mutual	3230	2671	5833	6070	5401	4262
* Chubb National Insurance Co.	5748	4945	8508	8656	7103	7107
Cincinnati Casualty Co.	4426	4034	6535	6901	6167	6276
Cincinnati Insurance Co.	3563	3563	6806	6806	5378	5494
* Clearcover Insurance Co.	2817	2817	5842	6928	4421	3848
* CSAA General Insurance Co.	4398	3699	6354	7783	5441	6059
Cumberland Insurance Co. Inc.	2380	2380	5945	4941	3630	3757
* Dairyland Insurance Co.	9473	9162	16647	21912	13593	13740
Elephant Insurance Co.	8671	9099	13710	19025	13242	11923
* Encompass Home/Auto Insurance Co.	4664	4148	6728	9055	6184	5297
Erie Insurance Exchange	2684	2684	4703	4560	3639	3323
* Farmers Casualty Insurance Co.	5173	6383	7657	10000	6389	7599
* Farmers Direct P & C Insurance Co.	5094	5094	8504	7490	6508	5910
* Farmers Group Property & Casualty Ins. Co.	8350	8350	14438	15422	13536	11220
* Farmers Insurance Exchange	9046	8726	16462	18278	14246	13268
* Foremost Insurance Co.	5514	5418	7332	7916	6917	6261
Garrison Property & Casualty Ins. Co.	3578	3283	5215	5256	4501	4208
* GEICO Secure Co.	2577	2473	4855	4503	3744	3293
Hartford Insurance Company of the Southeast	6502	6316	9298	10434	8642	8176

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

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

Scenario 21: Married Rate, No Youthful Driver

Greater Baltimore Suburban area  
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Insurance Co.	2533	2533	3990	3990	3387	3242
* Horace Mann Property & Casualty Ins. Co.	3053	3053	6046	6046	4130	4658
* Integon Indemnity Co.	4266	3991	7972	7972	5635	5969
Liberty Mutual Insurance Co.	4317	4094	5461	5730	4813	4932
Liberty Mutual Personal Insurance Co.	4065	3862	5095	5334	4510	4614
Maryland Auto Insurance Fund	12126	12126	15636	16470	14885	13069
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2398	2398	3347	4616	3347	3347
* National General Assurance Co.	4437	4437	6042	8268	5706	5962
* Nationwide Property & Casualty Co.	4374	5379	9314	9623	9060	7090
* NJM Insurance Co.	2068	2046	3127	3127	2752	3127
Noblr Insurance Exchange	3243	3194	5343	5703	4504	3780
* Penn National Insurance Co.	7650	7246	13020	14413	9092	8760
Privilege Underwriters Reciprocal Exch.	3129	3513	4769	4769	4194	3085
* Progressive Select Insurance Co.	2293	2133	3267	3537	2925	2773
* Progressive Specialty Insurance Co.	3198	2935	4653	5030	4094	3872
Root Insurance Co.	4656	4384	7982	8582	6820	6370
* Selective Ins. Co. of South Carolina	3275	2942	5768	5703	4583	4455
Southern Insurance Co. of VA	2713	2853	5231	5253	4073	3281
* State Farm Fire & Casualty Co.	6273	6104	10009	10134	8438	8029
* State Farm Mutual Ins. Co.	2933	2840	4804	4872	4020	3828
* Teachers Insurance Co.	3323	3323	6268	6268	4382	6220
* Travelers Property Casualty Insurance Co.	4264	4228	6510	6940	6271	5562
United Services Automobile Association	2840	2703	4073	4030	3589	3555
* Unitrin Safeguard Insurance Co.	3441	3228	5643	6572	4748	4728
USAA Casualty Insurance Co.	3024	2760	4217	4167	3754	3791
USAA General Indemnity Co.	3104	2930	4543	4602	3928	3930
* Vault Recipricol Exchange	4981	4981	6847	6847	6161	5977

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

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

Scenario 21: Married Rate, No Youthful Driver

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	3215	3292	3191	3325	3529
* AIG Property Casualty Co.	3308	3395	1792	3308	3427
* Allstate Indemnity Co.	3345	3494	3108	3575	3986
American Family Connect P & C Ins. Co.	3370	4170	3050	3648	3478
American National Property & Casualty Co.	2610	2810	2472	2746	2804
American States Preferred Insurance Co.	3442	3870	3252	3744	4183
* Amica Mutual Insurance Co.	3201	3201	2859	3201	3093
* Amica Property and Casualty Insurance Co.	4139	4139	3695	4139	4009
Berkley Insurance Co.	2180	2006	1522	2244	2274
* Branch Insurance Exchange	6478	7528	5562	9008	8756
* Brethren Mutual	2606	2945	2339	2859	2709
* Chubb National Insurance Co.	4706	6330	4286	6205	5099
Cincinnati Casualty Co.	4339	4794	3630	4009	4412
Cincinnati Insurance Co.	3584	4031	3247	3893	3718
* Clearcover Insurance Co.	2971	3103	2214	3103	3101
* CSAA General Insurance Co.	3397	4359	3273	4124	4015
Cumberland Insurance Co. Inc.	2056	2156	1921	2156	2125
* Dairyland Insurance Co.	8775	8201	7499	8540	10587
Elephant Insurance Co.	7169	6580	6865	7988	9155
* Encompass Home/Auto Insurance Co.	4389	4730	4124	4402	4759
Erie Insurance Exchange	2652	2731	2333	2675	2723
* Farmers Casualty Insurance Co.	5481	6355	5228	5666	4896
* Farmers Direct P & C Insurance Co.	5402	5744	4272	5744	4720
* Farmers Group Property & Casualty Ins. Co.	7204	7976	6762	8314	8218
* Farmers Insurance Exchange	8984	9104	7798	8952	10044
* Foremost Insurance Co.	5182	5482	5435	5587	5538
Garrison Property & Casualty Ins. Co.	3409	3745	2974	3495	3404
* GEICO Secure Co.	2711	2625	2377	2692	2943
Hartford Insurance Company of the Southeast	6408	6864	5454	6376	6538

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

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



Scenario 21: Married Rate, No Youthful Driver

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Insurance Co.	2547	2755	2309	2721	2557
* Horace Mann Property & Casualty Ins. Co.	3086	3308	2675	3490	3053
* Integon Indemnity Co.	4106	3873	3373	5003	4908
Liberty Mutual Insurance Co.	4073	4271	3838	4067	4211
Liberty Mutual Personal Insurance Co.	3847	4022	3632	3835	3970
Maryland Auto Insurance Fund	11532	11014	10190	12273	12700
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2158	2317	1999	2324	2574
* National General Assurance Co.	4295	4407	3612	4441	4569
* Nationwide Property & Casualty Co.	5192	5719	4647	4499	5760
* NJM Insurance Co.	1796	1773	1699	1910	2068
Noblr Insurance Exchange	3191	2898	2794	3479	3382
* Penn National Insurance Co.	7176	6917	6116	7478	7961
Privilege Underwriters Reciprocal Exch.	3879	4409	1965	3879	5184
* Progressive Select Insurance Co.	2176	2352	2156	2272	2310
* Progressive Specialty Insurance Co.	3013	3360	2896	3133	3172
Root Insurance Co.	4420	4924	3976	4396	4838
* Selective Ins. Co. of South Carolina	3089	3513	2750	3298	3160
Southern Insurance Co. of VA	2749	2826	2394	2857	3205
* State Farm Fire & Casualty Co.	5422	5961	5027	5465	6121
* State Farm Mutual Ins. Co.	2588	2855	2382	2615	2943
* Teachers Insurance Co.	3181	3520	2829	3624	3323
* Travelers Property Casualty Insurance Co.	4402	4537	3764	4342	4601
United Services Automobile Association	2805	2845	2507	2717	2763
* Unitrin Safeguard Insurance Co.	3140	3548	2642	3244	3582
USAA Casualty Insurance Co.	2763	3056	2611	2868	2881
USAA General Indemnity Co.	3131	3306	2726	3074	2986
* Vault Reciprocal Exchange	5562	6142	2790	5562	5562

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

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

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Scenario 22: Married Rate, No Youthful Driver

Greater Baltimore Suburban area Rates Effective as of 2/1/2025		21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County	
* Agency Insurance Co.	3611	3353	5536	6122	4669	4189	
* AIG Property Casualty Co.	2247	2247	3151	3151	2595	2595	
* Allstate Indemnity Co.	4178	4047	8533	8579	5646	7852	
American Family Connect P & C Ins. Co.	3268	2830	5398	5368	4832	4688	
American National Property & Casualty Co.	2026	1996	3578	3580	2764	2818	
American States Preferred Insurance Co.	3239	3406	5235	6846	5108	4316	
* Amica Mutual Insurance Co.	2587	2587	5025	5025	4023	4023	
* Amica Property and Casualty Insurance Co.	3382	3382	6559	6559	5245	5245	
Berkley Insurance Co.	2099	2074	2773	3190	2607	2609	
* Branch Insurance Exchange	5376	5190	8708	9416	7404	6188	
* Brethren Mutual	2709	2192	4937	5123	4573	3534	
* Chubb National Insurance Co.	3754	3267	5470	5544	4597	4589	
Cincinnati Casualty Co.	2546	2321	3801	4009	3591	3647	
Cincinnati Insurance Co.	2335	2335	4440	4440	3533	3622	
* Clearcover Insurance Co.	2941	2941	6251	7348	4666	4029	
* CSAA General Insurance Co.	1708	1443	2445	2981	2113	2349	
Cumberland Insurance Co. Inc.	1893	1893	5220	4314	3013	3051	
* Dairyland Insurance Co.	8416	8158	14330	18646	11865	11925	
Elephant Insurance Co.	10376	10939	15805	22457	15496	14094	
* Encompass Home/Auto Insurance Co.	3440	3146	5113	6540	4372	3867	
Erie Insurance Exchange	2307	2307	4104	3967	3163	2896	
* Farmers Casualty Insurance Co.	2699	3297	4034	5218	3356	4005	
* Farmers Direct P & C Insurance Co.	3104	3104	5110	4568	3958	3590	
* Farmers Group Property & Casualty Ins. Co.	3982	3982	6852	7274	6450	5446	
* Farmers Insurance Exchange	2454	2368	4294	4762	3776	3506	
* Foremost Insurance Co.	4449	4380	5861	6308	5569	5044	
Garrison Property & Casualty Ins. Co.	2639	2427	3873	3902	3335	3119	
* GEICO Secure Co.	2195	2124	4409	4083	3286	2906	
Hartford Insurance Company of the Southeast	5466	5292	7834	8802	7262	6908	

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

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

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Scenario 22: Married Rate, No Youthful Driver

Greater Baltimore Suburban area Rates Effective as of 2/1/2025		21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County	
* Horace Mann Insurance Co.	2158	2158	3333	3333	2847	2738	
* Horace Mann Property & Casualty Ins. Co.	2806	2806	5496	5496	3760	4226	
* Integon Indemnity Co.	3871	3653	6850	6850	5064	5285	
Liberty Mutual Insurance Co.	5251	4946	6753	7084	5905	6064	
Liberty Mutual Personal Insurance Co.	4901	4632	6253	6556	5492	5634	
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	
* Mutual Benefit Insurance Co.	1651	1651	2368	3323	2368	2368	
* National General Assurance Co.	4678	4678	6349	8598	6019	6284	
* Nationwide Property & Casualty Co.	3041	3670	6534	6749	6288	4894	
* NJM Insurance Co.	2177	2154	3210	3210	2888	3210	
Noblr Insurance Exchange	1358	1326	2079	2264	1823	1537	
* Penn National Insurance Co.	3290	3012	5495	6025	4010	3710	
Privilege Underwriters Reciprocal Exch.	2303	2575	3507	3507	3081	2263	
* Progressive Select Insurance Co.	1478	1381	2116	2264	1859	1811	
* Progressive Specialty Insurance Co.	2157	1984	3284	3574	2781	2723	
Root Insurance Co.	4320	4082	7182	7732	6282	5898	
* Selective Ins. Co. of South Carolina	2732	2426	4861	4803	3834	3744	
Southern Insurance Co. of VA	2005	2090	3769	3795	2977	2394	
* State Farm Fire & Casualty Co.	4991	4847	7537	7629	6467	6216	
* State Farm Mutual Ins. Co.	2876	2775	4540	4604	3843	3690	
* Teachers Insurance Co.	3043	3043	5697	5697	3981	5602	
* Travelers Property Casualty Insurance Co.	3310	3266	5137	5467	4924	4377	
United Services Automobile Association	1986	1892	2850	2820	2513	2473	
* Unitrin Safeguard Insurance Co.	2718	2548	4357	5028	3674	3665	
USAA Casualty Insurance Co.	2128	1950	2979	2946	2654	2663	
USAA General Indemnity Co.	2360	2226	3480	3515	2991	3009	
* Vault Recipricol Exchange	3970	3970	5440	5440	4898	4749	

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

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

Scenario 22: Married Rate, No Youthful Driver

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	3213	3366	3228	3414	3586
* ALG Property Casualty Co.	2434	2536	1370	2434	2510
* Allstate Indemnity Co.	3451	3741	3245	3841	4272
American Family Connect P & C Ins. Co.	2984	3818	2626	3224	3028
American National Property & Casualty Co.	1932	2068	1814	2024	2072
American States Preferred Insurance Co.	3006	3385	2841	3286	3657
* Amica Mutual Insurance Co.	3059	3059	2723	3059	2964
* Amica Property and Casualty Insurance Co.	3992	3992	3556	3992	3869
Berkley Insurance Co.	2171	2003	1523	2228	2253
* Branch Insurance Exchange	4158	4848	3576	5702	5544
* Brethren Mutual	2149	2428	1912	2340	2208
* Chubb National Insurance Co.	3117	4072	2851	4033	3375
Cincinnati Casualty Co.	2499	2755	2082	2288	2547
Cincinnati Insurance Co.	2291	2541	2062	2483	2413
* Clearcover Insurance Co.	3078	3239	2312	3239	3214
* CSAA General Insurance Co.	1326	1689	1272	1601	1568
Cumberland Insurance Co. Inc.	1622	1704	1528	1704	1681
* Dairyland Insurance Co.	7817	7327	6751	7631	9359
Elephant Insurance Co.	8618	7332	7743	9335	10422
* Encompass Home/Auto Insurance Co.	3199	3476	3084	3282	3482
Erie Insurance Exchange	2247	2317	1945	2280	2340
* Farmers Casualty Insurance Co.	2844	3313	2726	2976	2575
* Farmers Direct P & C Insurance Co.	3234	3500	2582	3500	2886
* Farmers Group Property & Casualty Ins. Co.	3374	3780	3212	3948	3956
* Farmers Insurance Exchange	2436	2458	2140	2424	2706
* Foremost Insurance Co.	4209	4465	4422	4541	4466
Garrison Property & Casualty Ins. Co.	2476	2747	2189	2564	2517
* GEICO Secure Co.	2302	2282	2015	2293	2524
Hartford Insurance Company of the Southeast	5318	5702	4510	5322	5462

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

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

Scenario 22: Married Rate, No Youthful Driver

Greater Baltimore Suburban area Rates Effective as of 2/1/2025					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Insurance Co.	2149	2311	1965	2302	2166
* Horace Mann Property & Casualty Ins. Co.	2829	3017	2463	3180	2806
* Integon Indemnity Co.	3754	3549	3098	4509	4412
Liberty Mutual Insurance Co.	4939	5229	4611	4935	5098
Liberty Mutual Personal Insurance Co.	4623	4884	4327	4618	4765
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1489	1607	1371	1611	1776
* National General Assurance Co.	4522	4651	3825	4700	4813
* Nationwide Property & Casualty Co.	3498	3924	3163	3052	3969
* NJM Insurance Co.	1874	1852	1768	1996	2139
Noblr Insurance Exchange	1347	1219	1172	1426	1403
* Penn National Insurance Co.	3000	2903	2589	3094	3273
Privilege Underwriters Reciprocal Exch.	2847	3217	1452	2847	3794
* Progressive Select Insurance Co.	1391	1511	1384	1471	1497
* Progressive Specialty Insurance Co.	1945	2139	1938	2118	2184
Root Insurance Co.	4080	4574	3668	4068	4458
* Selective Ins. Co. of South Carolina	2554	2900	2264	2710	2596
Southern Insurance Co. of VA	2020	2077	1763	2103	2365
* State Farm Fire & Casualty Co.	4112	4469	3828	4159	4601
* State Farm Mutual Ins. Co.	2452	2681	2258	2487	2775
* Teachers Insurance Co.	2913	3205	2600	3300	3043
* Travelers Property Casualty Insurance Co.	3423	3535	2867	3353	3568
United Services Automobile Association	1940	1981	1754	1898	1941
* Unitrin Safeguard Insurance Co.	2474	2766	2082	2556	2824
USAA Casualty Insurance Co.	1928	2150	1842	2017	2042
USAA General Indemnity Co.	2330	2512	2059	2332	2269
* Vault Recipricol Exchange	4420	4918	2225	4420	4420

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

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

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	4621	4661	4383	4664	5203	4390	5230	4586
* AIG Property Casualty Co.	3643	3643	3643	3643	3643	3643	3643	4206
* Allstate Indemnity Co.	5363	5300	5900	6321	5045	5429	5276	5011
American Family Connect P & C Ins. Co.	5610	6160	5484	5598	6382	5344	6228	5592
American National Property & Casualty Co.	4784	5152	5084	4856	5302	4784	5338	5118
American States Preferred Insurance Co.	5661	5661	5661	6444	5511	5661	6088	5230
* Amica Mutual Insurance Co.	6068	6068	6068	6068	6068	6068	6068	6068
* Amica Property and Casualty Insurance Co.	7714	7714	7714	7714	7714	7714	7714	7714
Berkley Insurance Co.	5463	5581	6036	6036	5710	5463	5569	5750
* Branch Insurance Exchange	7392	6488	6444	6680	7730	6292	6618	6582
* Brethren Mutual	4503	5009	4348	4455	5205	4150	4906	4283
* Chubb National Insurance Co.	8473	8473	8473	7828	8991	8473	8881	8497
Cincinnati Casualty Co.	5245	5438	5224	5589	5323	5205	5397	5038
Cincinnati Insurance Co.	5763	5871	5328	5807	5818	5397	5634	5541
* Clearcover Insurance Co.	12606	12881	12606	12606	12881	12606	12881	12881
* CSAA General Insurance Co.	6952	7099	6634	5881	7034	5881	6391	6376
Cumberland Insurance Co. Inc.	5143	5143	5143	5143	5124	5143	5124	5124
* Dairyland Insurance Co.	12286	12309	11591	13829	12655	12095	12940	10930
Elephant Insurance Co.	7880	7792	7880	8725	7792	7880	8235	7792
* Encompass Home/Auto Insurance Co.	6576	6576	6576	6576	6576	6576	6576	6576
Erie Insurance Exchange	4499	4499	4499	4499	4499	4499	4499	4499
Farmers Casualty Insurance Co.	9104	9104	9104	9104	9104	9104	9104	9104
Farmers Direct P & C Insurance Co.	5998	5998	5998	5998	5998	5998	5998	5998
Farmers Group Property & Casualty Ins. Co.	10072	10072	10072	10072	10072	10072	10072	10072
Farmers Insurance Exchange	5146	5338	5174	5208	5336	5032	5432	5086
* Foremost Insurance Co.	13937	14011	13115	14204	15710	13083	15648	13780
Garrison Property & Casualty Ins. Co.	4880	4784	4846	4547	4804	4887	4722	4529
* GEICO Secure Co.	3224	3091	3224	3224	3173	3224	3173	3173
Hartford Insurance Company of the Southeast	4702	4722	4556	4732	4926	4442	4808	4768

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

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

February 2025

Scenario 1: Young Single Male, Age 19

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Insurance Co.	3734	3734	3734	3734	3734	3734	3734	3734
Horace Mann Property & Casualty Ins. Co.	3931	3931	3931	3931	3931	3931	3931	3931
* Integon Indemnity Co.	8830	9251	8696	9646	8538	7372	8559	8291
Liberty Mutual Insurance Co.	11615	11725	11503	11603	12051	10795	11585	10794
Liberty Mutual Personal Insurance Co.	10542	10642	10442	10529	10936	9805	10515	9804
Maryland Auto Insurance Fund	5401	5401	5401	5401	5401	5401	5761	5401
* MGA Insurance Company, Inc.	10474	11711	9733	10533	12079	10375	10853	9492
* Mutual Benefit Insurance Co.	9217	9217	9217	9203	9217	9203	9203	9097
* National General Assurance Co.	19913	19913	19913	21602	19913	19913	21052	19913
* Nationwide Property & Casualty Co.	8610	8690	8640	7424	8994	7424	7934	7196
* NJM Insurance Co.	4826	4826	5394	4826	4826	4826	4826	4826
Noblr Insurance Exchange	4621	3976	4012	4081	4774	3837	4000	4018
Penn National Insurance Co.	9503	9472	9038	9301	8991	8886	8857	9279
Privilege Underwriters Reciprocal Exch.	6411	6411	6411	6411	6411	6411	6411	7205
* Progressive Select Insurance Co.	3097	3034	3128	2971	3221	2971	3341	3040
* Progressive Specialty Insurance Co.	3962	3904	3854	3783	4110	3796	4410	3906
Root Insurance Co.	4198	4282	4006	4060	4624	4006	4488	4090
* Selective Ins. Co. of South Carolina	6705	7564	6683	6541	7929	6310	7531	6443
Southern Insurance Co. of VA	3251	3815	3650	4074	3970	3544	3689	3476
* State Farm Fire & Casualty Co.	8323	8127	7574	8179	8705	7356	8892	7721
* State Farm Mutual Ins. Co.	4855	4746	4402	4802	5076	4286	5214	4509
Teachers Insurance Co.	4203	4203	4203	4203	4203	4203	4203	4203
* Travelers Property Casualty Insurance Co.	6369	6469	6587	7266	5961	6035	6499	6111
United Services Automobile Association	3306	3522	3353	3400	3676	3455	3467	3298
* Unitrin Safeguard Insurance Co.	8575	8582	8094	8477	8345	8236	9015	8670
USAA Casualty Insurance Co.	3364	3382	3071	3110	3488	3333	3340	3141
USAA General Indemnity Co.	4384	4223	4249	4494	4230	4513	4243	4103
* Vault Recipricol Exchange	9861	9861	9861	9861	9861	9861	9861	11170

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

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

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Agency Insurance Co.	3363	3408	3129	3365	3741	3216	3852	3330	
* AIG Property Casualty Co.	3291	3291	3291	3291	3291	3291	3291	3806	
* Allstate Indemnity Co.	5595	5529	6149	6592	5255	5655	5499	5216	
American Family Connect P & C Ins. Co.	4174	4592	4080	4204	4774	3984	4662	4168	
American National Property & Casualty Co.	4720	5064	4974	4804	5202	4720	5314	5052	
American States Preferred Insurance Co.	5426	5426	5426	6225	5288	5426	5870	4960	
* Amica Mutual Insurance Co.	6122	6122	6122	6122	6122	6122	6122	6122	
* Amica Property and Casualty Insurance Co.	7759	7759	7759	7759	7759	7759	7759	7759	
Berkley Insurance Co.	3442	3500	3794	3794	3579	3442	3498	3643	
* Branch Insurance Exchange	7262	6438	6338	6638	7606	6268	6582	6536	
* Brethren Mutual	2164	2407	2073	2261	2535	2009	2394	2070	
* Chubb National Insurance Co.	7461	7461	7461	6897	8006	7461	7912	7498	
Cincinnati Casualty Co.	4400	4513	4320	4673	4405	4389	4602	4246	
Cincinnati Insurance Co.	5167	5237	4682	5203	5196	4828	5045	4943	
* Clearcover Insurance Co.	9124	9551	9124	9124	9551	9124	9551	9551	
* CSAA General Insurance Co.	6266	6432	6082	5326	6237	5326	5769	5749	
Cumberland Insurance Co. Inc.	4561	4561	4561	4561	4530	4561	4530	4530	
* Dairyland Insurance Co.	8414	8439	7764	9569	8742	8308	9136	7363	
Elephant Insurance Co.	5567	5489	5567	6172	5489	5567	5806	5489	
* Encompass Home/Auto Insurance Co.	6842	6842	6842	6842	6842	6842	6842	6842	
Erie Insurance Exchange	3426	3426	3426	3426	3426	3426	3426	3426	
Farmers Casualty Insurance Co.	6816	6816	6816	6816	6816	6816	6816	6816	
Farmers Direct P & C Insurance Co.	4194	4194	4194	4194	4194	4194	4194	4194	
Farmers Group Property & Casualty Ins. Co.	7092	7092	7092	7092	7092	7092	7092	7092	
Farmers Insurance Exchange	4782	5008	4834	4890	4984	4690	5156	4776	
* Foremost Insurance Co.	8280	8379	7506	8390	9223	7819	9549	8222	
Garrison Property & Casualty Ins. Co.	4606	4499	4533	4273	4555	4638	4489	4316	
* GEICO Secure Co.	2756	2583	2756	2756	2783	2756	2783	2783	
Hartford Insurance Company of the Southeast	3532	3548	3406	3556	3692	3354	3630	3598	

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

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



February 2025

Scenario 2: Young Single Female, Age 19

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
Horace Mann Insurance Co.	2474	2474	2474	2474	2474	2474	2474	2474	
Horace Mann Property & Casualty Ins. Co.	2703	2703	2703	2703	2703	2703	2703	2703	
* Integon Indemnity Co.	7641	8174	7441	8338	7315	6439	7767	7237	
Liberty Mutual Insurance Co.	9305	9364	9132	9448	9625	8743	9499	8745	
Liberty Mutual Personal Insurance Co.	8465	8514	8306	8591	8752	7956	8640	7960	
Maryland Auto Insurance Fund	4389	4389	4389	4389	4389	4389	4706	4389	
* MGA Insurance Company, Inc.	6454	7124	6001	6497	7501	6336	7066	5812	
* Mutual Benefit Insurance Co.	6959	6959	6959	7145	6959	7145	7145	6946	
* National General Assurance Co.	13641	13641	13641	15149	13641	13641	14672	13641	
* Nationwide Property & Casualty Co.	8119	7793	7961	6943	8201	6943	7156	6457	
* NJM Insurance Co.	4390	4390	5044	4390	4390	4390	4390	4390	
Noblr Insurance Exchange	3205	2815	2789	2897	3350	2746	2858	2850	
Penn National Insurance Co.	7094	7054	7193	7670	7153	7064	7069	7045	
Privilege Underwriters Reciprocal Exch.	4279	4279	4279	4279	4279	4279	4279	4854	
* Progressive Select Insurance Co.	2719	2679	2658	2599	2852	2618	3020	2687	
* Progressive Specialty Insurance Co.	3255	3218	3070	3095	3412	3125	3711	3226	
Root Insurance Co.	4160	4258	3924	4064	4596	4002	4520	4098	
* Selective Ins. Co. of South Carolina	4555	5141	4472	4589	5453	4331	5232	4441	
Southern Insurance Co. of VA	3147	3731	3494	4003	3858	3454	3607	3434	
* State Farm Fire & Casualty Co.	4887	4788	4447	4823	5111	4334	5261	4546	
* State Farm Mutual Ins. Co.	2842	2787	2576	2825	2972	2515	3076	2646	
Teachers Insurance Co.	2866	2866	2866	2866	2866	2866	2866	2866	
* Travelers Property Casualty Insurance Co.	5517	5609	5723	6347	5168	5252	5661	5318	
United Services Automobile Association	2665	2833	2693	2744	2990	2792	2816	2686	
* Unitrin Safeguard Insurance Co.	6044	6045	5750	6061	5941	5846	6447	6099	
USAA Casualty Insurance Co.	3105	3123	2833	2872	3249	3095	3117	2936	
USAA General Indemnity Co.	4267	4101	4127	4366	4138	4413	4137	4002	
* Vault Recipricol Exchange	5737	5737	5737	5737	5737	5737	5737	6524	

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

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

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	2395	2423	2299	2394	2693	2289	2708	2365
* AIG Property Casualty Co.	2716	2716	2716	2716	2716	2716	2716	3168
* Allstate Indemnity Co.	2913	2882	3172	3379	2754	2941	2869	2738
American Family Connect P & C Ins. Co.	2726	2976	2674	2708	3094	2594	3014	2696
American National Property & Casualty Co.	2574	2762	2734	2612	2840	2574	2862	2740
American States Preferred Insurance Co.	2798	2798	2798	3194	2705	2798	2974	2623
* Amica Mutual Insurance Co.	2288	2288	2288	2288	2288	2288	2288	2288
* Amica Property and Casualty Insurance Co.	3460	3460	3460	3460	3460	3460	3460	3460
Berkley Insurance Co.	2789	2850	3073	3073	2914	2789	2845	2937
* Branch Insurance Exchange	4000	3560	3556	3654	4222	3460	3600	3600
* Brethren Mutual	2554	2818	2482	2533	2916	2351	2772	2411
* Chubb National Insurance Co.	4910	4910	4910	4548	5170	4910	5144	4922
Cincinnati Casualty Co.	2984	3102	2986	3156	3049	2953	3074	2856
Cincinnati Insurance Co.	2814	2863	2582	2834	2839	2626	2750	2703
* Clearcover Insurance Co.	4545	4706	4545	4545	4706	4545	4706	4706
* CSAA General Insurance Co.	2967	2987	2868	2552	3053	2552	2706	2737
Cumberland Insurance Co. Inc.	2449	2449	2449	2449	2440	2449	2440	2440
* Dairyland Insurance Co.	7680	7711	7187	8620	7969	7517	8133	6718
Elephant Insurance Co.	5065	5008	5065	5611	5008	5065	5272	5008
* Encompass Home/Auto Insurance Co.	3041	3041	3041	3041	3041	3041	3041	3041
Erie Insurance Exchange	2707	2707	2707	2707	2707	2707	2707	2707
Farmers Casualty Insurance Co.	5198	5198	5198	5198	5198	5198	5198	5198
Farmers Direct P & C Insurance Co.	3410	3410	3410	3410	3410	3410	3410	3410
Farmers Group Property & Casualty Ins. Co.	5966	5966	5966	5966	5966	5966	5966	5966
Farmers Insurance Exchange	3326	3420	3344	3356	3426	3250	3474	3260
* Foremost Insurance Co.	7270	7364	6955	7312	8268	6874	8280	7184
Garrison Property & Casualty Ins. Co.	2711	2648	2676	2508	2647	2712	2610	2486
* GEICO Secure Co.	1737	1650	1737	1737	1723	1737	1723	1723
Hartford Insurance Company of the Southeast	3508	3522	3394	3540	3676	3324	3598	3572

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

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

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Insurance Co.	1875	1875	1875	1875	1875	1875	1875	1875
Horace Mann Property & Casualty Ins. Co.	2014	2014	2014	2014	2014	2014	2014	2014
* Integon Indemnity Co.	3420	3584	3365	3665	3321	2869	3416	3236
Liberty Mutual Insurance Co.	7847	7914	7778	7823	8125	7304	7835	7289
Liberty Mutual Personal Insurance Co.	7152	7211	7090	7131	7402	6662	7139	6649
Maryland Auto Insurance Fund	3788	3788	3788	3788	3788	3788	4088	3788
* MGA Insurance Company, Inc.	4569	5086	4289	4581	5294	4493	4750	4114
* Mutual Benefit Insurance Co.	3320	3320	3320	3344	3320	3344	3344	3294
* National General Assurance Co.	7369	7369	7369	7966	7369	7369	7808	7369
* Nationwide Property & Casualty Co.	4209	4176	4257	3629	4328	3629	3810	3460
* NJM Insurance Co.	1809	1809	2019	1809	1809	1809	1809	1809
Noblr Insurance Exchange	1986	1750	1775	1762	2092	1674	1732	1731
Penn National Insurance Co.	5138	5123	5203	5515	5184	5105	5087	5333
Privilege Underwriters Reciprocal Exch.	3115	3115	3115	3115	3115	3115	3115	3518
* Progressive Select Insurance Co.	1807	1779	1826	1732	1880	1737	1953	1773
* Progressive Specialty Insurance Co.	2160	2126	2104	2060	2260	2072	2414	2133
Root Insurance Co.	2998	3048	2886	2914	3274	2876	3188	2932
* Selective Ins. Co. of South Carolina	3400	3801	3428	3270	3988	3202	3764	3233
Southern Insurance Co. of VA	2169	2471	2494	2644	2663	2311	2396	2240
* State Farm Fire & Casualty Co.	3975	3857	3674	3877	4127	3515	4189	3662
* State Farm Mutual Ins. Co.	2303	2238	2119	2263	2392	2033	2443	2125
Teachers Insurance Co.	2138	2138	2138	2138	2138	2138	2138	2138
* Travelers Property Casualty Insurance Co.	3209	3255	3307	3594	3003	3031	3242	3065
United Services Automobile Association	1722	1829	1749	1758	1888	1793	1783	1690
* Unitrin Safeguard Insurance Co.	4380	4366	4074	4244	4279	4187	4618	4457
USAA Casualty Insurance Co.	1890	1894	1729	1742	1936	1865	1852	1736
USAA General Indemnity Co.	2457	2368	2384	2508	2361	2535	2372	2286
* Vault Recipricol Exchange	5461	5461	5461	5461	5461	5461	5461	6176

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

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

Scenario 4: Single Female, Age 23

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Agency Insurance Co.	2902	2939	2699	2895	3215	2781	3312	2862	
* AIG Property Casualty Co.	3232	3232	3232	3232	3232	3232	3232	3860	
* Allstate Indemnity Co.	3228	3193	3540	3771	3061	3277	3188	3047	
American Family Connect P & C Ins. Co.	3316	3636	3240	3316	3786	3148	3686	3290	
American National Property & Casualty Co.	3710	3940	3878	3778	4046	3710	4190	3944	
American States Preferred Insurance Co.	3122	3122	3122	3606	3007	3122	3347	2882	
* Amica Mutual Insurance Co.	2852	2852	2852	2852	2852	2852	2852	2852	
* Amica Property and Casualty Insurance Co.	3624	3624	3624	3624	3624	3624	3624	3624	
Berkley Insurance Co.	4520	4624	5031	5031	4746	4520	4637	4811	
* Branch Insurance Exchange	5514	4904	4822	5068	5746	4782	4996	4976	
* Brethren Mutual	3434	3806	3333	3542	3965	3204	3781	3279	
* Chubb National Insurance Co.	6789	6789	6789	6281	7208	6789	7174	6803	
Cincinnati Casualty Co.	4425	4564	4388	4695	4475	4394	4601	4254	
Cincinnati Insurance Co.	5213	5291	4671	5254	5249	4819	5096	4989	
* Clearcover Insurance Co.	5542	5780	5542	5542	5780	5542	5780	5780	
* CSAA General Insurance Co.	5417	5499	5307	4617	5460	4617	4939	4933	
Cumberland Insurance Co. Inc.	2792	2792	2792	2792	2770	2792	2770	2770	
* Dairyland Insurance Co.	8018	8026	7442	9032	8310	7857	8536	7003	
Elephant Insurance Co.	4224	4173	4224	4691	4173	4224	4388	4173	
* Encompass Home/Auto Insurance Co.	4105	4105	4105	4105	4105	4105	4105	4105	
Erie Insurance Exchange	3608	3608	3608	3608	3608	3608	3608	3608	
Farmers Casualty Insurance Co.	6015	6015	6015	6015	6015	6015	6015	6015	
Farmers Direct P & C Insurance Co.	3734	3734	3734	3734	3734	3734	3734	3734	
Farmers Group Property & Casualty Ins. Co.	6890	6890	6890	6890	6890	6890	6890	6890	
Farmers Insurance Exchange	5970	6244	6034	6108	6212	5856	6434	5958	
* Foremost Insurance Co.	5672	5732	5340	5731	6390	5362	6453	5609	
Garrison Property & Casualty Ins. Co.	3748	3658	3668	3484	3694	3786	3662	3514	
* GEICO Secure Co.	2770	2611	2770	2770	2775	2770	2775	2775	
Hartford Insurance Company of the Southeast	4326	4346	4186	4362	4530	4102	4438	4396	

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

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

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Scenario 4: Single Female, Age 23

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
Horace Mann Insurance Co.	2172	2172	2172	2172	2172	2172	2172	2172	
Horace Mann Property & Casualty Ins. Co.	2309	2309	2309	2309	2309	2309	2309	2309	
* Integon Indemnity Co.	4149	4390	4056	4459	3989	3483	4197	3914	
Liberty Mutual Insurance Co.	7992	8061	7875	8024	8286	7470	8067	7473	
Liberty Mutual Personal Insurance Co.	7281	7345	7176	7309	7548	6812	7348	6814	
Maryland Auto Insurance Fund	3395	3395	3395	3395	3395	3395	3681	3395	
* MGA Insurance Company, Inc.	4172	4603	3889	4197	4838	4104	4473	3752	
* Mutual Benefit Insurance Co.	3199	3199	3199	3216	3199	3216	3216	3165	
* National General Assurance Co.	8244	8244	8244	9211	8244	8244	8923	8244	
* Nationwide Property & Casualty Co.	6313	6132	6259	5514	6426	5514	5661	5118	
* NJM Insurance Co.	3253	3253	3777	3253	3253	3253	3253	3253	
Noblr Insurance Exchange	2989	2618	2644	2664	3150	2502	2567	2607	
Penn National Insurance Co.	6355	6326	6443	6865	6416	6314	6319	6625	
Privilege Underwriters Reciprocal Exch.	3909	3909	3909	3909	3909	3909	3909	4453	
* Progressive Select Insurance Co.	2213	2132	2137	2096	2290	2112	2378	2165	
* Progressive Specialty Insurance Co.	2827	2700	2628	2644	2913	2672	3068	2757	
Root Insurance Co.	3584	3652	3408	3496	3944	3438	3856	3516	
* Selective Ins. Co. of South Carolina	5185	5818	5189	5133	6136	4933	5854	5005	
Southern Insurance Co. of VA	3046	3534	3449	3808	3769	3279	3419	3248	
* State Farm Fire & Casualty Co.	4584	4466	4216	4503	4767	4060	4875	4242	
* State Farm Mutual Ins. Co.	2209	2158	2015	2192	2300	1952	2374	2049	
Teachers Insurance Co.	2463	2463	2463	2463	2463	2463	2463	2463	
* Travelers Property Casualty Insurance Co.	3861	3925	3993	4354	3614	3659	3921	3697	
United Services Automobile Association	2113	2242	2136	2180	2364	2212	2225	2119	
* Unitrin Safeguard Insurance Co.	6833	6831	6478	6831	6688	6598	7270	6907	
USAA Casualty Insurance Co.	2389	2407	2194	2222	2497	2386	2397	2251	
USAA General Indemnity Co.	3365	3236	3259	3447	3260	3485	3266	3156	
* Vault Recipricol Exchange	4476	4476	4476	4476	4476	4476	4476	5061	

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

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

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	2133	2153	2118	2132	2443	2031	2375	2103
* AIG Property Casualty Co.	2410	2410	2410	2410	2410	2410	2410	2795
* Allstate Indemnity Co.	1825	1810	1952	2059	1744	1838	1806	1743
American Family Connect P & C Ins. Co.	1892	2048	1852	1842	2138	1780	2066	1842
American National Property & Casualty Co.	2648	2858	2820	2686	2942	2648	2946	2842
American States Preferred Insurance Co.	2678	2678	2678	3059	2628	2678	2838	2543
* Amica Mutual Insurance Co.	1672	1672	1672	1672	1672	1672	1672	1672
* Amica Property and Casualty Insurance Co.	2200	2200	2200	2200	2200	2200	2200	2200
Berkley Insurance Co.	2339	2383	2559	2559	2431	2339	2376	2455
* Branch Insurance Exchange	2582	2306	2326	2354	2780	2236	2338	2334
* Brethren Mutual	2742	2990	2682	2649	3068	2489	2931	2541
* Chubb National Insurance Co.	4069	4069	4069	3766	4201	4069	4196	4071
Cincinnati Casualty Co.	2852	3008	2908	3002	2980	2798	2899	2706
Cincinnati Insurance Co.	3149	3216	2940	3167	3195	2941	3078	3041
* Clearcover Insurance Co.	6602	6798	6602	6602	6798	6602	6798	6798
* CSAA General Insurance Co.	1858	1853	1790	1600	1944	1600	1690	1714
Cumberland Insurance Co. Inc.	1582	1582	1582	1582	1577	1582	1577	1577
* Dairyland Insurance Co.	9352	9485	8749	10526	9825	9171	10109	8091
Elephant Insurance Co.	5735	5675	5735	6368	5675	5735	5984	5675
* Encompass Home/Auto Insurance Co.	2087	2087	2087	2087	2087	2087	2087	2087
Erie Insurance Exchange	2509	2509	2509	2509	2509	2509	2509	2509
Farmers Casualty Insurance Co.	3641	3641	3641	3641	3641	3641	3641	3641
Farmers Direct P & C Insurance Co.	2826	2826	2826	2826	2826	2826	2826	2826
Farmers Group Property & Casualty Ins. Co.	4172	4172	4172	4172	4172	4172	4172	4172
Farmers Insurance Exchange	1726	1766	1730	1720	1774	1684	1774	1682
* Foremost Insurance Co.	3651	3686	3540	3695	4179	3437	4115	3610
Garrison Property & Casualty Ins. Co.	2226	2187	2201	2081	2205	2233	2162	2062
* GEICO Secure Co.	1934	1864	1934	1934	1913	1934	1913	1913
Hartford Insurance Company of the Southeast	3458	3466	3348	3484	3622	3278	3546	3516

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

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

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Scenario 5: Single Male, Age 30

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Insurance Co.	1481	1481	1481	1481	1481	1481	1481	1481
Horace Mann Property & Casualty Ins. Co.	2002	2002	2002	2002	2002	2002	2002	2002
* Integon Indemnity Co.	3794	3973	3796	4068	3798	3234	3841	3647
Liberty Mutual Insurance Co.	5296	5328	5262	5230	5471	4905	5254	4894
Liberty Mutual Personal Insurance Co.	4856	4884	4825	4797	5015	4506	4818	4496
Maryland Auto Insurance Fund	4118	4118	4118	4118	4118	4118	4462	4118
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1991	1991	1991	1989	1991	1989	1989	1961
* National General Assurance Co.	9406	9406	9406	10265	9406	9406	10025	9406
* Nationwide Property & Casualty Co.	2610	2647	2683	2277	2719	2277	2474	2203
* NJM Insurance Co.	1158	1158	1290	1158	1158	1158	1158	1158
Noblr Insurance Exchange	1926	1681	1722	1736	2016	1619	1677	1694
Penn National Insurance Co.	2811	2806	2843	3012	2841	2788	2782	2917
Privilege Underwriters Reciprocal Exch.	3596	3596	3596	3596	3596	3596	3596	4056
* Progressive Select Insurance Co.	1264	1232	1322	1217	1322	1214	1331	1237
* Progressive Specialty Insurance Co.	1651	1618	1655	1576	1731	1580	1812	1624
Root Insurance Co.	3310	3372	3204	3184	3662	3154	3536	3228
* Selective Ins. Co. of South Carolina	3276	3635	3313	3123	3826	3072	3592	3084
Southern Insurance Co. of VA	2248	2572	2574	2752	2764	2399	2489	2340
* State Farm Fire & Casualty Co.	3158	3068	2951	3075	3265	2824	3303	2925
* State Farm Mutual Ins. Co.	1767	1717	1640	1732	1830	1571	1863	1634
Teachers Insurance Co.	2145	2145	2145	2145	2145	2145	2145	2145
* Travelers Property Casualty Insurance Co.	3069	3096	3181	3405	2825	2914	3068	2920
United Services Automobile Association	1489	1573	1505	1523	1661	1549	1558	1481
* Unitrin Safeguard Insurance Co.	2057	2061	1883	1964	2013	1961	2175	2110
USAA Casualty Insurance Co.	1675	1680	1541	1556	1746	1660	1665	1564
USAA General Indemnity Co.	2016	1939	1958	2058	1942	2070	1945	1872
* Vault Recipricol Exchange	5047	5047	5047	5047	5047	5047	5047	5717

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

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

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Scenario 6: Single Female, Age 30

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	2706	2735	2689	2721	3120	2568	3033	2686
* AIG Property Casualty Co.	2196	2196	2196	2196	2196	2196	2196	2520
* Allstate Indemnity Co.	1376	1366	1460	1530	1324	1385	1364	1323
American Family Connect P & C Ins. Co.	1810	1972	1762	1756	2048	1696	1976	1770
American National Property & Casualty Co.	1824	1966	1938	1854	2018	1824	2036	1948
American States Preferred Insurance Co.	1789	1789	1789	2017	1766	1789	1892	1712
* Amica Mutual Insurance Co.	1843	1843	1843	1843	1843	1843	1843	1843
* Amica Property and Casualty Insurance Co.	2382	2382	2382	2382	2382	2382	2382	2382
Berkley Insurance Co.	1356	1376	1473	1473	1402	1356	1371	1418
* Branch Insurance Exchange	2486	2222	2266	2252	2716	2140	2238	2242
* Brethren Mutual	1871	2059	1813	1826	2129	1705	2015	1752
* Chubb National Insurance Co.	2712	2712	2712	2511	2772	2712	2773	2716
Cincinnati Casualty Co.	1746	1854	1782	1859	1830	1712	1775	1662
Cincinnati Insurance Co.	1816	1863	1718	1829	1846	1710	1781	1764
* Clearcover Insurance Co.	1438	1439	1438	1438	1439	1438	1439	1439
* CSAA General Insurance Co.	1493	1483	1425	1291	1579	1291	1363	1382
Cumberland Insurance Co. Inc.	1344	1344	1344	1344	1343	1690	1343	1343
* Dairyland Insurance Co.	7055	7144	6608	7944	7392	6925	7604	6129
Elephant Insurance Co.	3903	3863	3903	4344	3863	3903	4058	3863
* Encompass Home/Auto Insurance Co.	1830	1830	1830	1830	1830	1830	1830	1830
Erie Insurance Exchange	1522	1522	1522	1522	1522	1522	1522	1522
* Farmers Casualty Insurance Co.	2386	2386	2386	2386	2386	2386	2386	2386
* Farmers Direct P & C Insurance Co.	1840	1840	1840	1840	1840	1840	1840	1840
* Farmers Group Property & Casualty Ins. Co.	2918	2918	2918	2918	2918	2918	2918	2918
* Farmers Insurance Exchange	1642	1692	1652	1652	1694	1608	1724	1620
* Foremost Insurance Co.	2665	2691	2636	2684	3072	2513	2977	2622
Garrison Property & Casualty Ins. Co.	1970	1936	1961	1839	1950	1967	1908	1828
* GEICO Secure Co.	1471	1433	1471	1471	1459	1471	1459	1459
Hartford Insurance Company of the Southeast	3406	3418	3336	3428	3592	3220	3484	3456

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

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



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Scenario 6: Single Female, Age 30

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Insurance Co.	1170	1170	1170	1170	1170	1170	1170	1170
* Horace Mann Property & Casualty Ins. Co.	1532	1532	1532	1532	1532	1532	1532	1532
* Integon Indemnity Co.	2519	2634	2521	2709	2525	2166	2547	2430
Liberty Mutual Insurance Co.	3410	3435	3398	3347	3519	3176	3344	3170
Liberty Mutual Personal Insurance Co.	3158	3180	3148	3102	3255	2945	3101	2941
Maryland Auto Insurance Fund	4829	4829	4829	4829	4829	4829	5190	4829
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1292	1292	1292	1286	1292	1286	1286	1271
* National General Assurance Co.	2463	2463	2463	2688	2463	2463	2624	2463
* Nationwide Property & Casualty Co.	2648	2679	2721	2281	2760	2281	2454	2219
* NJM Insurance Co.	929	929	1009	929	929	929	929	929
Noblr Insurance Exchange	1219	1067	1094	1076	1311	1023	1060	1063
* Penn National Insurance Co.	3471	3472	3505	3701	3509	3439	3421	3591
Privilege Underwriters Reciprocal Exch.	2011	2011	2011	2011	2011	2011	2011	2253
* Progressive Select Insurance Co.	1029	1010	1069	995	1079	990	1091	1012
* Progressive Specialty Insurance Co.	1324	1306	1325	1270	1391	1266	1461	1306
Root Insurance Co.	2548	2604	2490	2436	2842	2428	2728	2488
* Selective Ins. Co. of South Carolina	2094	2332	2103	1987	2450	1956	2292	1970
Southern Insurance Co. of VA	1458	1669	1658	1777	1779	1555	1610	1515
* State Farm Fire & Casualty Co.	2739	2665	2558	2660	2837	2456	2862	2543
* State Farm Mutual Ins. Co.	1517	1476	1407	1481	1573	1351	1596	1405
* Teachers Insurance Co.	1649	1649	1649	1649	1649	1649	1649	1649
* Travelers Property Casualty Insurance Co.	2127	2147	2193	2324	1965	2013	2116	2016
United Services Automobile Association	1238	1312	1254	1267	1374	1287	1293	1232
* Unitrin Safeguard Insurance Co.	1439	1448	1328	1383	1415	1376	1518	1473
USAA Casualty Insurance Co.	1454	1458	1332	1346	1505	1435	1439	1356
USAA General Indemnity Co.	1787	1723	1735	1827	1730	1832	1730	1671
* Vault Recipricol Exchange	2783	2783	2783	2783	2783	2783	2783	3134

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

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

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Scenario 7: Single Male, Age 40

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Agency Insurance Co.	2025	2051	1994	2029	2316	1930	2284	2009	
* AIG Property Casualty Co.	2610	2610	2610	2610	2610	2610	2610	3010	
* Allstate Indemnity Co.	2016	1998	2161	2283	1925	2031	1995	1925	
American Family Connect P & C Ins. Co.	1836	2000	1788	1796	2088	1722	2016	1798	
American National Property & Casualty Co.	2692	2894	2858	2740	2966	2692	3004	2866	
American States Preferred Insurance Co.	2900	2900	2900	3312	2865	2900	3089	2743	
* Amica Mutual Insurance Co.	2070	2070	2070	2070	2070	2070	2070	2070	
* Amica Property and Casualty Insurance Co.	2674	2674	2674	2674	2674	2674	2674	2674	
Berkley Insurance Co.	2376	2415	2598	2598	2463	2376	2405	2494	
* Branch Insurance Exchange	2784	2490	2496	2536	3012	2414	2542	2524	
* Brethren Mutual	2569	2829	2485	2537	2936	2350	2778	2414	
* Chubb National Insurance Co.	4302	4302	4302	3977	4490	4302	4463	4314	
Cincinnati Casualty Co.	2531	2671	2560	2691	2630	2489	2601	2418	
Cincinnati Insurance Co.	2142	2196	2024	2157	2178	2006	2097	2080	
* Clearcover Insurance Co.	6829	7014	6829	6829	7014	6829	7014	7014	
* CSAA General Insurance Co.	2104	2107	2026	1822	2195	1822	1919	1933	
Cumberland Insurance Co. Inc.	1463	1463	1463	1463	1459	1463	1459	1459	
* Dairyland Insurance Co.	8056	8184	7508	9067	8497	7889	8754	6919	
Elephant Insurance Co.	4715	4659	4715	5213	4659	4715	4942	4659	
* Encompass Home/Auto Insurance Co.	2492	2492	2492	2492	2492	2492	2492	2492	
Erie Insurance Exchange	2503	2503	2503	2503	2503	2503	2503	2503	
Farmers Casualty Insurance Co.	3729	3729	3729	3729	3729	3729	3729	3729	
Farmers Direct P & C Insurance Co.	2906	2906	2906	2906	2906	2906	2906	2906	
Farmers Group Property & Casualty Ins. Co.	4056	4056	4056	4056	4056	4056	4056	4056	
Farmers Insurance Exchange	2110	2174	2116	2124	2174	2068	2218	2078	
* Foremost Insurance Co.	3251	3291	3178	3268	3725	3074	3670	3206	
Garrison Property & Casualty Ins. Co.	2163	2124	2136	2023	2156	2174	2114	2029	
* GEICO Secure Co.	2000	1931	2000	2000	2001	2000	2001	2001	
Hartford Insurance Company of the Southeast	3176	3184	3102	3202	3340	3014	3254	3228	

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

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

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Scenario 7: Single Male, Age 40

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
Horace Mann Insurance Co.	1647	1647	1647	1647	1647	1647	1647	1647	
Horace Mann Property & Casualty Ins. Co.	2190	2190	2190	2190	2190	2190	2190	2190	
* Integon Indemnity Co.	3001	3276	2974	3296	3035	2675	3304	3021	
Liberty Mutual Insurance Co.	3492	3511	3491	3412	3601	3241	3438	3227	
Liberty Mutual Personal Insurance Co.	3233	3248	3232	3159	3328	3006	3183	2993	
Maryland Auto Insurance Fund	4129	4129	4129	4129	4129	4129	4454	4129	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
* Mutual Benefit Insurance Co.	1944	1944	1944	1946	1944	1946	1946	1918	
* National General Assurance Co.	5481	5481	5481	6176	5481	5481	5968	5481	
* Nationwide Property & Casualty Co.	2792	2750	2809	2386	2854	2386	2569	2280	
* NJM Insurance Co.	1176	1176	1301	1176	1176	1176	1176	1176	
Noblr Insurance Exchange	2058	1811	1790	1830	2166	1694	1813	1789	
Penn National Insurance Co.	2901	2893	2932	3113	2930	2881	2877	3015	
Privilege Underwriters Reciprocal Exch.	3527	3527	3527	3527	3527	3527	3527	3958	
* Progressive Select Insurance Co.	1164	1140	1209	1125	1219	1121	1236	1145	
* Progressive Specialty Insurance Co.	1471	1453	1466	1407	1545	1405	1629	1449	
Root Insurance Co.	3622	3720	3474	3492	4046	3470	3934	3568	
* Selective Ins. Co. of South Carolina	3191	3562	3189	3062	3750	2985	3529	3019	
Southern Insurance Co. of VA	2417	2807	2729	2991	2954	2610	2709	2553	
* State Farm Fire & Casualty Co.	2816	2753	2613	2756	2924	2530	2976	2627	
* State Farm Mutual Ins. Co.	1562	1527	1439	1538	1624	1394	1663	1454	
Teachers Insurance Co.	2365	2365	2365	2365	2365	2365	2365	2365	
* Travelers Property Casualty Insurance Co.	3331	3356	3493	3753	3050	3210	3368	3197	
United Services Automobile Association	1479	1562	1490	1520	1668	1541	1565	1494	
* Unitrin Safeguard Insurance Co.	2096	2104	1929	2016	2067	2010	2228	2141	
USAA Casualty Insurance Co.	1670	1678	1535	1555	1757	1663	1681	1585	
USAA General Indemnity Co.	1817	1748	1764	1858	1764	1866	1761	1700	
* Vault Recipricol Exchange	4451	4451	4451	4451	4451	4451	4451	5030	

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

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

February 2025

Scenario 8: Single Female, Age 40

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Agency Insurance Co.	2176	2201	2186	2188	2517	2069	2431	2158	
* AIG Property Casualty Co.	2273	2273	2273	2273	2273	2273	2273	2631	
* Allstate Indemnity Co.	1369	1359	1452	1521	1317	1378	1357	1317	
American Family Connect P & C Ins. Co.	1544	1684	1502	1506	1756	1448	1694	1512	
American National Property & Casualty Co.	1252	1350	1330	1274	1386	1252	1402	1340	
American States Preferred Insurance Co.	1601	1601	1601	1802	1587	1601	1691	1543	
* Amica Mutual Insurance Co.	1706	1706	1706	1706	1706	1706	1706	1706	
* Amica Property and Casualty Insurance Co.	2210	2210	2210	2210	2210	2210	2210	2210	
Berkley Insurance Co.	1225	1246	1334	1334	1269	1225	1241	1281	
* Branch Insurance Exchange	2320	2072	2108	2104	2526	2000	2092	2092	
* Brethren Mutual	1589	1737	1548	1548	1790	1447	1704	1481	
* Chubb National Insurance Co.	2216	2216	2216	2054	2283	2216	2274	2226	
Cincinnati Casualty Co.	1359	1443	1376	1453	1418	1334	1396	1299	
Cincinnati Insurance Co.	1410	1441	1334	1421	1431	1334	1384	1364	
* Clearcover Insurance Co.	1240	1254	1240	1240	1254	1240	1254	1254	
* CSAA General Insurance Co.	1274	1274	1229	1111	1324	1111	1168	1174	
Cumberland Insurance Co. Inc.	1094	1094	1094	1094	1093	1094	1093	1093	
* Dairyland Insurance Co.	5482	5573	5105	6200	5781	5393	6004	4728	
Elephant Insurance Co.	2757	2728	2757	3052	2728	2757	2857	2728	
* Encompass Home/Auto Insurance Co.	1613	1613	1613	1613	1613	1613	1613	1613	
Erie Insurance Exchange	1560	1560	1560	1560	1560	1560	1560	1560	
* Farmers Casualty Insurance Co.	2483	2483	2483	2483	2483	2483	2483	2483	
* Farmers Direct P & C Insurance Co.	1908	1908	1908	1908	1908	1908	1908	1908	
* Farmers Group Property & Casualty Ins. Co.	2750	2750	2750	2750	2750	2750	2750	2750	
* Farmers Insurance Exchange	1542	1572	1546	1540	1580	1506	1590	1502	
* Foremost Insurance Co.	2555	2570	2513	2593	2942	2394	2836	2518	
Garrison Property & Casualty Ins. Co.	1618	1590	1606	1514	1610	1622	1577	1515	
* GEICO Secure Co.	1165	1135	1165	1165	1167	1165	1167	1167	
Hartford Insurance Company of the Southeast	2684	2688	2658	2694	2826	2540	2728	2714	

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

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

February 2025

Scenario 8: Single Female, Age 40

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Horace Mann Insurance Co.	1049	1049	1049	1049	1049	1049	1049	1049	1049
* Horace Mann Property & Casualty Ins. Co.	1376	1376	1376	1376	1376	1376	1376	1376	1376
* Integon Indemnity Co.	2213	2345	2211	2395	2225	1928	2292	2166	
Liberty Mutual Insurance Co.	2777	2791	2771	2712	2855	2591	2728	2584	
Liberty Mutual Personal Insurance Co.	2586	2602	2584	2531	2659	2421	2544	2414	
Maryland Auto Insurance Fund	4208	4208	4208	4208	4208	4208	4545	4208	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1169	1169	1169	1179	1169	1179	1179	1157	
* National General Assurance Co.	2437	2437	2437	2691	2437	2437	2617	2437	
* Nationwide Property & Casualty Co.	1854	1882	1910	1627	1935	1627	1759	1578	
* NJM Insurance Co.	807	807	877	807	807	807	807	807	
Noblr Insurance Exchange	1128	992	1016	1001	1215	949	984	987	
* Penn National Insurance Co.	1705	1702	1722	1821	1722	1690	1686	1767	
Privilege Underwriters Reciprocal Exch.	1756	1756	1756	1756	1756	1756	1756	1973	
* Progressive Select Insurance Co.	776	781	816	766	823	762	852	776	
* Progressive Specialty Insurance Co.	950	959	966	927	1012	923	1086	952	
Root Insurance Co.	2312	2372	2246	2222	2576	2214	2494	2280	
* Selective Ins. Co. of South Carolina	1654	1815	1701	1535	1905	1544	1768	1528	
Southern Insurance Co. of VA	1263	1445	1430	1542	1538	1350	1399	1320	
* State Farm Fire & Casualty Co.	2483	2408	2331	2409	2563	2224	2580	2298	
* State Farm Mutual Ins. Co.	1377	1336	1284	1344	1424	1225	1442	1272	
* Teachers Insurance Co.	1478	1478	1478	1478	1478	1478	1478	1478	
* Travelers Property Casualty Insurance Co.	1612	1621	1677	1790	1485	1553	1618	1549	
United Services Automobile Association	1052	1111	1061	1080	1178	1094	1108	1059	
* Unitrin Safeguard Insurance Co.	1340	1345	1228	1278	1321	1280	1419	1371	
USAA Casualty Insurance Co.	1231	1236	1130	1145	1286	1221	1232	1163	
USAA General Indemnity Co.	1371	1321	1331	1402	1331	1406	1329	1286	
* Vault Recipricol Exchange	2618	2618	2618	2618	2618	2618	2618	2952	

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

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

February 2025

Scenario 9: Single Male, Age 50

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Agency Insurance Co.	2575	2601	2680	2565	3008	2453	2832	2529	
* AIG Property Casualty Co.	2577	2577	2577	2577	2577	2577	2577	3010	
* Allstate Indemnity Co.	1909	1893	2050	2165	1823	1925	1889	1821	
American Family Connect P & C Ins. Co.	2376	2552	2320	2260	2654	2230	2554	2288	
American National Property & Casualty Co.	1606	1716	1730	1634	1754	1606	1750	1666	
American States Preferred Insurance Co.	2898	2898	2898	3324	2836	2898	3055	2776	
* Amica Mutual Insurance Co.	2470	2470	2470	2470	2470	2470	2470	2470	
* Amica Property and Casualty Insurance Co.	3160	3160	3160	3160	3160	3160	3160	3160	
Berkley Insurance Co.	1652	1681	1787	1787	1710	1652	1677	1722	
* Branch Insurance Exchange	3404	3042	3118	3086	3734	2936	3040	3062	
* Brethren Mutual	1995	2167	1957	1924	2220	1818	2126	1853	
* Chubb National Insurance Co.	3385	3385	3385	3146	3433	3385	3447	3395	
Cincinnati Casualty Co.	2223	2347	2278	2309	2340	2170	2251	2097	
Cincinnati Insurance Co.	1926	1982	1833	1940	1964	1820	1889	1882	
* Clearcover Insurance Co.	2329	2348	2329	2329	2348	2329	2348	2348	
* CSAA General Insurance Co.	1900	1901	1860	1649	1962	1649	1745	1743	
Cumberland Insurance Co. Inc.	1230	1230	1230	1230	1230	1230	1230	1230	
* Dairyland Insurance Co.	7468	7570	6993	8322	7859	7252	7955	6393	
Elephant Insurance Co.	4168	4111	4168	4620	4111	4168	4313	4111	
* Encompass Home/Auto Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
Erie Insurance Exchange	1787	1787	1787	1787	1787	1787	1787	1787	
* Farmers Casualty Insurance Co.	3843	3843	3843	3843	3843	3843	3843	3843	
* Farmers Direct P & C Insurance Co.	3146	3146	3146	3146	3146	3146	3146	3146	
* Farmers Group Property & Casualty Ins. Co.	4052	4052	4052	4052	4052	4052	4052	4052	
* Farmers Insurance Exchange	2598	2636	2616	2558	2666	2534	2628	2510	
* Foremost Insurance Co.	2863	2878	2859	2901	3311	2685	3155	2815	
Garrison Property & Casualty Ins. Co.	2344	2302	2314	2198	2308	2352	2274	2168	
* GEICO Secure Co.	1905	1852	1905	1905	1895	1905	1895	1895	
Hartford Insurance Company of the Southeast	2164	1546	1520	2180	1632	1466	2208	2192	

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

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

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Scenario 9: Single Male, Age 50

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Horace Mann Insurance Co.	1760	1760	1760	1760	1760	1760	1760	1760	
* Horace Mann Property & Casualty Ins. Co.	2268	2268	2268	2268	2268	2268	2268	2268	
* Integon Indemnity Co.	2567	2683	2565	2731	2563	2191	2606	2468	
Liberty Mutual Insurance Co.	4116	4137	4101	4067	4213	3901	4062	3897	
Liberty Mutual Personal Insurance Co.	3884	3902	3870	3842	3969	3689	3831	3686	
Maryland Auto Insurance Fund	7326	7326	7326	7326	7326	7326	7991	7326	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
* Mutual Benefit Insurance Co.	1354	1354	1354	1373	1354	1373	1373	1344	
* National General Assurance Co.	3420	3420	3420	3791	3420	3420	3686	3420	
* Nationwide Property & Casualty Co.	2631	2693	2803	2341	2750	2341	2481	2228	
* NJM Insurance Co.	1270	1270	1374	1270	1270	1270	1270	1270	
Noblr Insurance Exchange	1229	1080	1136	1092	1339	1034	1044	1089	
* Penn National Insurance Co.	2392	2398	2413	2541	2424	2360	2351	2471	
Privilege Underwriters Reciprocal Exch.	1844	1844	1844	1844	1844	1844	1844	2068	
* Progressive Select Insurance Co.	1247	1219	1385	1213	1337	1208	1310	1230	
* Progressive Specialty Insurance Co.	1497	1454	1575	1430	1585	1428	1610	1464	
Root Insurance Co.	3314	3352	3272	3118	3732	3074	3488	3148	
* Selective Ins. Co. of South Carolina	2264	2487	2346	2113	2606	2132	2425	2109	
Southern Insurance Co. of VA	1917	2163	2187	2307	2325	2032	2103	1973	
* State Farm Fire & Casualty Co.	3223	3135	3018	3160	3322	2892	3373	2995	
* State Farm Mutual Ins. Co.	1962	1908	1821	1935	2027	1746	2073	1817	
* Teachers Insurance Co.	2430	2430	2430	2430	2430	2430	2430	2430	
* Travelers Property Casualty Insurance Co.	2536	2541	2568	2701	2330	2363	2459	2359	
United Services Automobile Association	1576	1659	1592	1614	1745	1637	1643	1567	
* Unitrin Safeguard Insurance Co.	1887	1885	1703	1792	1858	1803	2027	1946	
USAA Casualty Insurance Co.	1762	1769	1634	1648	1828	1750	1749	1645	
USAA General Indemnity Co.	1973	1904	1921	2016	1898	2027	1908	1840	
* Vault Recipricol Exchange	3985	3985	3985	3985	3985	3985	3985	4494	

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

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

February 2025

Scenario 10: Single Male, Age 50

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	2226	2248	2230	2225	2560	2119	2470	2191
* AIG Property Casualty Co.	1988	1988	1988	1988	1988	1988	1988	2339
* Allstate Indemnity Co.	1325	1315	1410	1477	1275	1336	1313	1272
American Family Connect P & C Ins. Co.	1734	1870	1696	1656	1944	1626	1866	1674
American National Property & Casualty Co.	1336	1436	1446	1356	1468	1336	1452	1392
American States Preferred Insurance Co.	1587	1587	1587	1806	1559	1587	1668	1522
* Amica Mutual Insurance Co.	1882	1882	1882	1882	1882	1882	1882	1882
* Amica Property and Casualty Insurance Co.	2425	2425	2425	2425	2425	2425	2425	2425
Berkley Insurance Co.	1167	1187	1273	1273	1212	1167	1186	1222
* Branch Insurance Exchange	2452	2204	2242	2240	2660	2132	2212	2220
* Brethren Mutual	1881	2036	1850	1810	2082	1702	2000	1731
* Chubb National Insurance Co.	2384	2384	2384	2211	2399	2384	2418	2377
Cincinnati Casualty Co.	1814	1923	1865	1888	1918	1769	1834	1708
Cincinnati Insurance Co.	1737	1787	1642	1752	1773	1622	1699	1690
* Clearcover Insurance Co.	1505	1518	1505	1505	1518	1505	1518	1518
* CSAA General Insurance Co.	1313	1303	1257	1150	1389	1150	1205	1221
Cumberland Insurance Co. Inc.	1326	1326	1326	1326	1326	1326	1326	1326
* Dairyland Insurance Co.	4811	4860	4497	5390	5037	4696	5137	4158
Elephant Insurance Co.	4097	4045	4097	4544	4045	4097	4241	4045
* Encompass Home/Auto Insurance Co.	1743	1743	1743	1743	1743	1743	1743	1743
Erie Insurance Exchange	1135	1135	1135	1135	1135	1135	1135	1135
* Farmers Casualty Insurance Co.	3307	3307	3307	3307	3307	3307	3307	3307
* Farmers Direct P & C Insurance Co.	2332	2332	2332	2332	2332	2332	2332	2332
* Farmers Group Property & Casualty Ins. Co.	4178	4178	4178	4178	4178	4178	4178	4178
* Farmers Insurance Exchange	2586	2664	2602	2598	2664	2528	2706	2542
* Foremost Insurance Co.	2374	2398	2255	2394	2678	2247	2679	2338
Garrison Property & Casualty Ins. Co.	1518	1491	1500	1422	1494	1524	1471	1403
* GEICO Secure Co.	1307	1270	1307	1307	1290	1307	1290	1290
Hartford Insurance Company of the Southeast	3384	3382	3360	3396	3570	3188	3430	3406

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

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



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Scenario 10: Single Male, Age 50

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Horace Mann Insurance Co.	1141	1141	1141	1141	1141	1141	1141	1141	
* Horace Mann Property & Casualty Ins. Co.	1503	1503	1503	1503	1503	1503	1503	1503	
* Integon Indemnity Co.	2393	2519	2399	2578	2399	2067	2442	2318	
Liberty Mutual Insurance Co.	2531	2550	2519	2499	2605	2377	2501	2382	
Liberty Mutual Personal Insurance Co.	2367	2384	2357	2338	2435	2226	2341	2234	
Maryland Auto Insurance Fund	3870	3870	3870	3870	3870	3870	4204	3870	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
* Mutual Benefit Insurance Co.	1134	1134	1134	1140	1134	1140	1140	1122	
* National General Assurance Co.	2571	2571	2571	2843	2571	2571	2763	2571	
* Nationwide Property & Casualty Co.	2359	2454	2518	2134	2499	2134	2254	2051	
* NJM Insurance Co.	790	790	860	790	790	790	790	790	
Noblr Insurance Exchange	1533	1340	1333	1376	1587	1303	1340	1354	
* Penn National Insurance Co.	1533	1532	1550	1639	1551	1520	1516	1589	
Privilege Underwriters Reciprocal Exch.	2145	2145	2145	2145	2145	2145	2145	2400	
* Progressive Select Insurance Co.	989	962	1050	956	1034	953	1028	968	
* Progressive Specialty Insurance Co.	1347	1312	1385	1286	1420	1286	1461	1320	
Root Insurance Co.	2252	2290	2208	2150	2498	2128	2386	2180	
* Selective Ins. Co. of South Carolina	2023	2210	2109	1861	2315	1894	2144	1859	
Southern Insurance Co. of VA	1546	1755	1771	1880	1892	1642	1703	1599	
* State Farm Fire & Casualty Co.	2675	2592	2503	2615	2757	2387	2786	2474	
* State Farm Mutual Ins. Co.	1506	1461	1399	1482	1555	1337	1583	1392	
* Teachers Insurance Co.	1609	1609	1609	1609	1609	1609	1609	1609	
* Travelers Property Casualty Insurance Co.	1867	1874	1892	2002	1726	1742	1824	1752	
United Services Automobile Association	1040	1098	1052	1067	1155	1083	1086	1034	
* Unitrin Safeguard Insurance Co.	1635	1635	1493	1555	1606	1560	1738	1679	
USAA Casualty Insurance Co.	1168	1173	1080	1089	1212	1160	1159	1088	
USAA General Indemnity Co.	1308	1261	1272	1337	1256	1345	1263	1217	
* Vault Recipricol Exchange	3500	3500	3500	3500	3500	3500	3500	3946	

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

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

Scenario 11: Single Female, Age 50

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Agency Insurance Co.	2352	2385	2570	2330	2812	2241	2574	2310	
* AIG Property Casualty Co.	2488	2488	2488	2488	2488	2488	2488	2887	
* Allstate Indemnity Co.	2138	2119	2293	2427	2036	2152	2113	2034	
American Family Connect P & C Ins. Co.	1882	2052	1828	1844	2152	1768	2072	1838	
American National Property & Casualty Co.	2780	2984	2940	2834	3058	2780	3122	2964	
American States Preferred Insurance Co.	2558	2558	2558	2926	2540	2558	2740	2416	
* Amica Mutual Insurance Co.	1669	1669	1669	1669	1669	1669	1669	1669	
* Amica Property and Casualty Insurance Co.	2136	2136	2136	2136	2136	2136	2136	2136	
Berkley Insurance Co.	2077	2111	2273	2273	2156	2077	2105	2183	
* Branch Insurance Exchange	3302	2958	2974	3008	3568	2868	3008	2994	
* Brethren Mutual	2367	2589	2298	2309	2673	2151	2540	2205	
* Chubb National Insurance Co.	3809	3809	3809	3525	3954	3809	3943	3814	
Cincinnati Casualty Co.	2400	2529	2411	2525	2493	2359	2498	2290	
Cincinnati Insurance Co.	2131	2178	1990	2144	2158	2012	2087	2060	
* Clearcover Insurance Co.	6302	6496	6302	6302	6496	6302	6496	6496	
* CSAA General Insurance Co.	2460	2477	2400	2156	2536	2156	2258	2245	
Cumberland Insurance Co. Inc.	1634	1634	1634	1634	1631	1634	1631	1631	
* Dairyland Insurance Co.	6675	6789	6180	7544	7063	6549	7339	5705	
Elephant Insurance Co.	5168	5095	5168	5770	5095	5168	5352	5095	
* Encompass Home/Auto Insurance Co.	3232	3232	3232	3232	3232	3232	3232	3232	
Erie Insurance Exchange	2590	2590	2590	2590	2590	2590	2590	2590	
Farmers Casualty Insurance Co.	4274	4274	4274	4274	4274	4274	4274	4274	
Farmers Direct P & C Insurance Co.	2912	2912	2912	2912	2912	2912	2912	2912	
Farmers Group Property & Casualty Ins. Co.	4684	4684	4684	4684	4684	4684	4684	4684	
Farmers Insurance Exchange	3334	3442	3354	3366	3434	3276	3550	3294	
* Foremost Insurance Co.	3466	3525	3362	3459	3970	3291	3965	3419	
Garrison Property & Casualty Ins. Co.	2272	2226	2241	2108	2239	2274	2196	2085	
* GEICO Secure Co.	2040	1979	2040	2040	2067	2040	2067	2067	
Hartford Insurance Company of the Southeast	3236	3242	3288	3232	3434	3052	3244	3240	

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

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

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Scenario 11: Single Female, Age 50

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
Horace Mann Insurance Co.	1496	1496	1496	1496	1496	1496	1496	1496	1496
Horace Mann Property & Casualty Ins. Co.	2015	2015	2015	2015	2015	2015	2015	2015	2015
* Integon Indemnity Co.	3227	3450	3219	3491	3244	2814	3416	3173	
Liberty Mutual Insurance Co.	2240	2249	2229	2203	2299	2112	2226	2108	
Liberty Mutual Personal Insurance Co.	2105	2114	2094	2073	2157	1989	2093	1988	
Maryland Auto Insurance Fund	4277	4277	4277	4277	4277	4277	4599	4277	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1533	1533	1533	1561	1533	1561	1561	1521	
* National General Assurance Co.	7323	7323	7323	8143	7323	7323	7904	7323	
* Nationwide Property & Casualty Co.	3491	3461	3549	3019	3591	3019	3223	2885	
* NJM Insurance Co.	1170	1170	1284	1170	1170	1170	1170	1170	
Noblr Insurance Exchange	2102	1846	1922	1862	2302	1773	1792	1847	
Penn National Insurance Co.	2776	2770	2808	2983	2807	2756	2756	2889	
Privilege Underwriters Reciprocal Exch.	2545	2545	2545	2545	2545	2545	2545	2867	
* Progressive Select Insurance Co.	1431	1552	1553	1427	1554	1415	1733	1448	
* Progressive Specialty Insurance Co.	1715	1856	1794	1694	1877	1684	2149	1743	
Root Insurance Co.	3466	3568	3342	3342	3892	3330	3788	3432	
* Selective Ins. Co. of South Carolina	2870	3190	2875	2733	3364	2676	3152	2694	
Southern Insurance Co. of VA	2474	2870	2795	3062	3031	2664	2768	2614	
* State Farm Fire & Casualty Co.	3330	3258	3080	3284	3454	2983	3546	3105	
* State Farm Mutual Ins. Co.	1878	1838	1724	1865	1950	1672	2015	1748	
Teachers Insurance Co.	2173	2173	2173	2173	2173	2173	2173	2173	
* Travelers Property Casualty Insurance Co.	2703	2723	2837	3041	2478	2613	2736	2596	
United Services Automobile Association	1532	1618	1549	1561	1704	1593	1598	1516	
* Unitrin Safeguard Insurance Co.	2573	2587	2382	2495	2552	2475	2758	2624	
USAA Casualty Insurance Co.	1679	1681	1543	1553	1742	1660	1659	1556	
USAA General Indemnity Co.	1871	1801	1819	1906	1801	1921	1804	1733	
* Vault Recipricol Exchange	3539	3539	3539	3539	3539	3539	3539	4000	

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

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

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Scenario 12: Single Male, Age 65

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	1485	1505	1386	1485	1653	1422	1692	1469
* AIG Property Casualty Co.	1280	1280	1280	1280	1280	1280	1280	1489
* Allstate Indemnity Co.	1499	1487	1602	1683	1439	1512	1485	1437
American Family Connect P & C Ins. Co.	1110	1204	1082	1096	1274	1038	1228	1084
American National Property & Casualty Co.	842	888	886	860	910	842	942	888
American States Preferred Insurance Co.	1354	1354	1354	1545	1337	1354	1442	1274
* Amica Mutual Insurance Co.	1093	1093	1093	1093	1093	1093	1093	1093
* Amica Property and Casualty Insurance Co.	1415	1415	1415	1415	1415	1415	1415	1415
Berkley Insurance Co.	933	948	1016	1016	968	933	950	981
* Branch Insurance Exchange	1992	1804	1778	1850	2132	1764	1858	1840
* Brethren Mutual	744	811	720	772	848	689	811	703
* Chubb National Insurance Co.	1272	1272	1272	1185	1329	1272	1325	1288
Cincinnati Casualty Co.	890	931	877	946	908	882	949	859
Cincinnati Insurance Co.	1028	1045	934	1038	1037	970	1005	985
* Clearcover Insurance Co.	945	978	945	945	978	945	978	978
* CSAA General Insurance Co.	1081	1093	1076	937	1084	937	994	986
Cumberland Insurance Co. Inc.	659	659	659	659	654	659	654	654
* Dairyland Insurance Co.	4204	4256	3879	4765	4426	4133	4616	3613
Elephant Insurance Co.	2124	2101	2124	2302	2101	2124	2243	2101
* Encompass Home/Auto Insurance Co.	1204	1204	1204	1204	1204	1204	1204	1204
Erie Insurance Exchange	977	977	977	977	977	977	977	977
* Farmers Casualty Insurance Co.	1317	1317	1317	1317	1317	1317	1317	1317
* Farmers Direct P & C Insurance Co.	1008	1008	1008	1008	1008	1008	1008	1008
* Farmers Group Property & Casualty Ins. Co.	1540	1540	1540	1540	1540	1540	1540	1540
* Farmers Insurance Exchange	1000	1044	1012	1016	1040	978	1070	996
* Foremost Insurance Co.	2839	2868	2564	2877	3119	2699	3266	2816
Garrison Property & Casualty Ins. Co.	1098	1077	1072	1032	1097	1114	1084	1043
* GEICO Secure Co.	742	710	742	742	749	742	749	749
Hartford Insurance Company of the Southeast	2160	2164	2078	2186	2252	2066	2230	2208

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

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

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Horace Mann Insurance Co.	795	795	795	795	795	795	795	795	795
* Horace Mann Property & Casualty Ins. Co.	1078	1078	1078	1078	1078	1078	1078	1078	1078
* Integon Indemnity Co.	1743	1897	1725	1903	1739	1553	1903	1731	
Liberty Mutual Insurance Co.	2788	2792	2761	2775	2856	2623	2788	2616	
Liberty Mutual Personal Insurance Co.	2597	2604	2575	2587	2661	2448	2596	2446	
Maryland Auto Insurance Fund	2915	2915	2915	2915	2915	2915	3247	2915	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	604	604	604	642	604	642	642	610	
* National General Assurance Co.	2381	2381	2381	2774	2381	2381	2650	2381	
* Nationwide Property & Casualty Co.	1759	1730	1752	1548	1795	1548	1646	1460	
* NJM Insurance Co.	832	832	940	832	832	832	832	832	
Noblr Insurance Exchange	429	386	390	393	449	375	384	387	
* Penn National Insurance Co.	1281	1274	1297	1385	1296	1273	1280	1340	
Privilege Underwriters Reciprocal Exch.	897	897	897	897	897	897	897	1021	
* Progressive Select Insurance Co.	674	664	668	651	697	654	722	666	
* Progressive Specialty Insurance Co.	745	733	706	710	779	715	838	737	
Root Insurance Co.	2126	2184	2034	2066	2368	2054	2328	2116	
* Selective Ins. Co. of South Carolina	926	1019	932	899	1078	871	1021	876	
Southern Insurance Co. of VA	914	1070	1004	1150	1118	989	1031	1001	
* State Farm Fire & Casualty Co.	1612	1584	1498	1607	1665	1461	1719	1518	
* State Farm Mutual Ins. Co.	884	868	813	887	915	793	952	829	
* Teachers Insurance Co.	1136	1136	1136	1136	1136	1136	1136	1136	
* Travelers Property Casualty Insurance Co.	1381	1390	1441	1577	1279	1342	1407	1336	
United Services Automobile Association	734	771	737	756	826	766	777	745	
* Unitrin Safeguard Insurance Co.	1266	1274	1185	1245	1246	1223	1347	1287	
USAA Casualty Insurance Co.	834	840	775	786	884	839	849	802	
USAA General Indemnity Co.	954	918	927	976	928	983	927	897	
* Vault Recipricol Exchange	1700	1700	1700	1700	1700	1700	1700	1933	

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

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

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Scenario 13: Single Male, Age 65

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Agency Insurance Co.	2003	2021	1913	2017	2268	1901	2261	1987	
* AIG Property Casualty Co.	1436	1436	1436	1436	1436	1436	1436	1634	
* Allstate Indemnity Co.	1689	1674	1808	1907	1614	1701	1670	1610	
American Family Connect P & C Ins. Co.	1584	1716	1540	1536	1798	1478	1730	1538	
American National Property & Casualty Co.	826	884	874	840	906	826	922	876	
American States Preferred Insurance Co.	1589	1589	1589	1796	1571	1589	1684	1513	
* Amica Mutual Insurance Co.	1391	1391	1391	1391	1391	1391	1391	1391	
* Amica Property and Casualty Insurance Co.	1812	1812	1812	1812	1812	1812	1812	1812	
Berkley Insurance Co.	1051	1067	1139	1139	1087	1051	1064	1099	
* Branch Insurance Exchange	2788	2508	2494	2560	3006	2440	2576	2550	
* Brethren Mutual	941	1023	918	909	1053	856	1003	875	
* Chubb National Insurance Co.	1512	1512	1512	1407	1562	1512	1555	1528	
Cincinnati Casualty Co.	1258	1328	1260	1336	1302	1239	1310	1206	
Cincinnati Insurance Co.	1447	1476	1350	1457	1464	1364	1416	1394	
* Clearcover Insurance Co.	1533	1553	1533	1533	1553	1533	1553	1553	
* CSAA General Insurance Co.	1334	1344	1302	1158	1362	1158	1224	1222	
Cumberland Insurance Co. Inc.	1122	1122	1122	1122	1122	1122	1122	1122	
* Dairyland Insurance Co.	5272	5337	4918	5958	5527	5187	5723	4580	
Elephant Insurance Co.	3109	3072	3109	3414	3072	3109	3255	3072	
* Encompass Home/Auto Insurance Co.	1501	1501	1501	1501	1501	1501	1501	1501	
Erie Insurance Exchange	1009	1009	1009	1009	1009	1009	1009	1009	
* Farmers Casualty Insurance Co.	1875	1875	1875	1875	1875	1875	1875	1875	
* Farmers Direct P & C Insurance Co.	1298	1298	1298	1298	1298	1298	1298	1298	
* Farmers Group Property & Casualty Ins. Co.	2252	2252	2252	2252	2252	2252	2252	2252	
* Farmers Insurance Exchange	2132	2214	2146	2158	2212	2090	2266	2116	
* Foremost Insurance Co.	3612	3648	3329	3657	4020	3420	4126	3577	
Garrison Property & Casualty Ins. Co.	1142	1122	1126	1073	1140	1152	1120	1078	
* GEICO Secure Co.	947	922	947	947	937	947	937	937	
Hartford Insurance Company of the Southeast	2662	2664	2584	2682	2782	2526	2722	2704	

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

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

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Scenario 13: Single Male, Age 65

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Horace Mann Insurance Co.	1089	1089	1089	1089	1089	1089	1089	1089	1089
* Horace Mann Property & Casualty Ins. Co.	1449	1449	1449	1449	1449	1449	1449	1449	1449
* Integon Indemnity Co.	2405	2575	2397	2624	2411	2110	2517	2365	
Liberty Mutual Insurance Co.	3386	3405	3354	3361	3491	3163	3375	3165	
Liberty Mutual Personal Insurance Co.	3135	3152	3107	3114	3232	2935	3127	2939	
Maryland Auto Insurance Fund	3862	3862	3862	3862	3862	3862	4194	3862	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	972	972	972	1003	972	1003	1003	973	
* National General Assurance Co.	3360	3360	3360	3833	3360	3360	3684	3360	
* Nationwide Property & Casualty Co.	2543	2589	2594	2220	2664	2220	2409	2165	
* NJM Insurance Co.	954	954	1043	954	954	954	954	954	
Noblr Insurance Exchange	614	544	558	552	660	521	537	546	
* Penn National Insurance Co.	1612	1607	1628	1724	1627	1607	1600	1673	
Privilege Underwriters Reciprocal Exch.	1269	1269	1269	1269	1269	1269	1269	1422	
* Progressive Select Insurance Co.	848	832	865	822	881	822	896	837	
* Progressive Specialty Insurance Co.	912	899	897	873	954	875	1011	901	
Root Insurance Co.	2276	2342	2206	2190	2548	2190	2474	2248	
* Selective Ins. Co. of South Carolina	1285	1408	1317	1188	1475	1200	1371	1186	
Southern Insurance Co. of VA	1223	1416	1373	1508	1488	1318	1366	1295	
* State Farm Fire & Casualty Co.	2315	2270	2142	2283	2402	2086	2459	2169	
* State Farm Mutual Ins. Co.	1279	1254	1174	1269	1330	1144	1370	1196	
* Teachers Insurance Co.	1550	1550	1550	1550	1550	1550	1550	1550	
* Travelers Property Casualty Insurance Co.	1481	1491	1545	1676	1368	1433	1506	1431	
United Services Automobile Association	793	834	798	814	888	825	835	800	
* Unitrin Safeguard Insurance Co.	1769	1772	1641	1709	1734	1693	1864	1797	
USAA Casualty Insurance Co.	902	907	835	845	950	902	911	861	
USAA General Indemnity Co.	1022	984	993	1045	993	1050	992	959	
* Vault Recipricol Exchange	2077	2077	2077	2077	2077	2077	2077	2355	

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

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

Scenario 14: Single Female, Age 65

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Agency Insurance Co.	1911	1924	1800	1930	2152	1812	2151	1895	
* AIG Property Casualty Co.	1640	1640	1640	1640	1640	1640	1640	1877	
* Allstate Indemnity Co.	1665	1651	1786	1881	1595	1681	1649	1592	
American Family Connect P & C Ins. Co.	1548	1684	1506	1510	1766	1448	1698	1506	
American National Property & Casualty Co.	1074	1154	1130	1094	1184	1074	1210	1156	
American States Preferred Insurance Co.	1512	1512	1512	1700	1494	1512	1598	1449	
* Amica Mutual Insurance Co.	2151	2151	2151	2151	2151	2151	2151	2151	
* Amica Property and Casualty Insurance Co.	2784	2784	2784	2784	2784	2784	2784	2784	
Berkley Insurance Co.	1151	1173	1255	1255	1195	1151	1169	1206	
* Branch Insurance Exchange	3328	2962	2968	3026	3558	2874	3022	3004	
* Brethren Mutual	1319	1444	1284	1277	1486	1205	1412	1234	
* Chubb National Insurance Co.	2063	2063	2063	1910	2143	2063	2126	2078	
Cincinnati Casualty Co.	1251	1331	1254	1349	1298	1233	1309	1206	
Cincinnati Insurance Co.	1724	1759	1618	1736	1746	1628	1687	1664	
* Clearcover Insurance Co.	1182	1195	1182	1182	1195	1182	1195	1195	
* CSAA General Insurance Co.	1585	1598	1534	1382	1628	1382	1460	1454	
Cumberland Insurance Co. Inc.	1373	1373	1373	1373	1371	1373	1371	1371	
* Dairyland Insurance Co.	5535	5619	5180	6242	5818	5439	6007	4796	
Elephant Insurance Co.	3407	3371	3407	3759	3371	3407	3551	3371	
* Encompass Home/Auto Insurance Co.	1879	1879	1879	1879	1879	1879	1879	1879	
Erie Insurance Exchange	1360	1360	1360	1360	1360	1360	1360	1360	
* Farmers Casualty Insurance Co.	2155	2155	2155	2155	2155	2155	2155	2155	
* Farmers Direct P & C Insurance Co.	1628	1628	1628	1628	1628	1628	1628	1628	
* Farmers Group Property & Casualty Ins. Co.	2628	2628	2628	2628	2628	2628	2628	2628	
* Farmers Insurance Exchange	1994	2062	2004	2010	2060	1954	2106	1968	
* Foremost Insurance Co.	4225	4243	3993	4313	4770	3963	4728	4177	
Garrison Property & Casualty Ins. Co.	1554	1530	1547	1460	1552	1556	1518	1461	
* GEICO Secure Co.	992	970	992	992	994	992	994	994	
Hartford Insurance Company of the Southeast	2608	2610	2554	2620	2732	2464	2648	2636	

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

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



Scenario 14: Single Female, Age 65

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Insurance Co.	1185	1185	1185	1185	1185	1185	1185	1185
* Horace Mann Property & Casualty Ins. Co.	1568	1568	1568	1568	1568	1568	1568	1568
* Integon Indemnity Co.	2397	2555	2393	2614	2407	2100	2490	2351
Liberty Mutual Insurance Co.	3147	3164	3119	3127	3244	2951	3138	2956
Liberty Mutual Personal Insurance Co.	2921	2938	2897	2903	3009	2746	2913	2748
Maryland Auto Insurance Fund	3768	3768	3768	3768	3768	3768	4093	3768
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1319	1319	1319	1345	1319	1345	1345	1315
* National General Assurance Co.	2779	2779	2779	3129	2779	2779	3017	2779
* Nationwide Property & Casualty Co.	2979	2812	3006	2580	2902	2580	2610	2349
* NJM Insurance Co.	1176	1176	1287	1176	1176	1176	1176	1176
Noblr Insurance Exchange	836	734	748	745	895	711	730	738
* Penn National Insurance Co.	1810	1804	1829	1938	1826	1801	1798	1881
Privilege Underwriters Reciprocal Exch.	1625	1625	1625	1625	1625	1625	1625	1822
* Progressive Select Insurance Co.	902	889	897	874	932	873	962	892
* Progressive Specialty Insurance Co.	996	984	953	952	1037	956	1115	986
Root Insurance Co.	2548	2622	2460	2450	2860	2440	2776	2518
* Selective Ins. Co. of South Carolina	1464	1620	1488	1369	1696	1367	1580	1368
Southern Insurance Co. of VA	1475	1712	1659	1823	1797	1591	1651	1562
* State Farm Fire & Casualty Co.	2412	2367	2224	2388	2505	2170	2575	2261
* State Farm Mutual Ins. Co.	1345	1320	1230	1340	1399	1201	1448	1258
* Teachers Insurance Co.	1686	1686	1686	1686	1686	1686	1686	1686
* Travelers Property Casualty Insurance Co.	1514	1529	1594	1729	1402	1477	1551	1472
United Services Automobile Association	1032	1090	1041	1060	1155	1073	1087	1039
* Unitrin Safeguard Insurance Co.	1839	1849	1719	1791	1814	1765	1947	1868
USAA Casualty Insurance Co.	1186	1192	1090	1105	1241	1177	1191	1126
USAA General Indemnity Co.	1333	1285	1295	1365	1299	1363	1295	1254
* Vault Recipricol Exchange	2317	2317	2317	2317	2317	2317	2317	2613

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

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

Scenario 15: Single Female, Age 65

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	1926	1947	1813	1938	2167	1832	2188	1913
* AIG Property Casualty Co.	1473	1473	1473	1473	1473	1473	1473	1682
* Allstate Indemnity Co.	1786	1771	1920	2025	1709	1804	1768	1706
American Family Connect P & C Ins. Co.	1464	1594	1424	1434	1676	1368	1612	1426
American National Property & Casualty Co.	1070	1146	1120	1090	1174	1070	1210	1142
American States Preferred Insurance Co.	1458	1458	1458	1648	1440	1458	1549	1385
* Amica Mutual Insurance Co.	1569	1569	1569	1569	1569	1569	1569	1569
* Amica Property and Casualty Insurance Co.	2027	2027	2027	2027	2027	2027	2027	2027
Berkley Insurance Co.	1010	1029	1100	1100	1050	1010	1028	1058
* Branch Insurance Exchange	3040	2730	2722	2786	3278	2654	2800	2772
* Brethren Mutual	1040	1136	1009	1022	954	953	1117	977
* Chubb National Insurance Co.	1696	1696	1696	1574	1763	1696	1754	1713
Cincinnati Casualty Co.	1061	1123	1057	1134	1098	1046	1120	1022
Cincinnati Insurance Co.	1314	1342	1223	1325	1329	1246	1287	1269
* Clearcover Insurance Co.	1390	1419	1390	1390	1419	1390	1419	1419
* CSAA General Insurance Co.	1425	1448	1390	1255	1449	1255	1318	1308
Cumberland Insurance Co. Inc.	1083	1083	1083	1083	1079	1083	1079	1079
* Dairyland Insurance Co.	5088	5170	4733	5752	5366	5002	5570	4382
Elephant Insurance Co.	3021	2985	3021	3316	2985	3021	3170	2985
* Encompass Home/Auto Insurance Co.	1776	1776	1776	1776	1776	1776	1776	1776
Erie Insurance Exchange	1140	1140	1140	1140	1140	1140	1140	1140
* Farmers Casualty Insurance Co.	2362	2362	2362	2362	2362	2362	2362	2362
* Farmers Direct P & C Insurance Co.	1556	1556	1556	1556	1556	1556	1556	1556
* Farmers Group Property & Casualty Ins. Co.	2856	2856	2856	2856	2856	2856	2856	2856
* Farmers Insurance Exchange	2594	2690	2608	2628	2684	2540	2750	2570
* Foremost Insurance Co.	3589	3627	3359	3623	4029	3394	4080	3546
Garrison Property & Casualty Ins. Co.	1335	1312	1318	1253	1339	1345	1313	1266
* GEICO Secure Co.	923	899	923	923	927	923	927	927
Hartford Insurance Company of the Southeast	2440	2440	2370	2454	2550	2320	2490	2476

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

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

Scenario 15: Single Female, Age 65

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Horace Mann Insurance Co.	1048	1048	1048	1048	1048	1048	1048	1048	1048
* Horace Mann Property & Casualty Ins. Co.	1396	1396	1396	1396	1396	1396	1396	1396	1396
* Integon Indemnity Co.	2167	2320	2158	2359	2169	1905	2280	2130	
Liberty Mutual Insurance Co.	3210	3224	3166	3204	3309	3016	3227	3022	
Liberty Mutual Personal Insurance Co.	2978	2992	2939	2975	3068	2803	2993	2809	
Maryland Auto Insurance Fund	3193	3193	3193	3193	3193	3193	3518	3193	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	963	963	963	997	963	997	997	963	
* National General Assurance Co.	2552	2552	2552	2904	2552	2552	2791	2552	
* Nationwide Property & Casualty Co.	2802	2761	2791	2405	2871	2405	2568	2306	
* NJM Insurance Co.	971	971	1067	971	971	971	971	971	
Noblr Insurance Exchange	736	659	668	669	800	631	649	659	
* Penn National Insurance Co.	1583	1577	1600	1696	1597	1573	1573	1644	
Privilege Underwriters Reciprocal Exch.	1163	1163	1163	1163	1163	1163	1163	1307	
* Progressive Select Insurance Co.	920	912	916	895	955	895	986	914	
* Progressive Specialty Insurance Co.	918	910	882	879	962	883	1035	911	
Root Insurance Co.	2548	2632	2444	2466	2862	2456	2804	2538	
* Selective Ins. Co. of South Carolina	1204	1332	1213	1138	1399	1127	1309	1130	
Southern Insurance Co. of VA	1195	1389	1333	1480	1453	1290	1339	1275	
* State Farm Fire & Casualty Co.	2245	2207	2068	2231	2331	2023	2405	2109	
* State Farm Mutual Ins. Co.	1249	1228	1141	1249	1299	1117	1349	1171	
* Teachers Insurance Co.	1495	1495	1495	1495	1495	1495	1495	1495	
* Travelers Property Casualty Insurance Co.	1455	1463	1532	1667	1344	1424	1493	1417	
United Services Automobile Association	877	923	882	901	988	913	928	889	
* Unitrin Safeguard Insurance Co.	1792	1806	1671	1739	1762	1718	1890	1821	
USAA Casualty Insurance Co.	1006	1011	927	941	1063	1005	1020	965	
USAA General Indemnity Co.	1153	1110	1119	1179	1126	1183	1121	1085	
* Vault Recipricol Exchange	2090	2090	2090	2090	2090	2090	2090	2365	

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

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

Scenario 16: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	2630	2667	2614	2622	3000	2520	2972	2603
* AIG Property Casualty Co.	2407	2407	2407	2407	2407	2407	2407	2843
* Allstate Indemnity Co.	2342	2322	2510	2658	2228	2355	2315	2228
American Family Connect P & C Ins. Co.	2566	2786	2496	2518	2928	2392	2836	2492
American National Property & Casualty Co.	1948	2076	2078	1986	2118	1948	2142	2038
American States Preferred Insurance Co.	3193	3193	3193	3704	3150	3193	3413	2991
* Amica Mutual Insurance Co.	2335	2335	2335	2335	2335	2335	2335	2335
* Amica Property and Casualty Insurance Co.	3021	3021	3021	3021	3021	3021	3021	3021
Berkley Insurance Co.	1679	1700	1815	1815	1732	1679	1697	1753
* Branch Insurance Exchange	3432	3090	3104	3154	3738	2998	3136	3130
* Brethren Mutual	3218	3515	3103	3316	3688	2950	3508	3027
* Chubb National Insurance Co.	4380	4380	4380	4083	4565	4380	4557	4407
Cincinnati Casualty Co.	2892	3014	2876	3043	2958	2863	3032	2773
Cincinnati Insurance Co.	1950	1988	1812	1961	1971	1861	1912	1887
* Clearcover Insurance Co.	2281	2321	2281	2281	2321	2281	2321	2321
* CSAA General Insurance Co.	1439	1457	1449	1253	1435	1253	1325	1314
Cumberland Insurance Co. Inc.	1955	1955	1955	1955	1945	1955	1945	1945
* Dairyland Insurance Co.	6055	6115	5580	6853	6359	5943	6612	5207
Elephant Insurance Co.	7253	7114	7253	7941	7114	7253	7726	7114
* Encompass Home/Auto Insurance Co.	3648	3648	3648	3648	3648	3648	3648	3648
Erie Insurance Exchange	1888	1888	1888	1888	1888	1888	1888	1888
* Farmers Casualty Insurance Co.	3272	3272	3272	3272	3272	3272	3272	3272
* Farmers Direct P & C Insurance Co.	2552	2552	2552	2552	2552	2552	2552	2552
* Farmers Group Property & Casualty Ins. Co.	3940	3940	3940	3940	3940	3940	3940	3940
* Farmers Insurance Exchange	1934	2006	1952	1956	2010	1892	2042	1914
* Foremost Insurance Co.	3422	3446	3369	3464	3943	3211	3812	3373
Garrison Property & Casualty Ins. Co.	2810	2759	2757	2634	2797	2836	2746	2623
* GEICO Secure Co.	1848	1761	1848	1848	1858	1848	1858	1858
Hartford Insurance Company of the Southeast	4668	4680	4468	4736	4900	4446	4854	4804

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

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

Scenario 16: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Horace Mann Insurance Co.	1673	1673	1673	1673	1673	1673	1673	1673	1673
* Horace Mann Property & Casualty Ins. Co.	2406	2406	2406	2406	2406	2406	2406	2406	2406
* Integon Indemnity Co.	3017	3130	3005	3167	2968	2525	3019	2829	
Liberty Mutual Insurance Co.	4731	4748	4702	4667	4849	4442	4671	4440	
Liberty Mutual Personal Insurance Co.	4436	4450	4408	4381	4541	4175	4379	4176	
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1590	1590	1590	1672	1590	1672	1672	1598	
* National General Assurance Co.	3107	3107	3107	3454	3107	3107	3363	3107	
* Nationwide Property & Casualty Co.	2908	2834	2953	2506	2943	2506	2646	2339	
* NJM Insurance Co.	1042	1042	1168	1042	1042	1042	1042	1042	
Noblr Insurance Exchange	1024	937	953	944	1106	904	924	934	
* Penn National Insurance Co.	3285	3281	3316	3520	3327	3254	3262	3418	
Privilege Underwriters Reciprocal Exch.	2472	2472	2472	2472	2472	2472	2472	2798	
* Progressive Select Insurance Co.	1115	1103	1143	1078	1180	1079	1221	1105	
* Progressive Specialty Insurance Co.	1541	1535	1536	1485	1640	1490	1768	1538	
Root Insurance Co.	3472	3552	3308	3354	3898	3298	3778	3388	
* Selective Ins. Co. of South Carolina	3151	3488	3162	3082	3692	2972	3504	3001	
Southern Insurance Co. of VA	1549	1767	1735	1885	1876	1648	1709	1632	
* State Farm Fire & Casualty Co.	3654	3570	3442	3597	3757	3320	3824	3425	
* State Farm Mutual Ins. Co.	2135	2084	1989	2113	2202	1916	2259	1990	
* Teachers Insurance Co.	2546	2546	2546	2546	2546	2546	2546	2546	
* Travelers Property Casualty Insurance Co.	2590	2589	2682	2869	2362	2474	2578	2458	
United Services Automobile Association	1692	1779	1705	1729	1890	1759	1773	1692	
* Unitrin Safeguard Insurance Co.	2390	2387	2226	2354	2338	2304	2552	2429	
USAA Casualty Insurance Co.	1950	1957	1806	1824	2047	1946	1956	1841	
USAA General Indemnity Co.	2619	2515	2545	2672	2526	2694	2527	2432	
* Vault Recipricol Exchange	3661	3661	3661	3661	3661	3661	3661	4155	

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

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

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Scenario 17: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	2183	2208	2218	2178	2517	2085	2423	2147
* AIG Property Casualty Co.	1805	1805	1805	1805	1805	1805	1805	2094
* Allstate Indemnity Co.	3775	3734	4131	4412	3562	3817	3718	3541
American Family Connect P & C Ins. Co.	2866	3108	2792	2762	3234	2690	3106	2788
American National Property & Casualty Co.	2584	2764	2762	2630	2832	2584	2858	2718
American States Preferred Insurance Co.	3275	3275	3275	3759	3171	3275	3469	3095
* Amica Mutual Insurance Co.	2549	2549	2549	2549	2549	2549	2549	2549
* Amica Property and Casualty Insurance Co.	3202	3202	3202	3202	3202	3202	3202	3202
Berkley Insurance Co.	2622	2667	2865	2865	2720	2622	2662	2750
* Branch Insurance Exchange	4608	4108	4154	4210	4946	3970	4118	4144
* Brethren Mutual	3424	3769	3329	3396	3901	3144	3709	3223
* Chubb National Insurance Co.	4473	4473	4473	4150	4642	4473	4628	4484
Cincinnati Casualty Co.	3043	3209	3089	3228	3169	2990	3125	2902
Cincinnati Insurance Co.	2795	2853	2599	2810	2834	2616	2733	2701
* Clearcover Insurance Co.	4633	4668	4633	4633	4668	4633	4668	4668
* CSAA General Insurance Co.	3381	3421	3361	2935	3418	2935	3069	3074
Cumberland Insurance Co. Inc.	3043	3043	3043	3043	3032	3043	3032	3032
* Dairyland Insurance Co.	6785	6832	6335	7536	7094	6563	7128	5819
Elephant Insurance Co.	5103	5052	5103	5667	5052	5103	5313	5052
* Encompass Home/Auto Insurance Co.	4636	4636	4636	4636	4636	4636	4636	4636
Erie Insurance Exchange	2929	2929	2929	2929	2929	2929	2929	2929
Farmers Casualty Insurance Co.	5072	5072	5072	5072	5072	5072	5072	5072
Farmers Direct P & C Insurance Co.	3430	3430	3430	3430	3430	3430	3430	3430
Farmers Group Property & Casualty Ins. Co.	5652	5652	5652	5652	5652	5652	5652	5652
Farmers Insurance Exchange	4210	4348	4242	4230	4366	4114	4392	4140
* Foremost Insurance Co.	6367	6403	6317	6468	7375	5955	7050	6279
Garrison Property & Casualty Ins. Co.	2702	2653	2674	2534	2665	2709	2632	2524
* GEICO Secure Co.	2210	2129	2210	2210	2199	2210	2199	2199
Hartford Insurance Company of the Southeast	3692	3704	3614	3710	3878	3492	3762	3742

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

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

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Scenario 17: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
Horace Mann Insurance Co.	2787	2787	2787	2787	2787	2787	2787	2787	2787
Horace Mann Property & Casualty Ins. Co.	2911	2911	2911	2911	2911	2911	2911	2911	2911
* Integon Indemnity Co.	4220	4301	4191	4420	4108	3446	4035	3900	
Liberty Mutual Insurance Co.	6390	6462	6392	6264	6607	5970	6271	5958	
Liberty Mutual Personal Insurance Co.	5934	5996	5930	5816	6123	5554	5820	5541	
Maryland Auto Insurance Fund	5848	5848	5848	5848	5848	5848	6279	5848	
* MGA Insurance Company, Inc.	4553	5054	4385	4486	5358	4388	4763	4043	
* Mutual Benefit Insurance Co.	2575	2575	2575	2604	2575	2604	2604	2551	
* National General Assurance Co.	9460	9460	9460	10188	9460	9460	10002	9460	
* Nationwide Property & Casualty Co.	5229	5226	5386	4564	5409	4564	4790	4331	
* NJM Insurance Co.	2107	2107	2373	2107	2107	2107	2107	2107	
Noblr Insurance Exchange	1793	1577	1658	1613	1953	1519	1539	1579	
Penn National Insurance Co.	5732	5739	5787	6107	5803	5659	5628	5924	
Privilege Underwriters Reciprocal Exch.	2968	2968	2968	2968	2968	2968	2968	3356	
* Progressive Select Insurance Co.	1823	1781	1884	1748	1918	1752	1954	1789	
* Progressive Specialty Insurance Co.	2445	2398	2438	2331	2579	2339	2711	2405	
Root Insurance Co.	3616	3660	3486	3462	4016	3406	3842	3480	
* Selective Ins. Co. of South Carolina	4413	4930	4454	4262	5185	4164	4896	4200	
Southern Insurance Co. of VA	2094	2371	2399	2523	2534	2232	2308	2147	
* State Farm Fire & Casualty Co.	4258	4110	3985	4102	4405	3769	4420	3902	
* State Farm Mutual Ins. Co.	2684	2593	2498	2604	2778	2368	2806	2460	
Teachers Insurance Co.	3115	3115	3115	3115	3115	3115	3115	3115	
* Travelers Property Casualty Insurance Co.	3571	3616	3664	3938	3328	3353	3565	3384	
United Services Automobile Association	2049	2167	2072	2105	2273	2133	2145	2046	
* Unitrin Safeguard Insurance Co.	3562	3557	3264	3438	3494	3417	3820	3661	
USAA Casualty Insurance Co.	2275	2288	2098	2122	2362	2260	2267	2135	
USAA General Indemnity Co.	2624	2536	2555	2691	2547	2691	2551	2465	
* Vault Recipricol Exchange	4337	4337	4337	4337	4337	4337	4337	4893	

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

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

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Scenario 18: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	2732	2771	2726	2743	3136	2610	3085	2715
* AIG Property Casualty Co.	2664	2664	2664	2664	2664	2664	2664	3132
* Allstate Indemnity Co.	2520	2498	2696	2856	2398	2532	2492	2401
American Family Connect P & C Ins. Co.	2448	2644	2384	2360	2776	2276	2674	2356
American National Property & Casualty Co.	2272	2420	2406	2318	2478	2272	2522	2404
American States Preferred Insurance Co.	2978	2978	2978	3428	2955	2978	3183	2816
* Amica Mutual Insurance Co.	2783	2783	2783	2783	2783	2783	2783	2783
* Amica Property and Casualty Insurance Co.	3592	3592	3592	3592	3592	3592	3592	3592
Berkley Insurance Co.	1822	1845	1972	1972	1880	1822	1842	1902
* Branch Insurance Exchange	3208	2864	2876	2928	3484	2778	2924	2914
* Brethren Mutual	2677	2926	2583	2733	3063	2457	2912	2521
* Chubb National Insurance Co.	3853	3853	3853	3594	3961	3853	3952	3877
Cincinnati Casualty Co.	2435	2571	2473	2555	2550	2385	2500	2311
Cincinnati Insurance Co.	2252	2302	2111	2267	2289	2135	2210	2186
* Clearcover Insurance Co.	2310	2333	2310	2310	2333	2310	2333	2333
* CSAA General Insurance Co.	1408	1427	1409	1246	1415	1246	1298	1284
Cumberland Insurance Co. Inc.	1764	1764	1764	1764	1758	1764	1758	1758
* Dairyland Insurance Co.	7332	7435	6836	8216	7724	7149	7896	6281
Elephant Insurance Co.	7316	7175	7316	8006	7175	7316	7795	7175
* Encompass Home/Auto Insurance Co.	3549	3549	3549	3549	3549	3549	3549	3549
Erie Insurance Exchange	2191	2191	2191	2191	2191	2191	2191	2191
* Farmers Casualty Insurance Co.	3091	3091	3091	3091	3091	3091	3091	3091
* Farmers Direct P & C Insurance Co.	2462	2462	2462	2462	2462	2462	2462	2462
* Farmers Group Property & Casualty Ins. Co.	3474	3474	3474	3474	3474	3474	3474	3474
* Farmers Insurance Exchange	1874	1928	1892	1884	1938	1834	1958	1838
* Foremost Insurance Co.	3299	3307	3497	3335	3897	3096	3560	3232
Garrison Property & Casualty Ins. Co.	2490	2448	2451	2342	2489	2513	2442	2342
* GEICO Secure Co.	1991	1917	1991	1991	1996	1991	1996	1996
Hartford Insurance Company of the Southeast	4764	4766	4632	4814	5018	4520	4908	4868

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

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



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Scenario 18: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Insurance Co.	1726	1726	1726	1726	1726	1726	1726	1726
* Horace Mann Property & Casualty Ins. Co.	2431	2431	2431	2431	2431	2431	2431	2431
* Integon Indemnity Co.	2598	2705	2598	2750	2588	2209	2618	2476
Liberty Mutual Insurance Co.	4496	4508	4462	4449	4605	4238	4463	4238
Liberty Mutual Personal Insurance Co.	4224	4233	4195	4181	4323	3993	4191	3994
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1528	1528	1528	1561	1528	1561	1561	1521
* National General Assurance Co.	3011	3011	3011	3339	3011	3011	3251	3011
* Nationwide Property & Casualty Co.	2742	2753	2807	2376	2834	2376	2594	2282
* NJM Insurance Co.	1112	1112	1244	1112	1112	1112	1112	1112
Noblr Insurance Exchange	1761	1563	1621	1600	1866	1517	1585	1598
* Penn National Insurance Co.	4317	4321	4355	4605	4375	4266	4257	4474
Privilege Underwriters Reciprocal Exch.	2826	2826	2826	2826	2826	2826	2826	3191
* Progressive Select Insurance Co.	1204	1192	1238	1166	1270	1163	1314	1195
* Progressive Specialty Insurance Co.	1934	1889	2060	1857	2047	1842	2071	1893
Root Insurance Co.	3556	3644	3412	3408	4000	3366	3850	3460
* Selective Ins. Co. of South Carolina	3099	3421	3121	2987	3612	2908	3405	2928
Southern Insurance Co. of VA	1668	1883	1889	2005	2013	1769	1830	1725
* State Farm Fire & Casualty Co.	3955	3849	3734	3860	4068	3582	4104	3691
* State Farm Mutual Ins. Co.	2317	2252	2166	2272	2390	2074	2427	2150
* Teachers Insurance Co.	2587	2587	2587	2587	2587	2587	2587	2587
* Travelers Property Casualty Insurance Co.	3091	3101	3217	3440	2823	2957	3096	2945
United Services Automobile Association	1747	1837	1758	1792	1965	1818	1843	1763
* Unitrin Safeguard Insurance Co.	1923	1929	1762	1868	1895	1854	2069	1976
USAA Casualty Insurance Co.	2009	2019	1859	1882	2120	2008	2028	1913
USAA General Indemnity Co.	2207	2122	2145	2255	2138	2264	2137	2062
* Vault Recipricol Exchange	4090	4090	4090	4090	4090	4090	4090	4622

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

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

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Scenario 19: Married Rate with Youthful Driver

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Agency Insurance Co.	5905	5939	5905	5949	6827	5585	6533	5836	
* AIG Property Casualty Co.	5014	5014	5014	5014	5014	5014	5014	5885	
* Allstate Indemnity Co.	7006	6923	7693	8252	6578	7077	6887	6536	
American Family Connect P & C Ins. Co.	7256	7944	7084	7218	8272	6866	8060	7186	
American National Property & Casualty Co.	4778	5168	5128	4836	5314	4778	5254	5084	
American States Preferred Insurance Co.	7438	7438	7438	8455	7342	7438	7926	7017	
* Amica Mutual Insurance Co.	3909	3909	3909	3909	3909	3909	3909	3909	
* Amica Property and Casualty Insurance Co.	5914	5914	5914	5914	5914	5914	5914	5914	
Berkley Insurance Co.	5156	5265	5677	5677	5382	5156	5259	5422	
* Branch Insurance Exchange	8700	7620	7660	7792	9244	7354	7730	7704	
* Brethren Mutual	5384	5963	5230	5237	6157	4955	5821	5099	
* Chubb National Insurance Co.	8790	8790	8790	8121	9173	8790	9055	8821	
Cincinnati Casualty Co.	7079	7404	7084	7673	7222	7020	7295	6830	
Cincinnati Insurance Co.	6523	6660	6129	6566	6603	6137	6382	6294	
* Clearcover Insurance Co.	5555	5526	5555	5555	5526	5555	5526	5526	
* CSAA General Insurance Co.	4069	4137	4015	3454	4072	3454	3720	3692	
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
* Dairyland Insurance Co.	21023	21193	19765	23674	21861	20671	22440	18471	
Elephant Insurance Co.	7373	7274	7373	8293	7274	7373	7546	7274	
* Encompass Home/Auto Insurance Co.	4953	4953	4953	4953	4953	4953	4953	4953	
Erie Insurance Exchange	4825	4825	4825	4825	4825	4825	4825	4825	
* Farmers Casualty Insurance Co.	9513	9513	9513	9513	9513	9513	9513	9513	
* Farmers Direct P & C Insurance Co.	7000	7000	7000	7000	7000	7000	7000	7000	
* Farmers Group Property & Casualty Ins. Co.	12210	12210	12210	12210	12210	12210	12210	12210	
* Farmers Insurance Exchange	6604	6812	6606	6646	6830	6434	6876	6490	
* Foremost Insurance Co.	11679	11673	11285	12051	13314	10882	12913	11594	
Garrison Property & Casualty Ins. Co.	4537	4463	4532	4240	4488	4528	4381	4202	
* GEICO Secure Co.	4468	4333	4468	4468	4410	4468	4410	4410	
Hartford Insurance Company of the Southeast	10676	6166	6208	6122	6518	5742	10778	6130	

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

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

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Scenario 19: Married Rate with Youthful Driver

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Horace Mann Insurance Co.	3721	3721	3721	3721	3721	3721	3721	3721	3721
* Horace Mann Property & Casualty Ins. Co.	5042	5042	5042	5042	5042	5042	5042	5042	5042
* Integon Indemnity Co.	6335	6684	6305	6846	6206	5349	6362	5989	
Liberty Mutual Insurance Co.	5093	5126	5039	5092	5232	4823	5081	4833	
Liberty Mutual Personal Insurance Co.	4763	4791	4718	4760	4884	4522	4754	4532	
Maryland Auto Insurance Fund	21775	21775	21775	21775	21775	21775	23133	21775	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3797	3797	3797	3783	3797	3783	3783	3739	
* National General Assurance Co.	7986	7986	7986	8962	7986	7986	8656	7986	
* Nationwide Property & Casualty Co.	5112	5196	5277	4397	5345	4397	4713	4265	
* NJM Insurance Co.	2260	2260	2465	2260	2260	2260	2260	2260	
Noblr Insurance Exchange	2840	2422	2548	2499	3031	2328	2424	2412	
* Penn National Insurance Co.	7582	7567	7666	8134	7659	7529	7505	7876	
Privilege Underwriters Reciprocal Exch.	7020	7020	7020	7020	7020	7020	7020	7833	
* Progressive Select Insurance Co.	2370	2323	2554	2275	2487	2259	2511	2304	
* Progressive Specialty Insurance Co.	3297	3108	3416	3110	3403	3120	3347	3168	
Root Insurance Co.	11106	11436	10596	10624	12582	10524	12116	10828	
* Selective Ins. Co. of South Carolina	3363	3719	3465	3122	3876	3154	3607	3131	
Southern Insurance Co. of VA	3626	4212	4080	4468	4377	3933	4079	3815	
* State Farm Fire & Casualty Co.	8640	8433	7940	8501	8988	7693	9169	8037	
* State Farm Mutual Ins. Co.	4503	4404	4099	4469	4694	3990	4831	4191	
* Teachers Insurance Co.	5416	5416	5416	5416	5416	5416	5416	5416	
* Travelers Property Casualty Insurance Co.	8095	8173	8372	9139	7479	7675	8157	7711	
United Services Automobile Association	3283	3486	3323	3371	3663	3419	3447	3288	
* Unitrin Safeguard Insurance Co.	4183	4208	3872	4028	4089	3984	4395	4269	
USAA Casualty Insurance Co.	3133	3140	2864	2895	3234	3087	3091	2913	
USAA General Indemnity Co.	3477	3352	3374	3557	3355	3564	3361	3251	
* Vault Recipricol Exchange	8340	8340	8340	8340	8340	8340	8340	9445	

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

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

Scenario 20: Married Rate with Youthful Drivers

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	4444	4498	4235	4436	4984	4250	5016	4378
* AIG Property Casualty Co.	5196	5196	5196	5196	5196	5196	5196	6156
* Allstate Indemnity Co.	16119	15919	17816	19158	15102	16319	15844	15002
American Family Connect P & C Ins. Co.	9288	10174	9088	9330	10636	8830	10358	9218
American National Property & Casualty Co.	9136	9788	9720	9292	10040	9136	10136	9684
American States Preferred Insurance Co.	11058	11058	11058	12940	10906	11058	11987	10127
* Amica Mutual Insurance Co.	7327	7327	7327	7327	7327	7327	7327	7327
* Amica Property and Casualty Insurance Co.	6484	6484	6484	6484	6484	6484	6484	6484
Berkley Insurance Co.	15843	16218	17614	17614	16615	15843	16234	16796
* Branch Insurance Exchange	12580	11118	10992	11428	13280	10808	11362	11286
* Brethren Mutual	2280	2498	2215	2290	2589	2097	2471	2147
* Chubb National Insurance Co.	14770	14770	14770	13653	15725	14770	15555	14828
Cincinnati Casualty Co.	8557	8791	8445	9164	8596	8523	8981	8267
Cincinnati Insurance Co.	6138	6231	5604	6182	6178	5740	5999	5885
* Clearcover Insurance Co.	6164	6301	6164	6164	6301	6164	6301	6301
* CSAA General Insurance Co.	3772	3846	3799	3193	3701	3193	3442	3415
Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	19482	19628	18034	22050	20359	19155	21130	16904
Elephant Insurance Co.	5120	5051	5120	5693	5051	5120	5335	5051
* Encompass Home/Auto Insurance Co.	8064	8064	8064	8064	8064	8064	8064	8064
Erie Insurance Exchange	4079	4079	4079	4079	4079	4079	4079	4079
* Farmers Casualty Insurance Co.	7644	7644	7644	7644	7644	7644	7644	7644
* Farmers Direct P & C Insurance Co.	5432	5432	5432	5432	5432	5432	5432	5432
* Farmers Group Property & Casualty Ins. Co.	9726	9726	9726	9726	9726	9726	9726	9726
* Farmers Insurance Exchange	9744	10164	9826	9920	10140	9540	10408	9696
* Foremost Insurance Co.	15313	15350	14407	15770	17238	14335	17194	15239
Garrison Property & Casualty Ins. Co.	6553	6441	6470	6138	6536	6597	6401	6128
* GEICO Secure Co.	7530	7086	7530	7530	7580	7530	7580	7580
Hartford Insurance Company of the Southeast	4696	4716	4542	4748	4924	4470	4838	8322

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

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

Scenario 20: Married Rate with Youthful Drivers

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Horace Mann Insurance Co.	3074	3074	3074	3074	3074	3074	3074	3074	3074
* Horace Mann Property & Casualty Ins. Co.	4238	4238	4238	4238	4238	4238	4238	4238	4238
* Integon Indemnity Co.	5692	6113	5631	6188	5562	4868	5914	5441	
Liberty Mutual Insurance Co.	6972	7001	6883	7005	7171	6577	7031	6580	
Liberty Mutual Personal Insurance Co.	6456	6479	6374	6481	6632	6101	6508	6104	
Maryland Auto Insurance Fund	14380	14380	14380	14380	14380	14380	15738	14380	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2975	2975	2975	3050	2975	3050	3050	2968	
* National General Assurance Co.	7266	7266	7266	8318	7266	7266	7984	7266	
* Nationwide Property & Casualty Co.	4933	4810	4940	4228	5013	4228	4407	3958	
* NJM Insurance Co.	1915	1915	2179	1915	1915	1915	1915	1915	
Noblr Insurance Exchange	4268	3773	3831	3849	4540	3660	3732	3794	
* Penn National Insurance Co.	9830	10056	10248	10977	10228	10043	10096	10597	
Privilege Underwriters Reciprocal Exch.	4807	4807	4807	4807	4807	4807	4807	5438	
* Progressive Select Insurance Co.	3900	3710	3937	3692	4056	3695	4103	3791	
* Progressive Specialty Insurance Co.	5475	5194	5373	5141	5669	5159	5772	5307	
Root Insurance Co.	13594	14088	12924	13112	15508	13010	15102	13466	
* Selective Ins. Co. of South Carolina	4054	4500	4103	3918	4748	3823	4482	3841	
Southern Insurance Co. of VA	6593	7787	7330	8372	8074	7228	7549	7184	
* State Farm Fire & Casualty Co.	8032	7858	7376	7987	8335	7159	8596	7489	
* State Farm Mutual Ins. Co.	4213	4130	3830	4229	4381	3735	4562	3930	
* Teachers Insurance Co.	4521	4521	4521	4521	4521	4521	4521	4521	
* Travelers Property Casualty Insurance Co.	7006	7061	7302	8077	6445	6724	7127	6713	
United Services Automobile Association	4936	5224	4974	5080	5582	5153	5231	4988	
* Unitrin Safeguard Insurance Co.	10112	10135	9505	10064	9905	9751	10815	10274	
USAA Casualty Insurance Co.	4583	4603	4215	4267	4826	4563	4603	4325	
USAA General Indemnity Co.	5075	4875	4924	5194	4910	5213	4907	4731	
* Vault Recipricol Exchange	6584	6584	6584	6584	6584	6584	6584	7485	

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

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

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Scenario 21: Married Rate, No Youthful Driver

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Agency Insurance Co.	2732	2767	2824	2735	3197	2600	3027	2701	
* AIG Property Casualty Co.	2689	2689	2689	2689	2689	2689	2689	3125	
* Allstate Indemnity Co.	2703	2678	2921	3100	2570	2728	2673	2568	
American Family Connect P & C Ins. Co.	3070	3346	2982	3000	3498	2872	3380	3002	
American National Property & Casualty Co.	2262	2440	2422	2298	2500	2262	2504	2394	
American States Preferred Insurance Co.	3231	3231	3231	3676	3200	3231	3433	3091	
* Amica Mutual Insurance Co.	2709	2709	2709	2709	2709	2709	2709	2709	
* Amica Property and Casualty Insurance Co.	3491	3491	3491	3491	3491	3491	3491	3491	
Berkley Insurance Co.	1852	1883	2006	2006	1917	1852	1880	1939	
* Branch Insurance Exchange	5672	5066	5126	5154	6224	4898	5146	5134	
* Brethren Mutual	2480	2713	2417	2423	2796	2267	2664	2319	
* Chubb National Insurance Co.	5159	5159	5159	4780	5265	5159	5270	5165	
Cincinnati Casualty Co.	3606	3801	3676	3776	3776	3532	3682	3417	
Cincinnati Insurance Co.	3559	3653	3359	3584	3630	3330	3486	3459	
* Clearcover Insurance Co.	2425	2421	2425	2425	2421	2425	2421	2421	
* CSAA General Insurance Co.	3867	3889	3802	3366	3980	3366	3525	3513	
Cumberland Insurance Co. Inc.	1827	1827	1827	1827	1823	1827	1823	1823	
* Dairyland Insurance Co.	7280	7409	6784	8194	7696	7128	7935	6235	
Elephant Insurance Co.	6843	6754	6843	7638	6754	6843	7085	6754	
* Encompass Home/Auto Insurance Co.	4317	4317	4317	4317	4317	4317	4317	4317	
Erie Insurance Exchange	2497	2497	2497	2497	2497	2497	2497	2497	
* Farmers Casualty Insurance Co.	6343	6343	6343	6343	6343	6343	6343	6343	
* Farmers Direct P & C Insurance Co.	4542	4542	4542	4542	4542	4542	4542	4542	
* Farmers Group Property & Casualty Ins. Co.	8264	8264	8264	8264	8264	8264	8264	8264	
* Farmers Insurance Exchange	7244	7522	7280	7328	7518	7088	7674	7178	
* Foremost Insurance Co.	4507	4512	4355	4618	5134	4210	4982	4453	
Garrison Property & Casualty Ins. Co.	3143	3087	3117	2936	3111	3147	3048	2916	
* GEICO Secure Co.	2259	2200	2259	2259	2234	2259	2234	2234	
Hartford Insurance Company of the Southeast	5588	5590	5602	5590	5920	5250	5632	5622	

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

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

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Scenario 21: Married Rate, No Youthful Driver

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Horace Mann Insurance Co.	2285	2285	2285	2285	2285	2285	2285	2285	2285
* Horace Mann Property & Casualty Ins. Co.	3015	3015	3015	3015	3015	3015	3015	3015	3015
* Integon Indemnity Co.	3199	3371	3203	3436	3209	2750	3284	3110	
Liberty Mutual Insurance Co.	3964	3985	3951	3890	4062	3751	3915	3744	
Liberty Mutual Personal Insurance Co.	3747	3761	3735	3681	3838	3553	3702	3548	
Maryland Auto Insurance Fund	8595	8595	8595	8595	8595	8595	9347	8595	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2031	2031	2031	2080	2031	2080	2080	2025	
* National General Assurance Co.	3734	3734	3734	4194	3734	3734	4058	3734	
* Nationwide Property & Casualty Co.	4545	4612	4777	3985	4750	3985	4204	3807	
* NJM Insurance Co.	1459	1459	1616	1459	1459	1459	1459	1459	
Noblr Insurance Exchange	2858	2543	2537	2568	2976	2448	2515	2564	
* Penn National Insurance Co.	5983	5971	6050	6433	6052	5939	5933	6231	
Privilege Underwriters Reciprocal Exch.	3133	3133	3133	3133	3133	3133	3133	3518	
* Progressive Select Insurance Co.	1981	1949	2132	1903	2094	1890	2108	1932	
* Progressive Specialty Insurance Co.	2746	2611	2816	2601	2864	2584	2826	2658	
Root Insurance Co.	4108	4202	3986	3902	4652	3862	4436	3978	
* Selective Ins. Co. of South Carolina	2842	3146	2896	2672	3298	2668	3082	2662	
Southern Insurance Co. of VA	2310	2611	2633	2771	2781	2462	2541	2367	
* State Farm Fire & Casualty Co.	5264	5120	4910	5117	5453	4715	5498	4886	
* State Farm Mutual Ins. Co.	2485	2416	2300	2427	2578	2209	2615	2300	
* Teachers Insurance Co.	3238	3238	3238	3238	3238	3238	3238	3238	
* Travelers Property Casualty Insurance Co.	3699	3723	3813	4062	3403	3489	3672	3496	
United Services Automobile Association	2365	2500	2389	2422	2640	2462	2481	2366	
* Unitrin Safeguard Insurance Co.	2865	2884	2635	2769	2835	2749	3053	2926	
USAA Casualty Insurance Co.	2609	2617	2395	2421	2713	2585	2594	2445	
USAA General Indemnity Co.	2757	2658	2680	2817	2665	2825	2667	2574	
* Vault Recipricol Exchange	4393	4393	4393	4393	4393	4393	4393	4977	

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

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

February 2025

Scenario 22: Married Rate, No Youthful Driver

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Agency Insurance Co.	2724	2753	2677	2743	3118	2588	3067	2709	
* AIG Property Casualty Co.	1999	1999	1999	1999	1999	1999	1999	2307	
* Allstate Indemnity Co.	2829	2804	3031	3217	2685	2840	2795	2688	
American Family Connect P & C Ins. Co.	2702	2924	2628	2618	3078	2508	2962	2606	
American National Property & Casualty Co.	1652	1766	1758	1682	1808	1652	1828	1746	
American States Preferred Insurance Co.	2813	2813	2813	3208	2796	2813	2996	2688	
* Amica Mutual Insurance Co.	2591	2591	2591	2591	2591	2591	2591	2591	
* Amica Property and Casualty Insurance Co.	3380	3380	3380	3380	3380	3380	3380	3380	
Berkley Insurance Co.	1852	1878	2003	2003	1913	1852	1875	1932	
* Branch Insurance Exchange	3710	3298	3364	3352	4076	3176	3338	3334	
* Brethren Mutual	2053	2228	2003	2001	2295	1871	2192	1912	
* Chubb National Insurance Co.	3348	3348	3348	3131	3451	3348	3434	3372	
Cincinnati Casualty Co.	2053	2177	2087	2159	2157	2007	2114	1951	
Cincinnati Insurance Co.	2255	2301	2108	2268	2278	2135	2205	2181	
* Clearcover Insurance Co.	2453	2457	2453	2453	2457	2453	2457	2457	
* CSAA General Insurance Co.	1491	1510	1485	1313	1508	1313	1377	1357	
Cumberland Insurance Co. Inc.	1459	1459	1459	1459	1455	1459	1455	1455	
* Dairyland Insurance Co.	6524	6610	6092	7319	6856	6374	7019	5617	
Elephant Insurance Co.	7329	7189	7329	8020	7189	7329	7784	7189	
* Encompass Home/Auto Insurance Co.	3169	3169	3169	3169	3169	3169	3169	3169	
Erie Insurance Exchange	2073	2073	2073	2073	2073	2073	2073	2073	
* Farmers Casualty Insurance Co.	3272	3272	3272	3272	3272	3272	3272	3272	
* Farmers Direct P & C Insurance Co.	2638	2638	2638	2638	2638	2638	2638	2638	
* Farmers Group Property & Casualty Ins. Co.	3892	3892	3892	3892	3892	3892	3892	3892	
* Farmers Insurance Exchange	2034	2088	2034	2040	2096	1982	2116	1994	
* Foremost Insurance Co.	3673	3674	3578	3773	4193	3431	4053	3634	
Garrison Property & Casualty Ins. Co.	2281	2243	2255	2141	2278	2295	2228	2139	
* GEICO Secure Co.	1886	1831	1886	1886	1886	1886	1886	1886	
Hartford Insurance Company of the Southeast	4508	4506	4410	4546	4750	4262	4612	4582	

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

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



February 2025

Scenario 22: Married Rate, No Youthful Driver

Eastern Shore (w/o Cecil) Rates Effective as of 2/1/2025		21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester	
* Horace Mann Insurance Co.	1941	1941	1941	1941	1941	1941	1941	1941	
* Horace Mann Property & Casualty Ins. Co.	2753	2753	2753	2753	2753	2753	2753	2753	
* Integon Indemnity Co.	2936	3070	2938	3161	2934	2519	2960	2827	
Liberty Mutual Insurance Co.	4788	4798	4764	4689	4920	4477	4710	4482	
Liberty Mutual Personal Insurance Co.	4488	4498	4468	4398	4608	4207	4420	4218	
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
* MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
* Mutual Benefit Insurance Co.	1413	1413	1413	1442	1413	1442	1442	1403	
* National General Assurance Co.	3949	3949	3949	4431	3949	3949	4279	3949	
* Nationwide Property & Casualty Co.	3056	3113	3139	2649	3194	2649	2920	2580	
* NJM Insurance Co.	1511	1511	1687	1511	1511	1511	1511	1511	
Noblr Insurance Exchange	1249	1072	1108	1109	1325	1035	1062	1076	
* Penn National Insurance Co.	2571	2570	2595	2735	2599	2546	2541	2659	
Privilege Underwriters Reciprocal Exch.	2296	2296	2296	2296	2296	2296	2296	2579	
* Progressive Select Insurance Co.	1266	1236	1324	1225	1322	1217	1341	1244	
* Progressive Specialty Insurance Co.	1704	1680	1735	1640	1790	1632	1874	1682	
Root Insurance Co.	3802	3874	3662	3624	4278	3580	4090	3666	
* Selective Ins. Co. of South Carolina	2361	2591	2423	2217	2715	2219	2537	2204	
Southern Insurance Co. of VA	1680	1913	1889	2030	2015	1795	1857	1748	
* State Farm Fire & Casualty Co.	3939	3856	3678	3885	4068	3572	4140	3701	
* State Farm Mutual Ins. Co.	2316	2265	2139	2296	2399	2077	2460	2165	
* Teachers Insurance Co.	2944	2944	2944	2944	2944	2944	2944	2944	
* Travelers Property Casualty Insurance Co.	2787	2796	2902	3111	2551	2679	2787	2658	
United Services Automobile Association	1646	1732	1658	1685	1844	1711	1732	1657	
* Unitrin Safeguard Insurance Co.	2203	2220	2045	2166	2165	2125	2357	2245	
USAA Casualty Insurance Co.	1816	1822	1676	1695	1905	1808	1823	1723	
USAA General Indemnity Co.	2066	1987	2006	2107	2001	2121	1998	1931	
* Vault Recipricol Exchange	3509	3509	3509	3509	3509	3509	3509	3971	

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

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

## Insurer Phone Numbers and Websites

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

Agency Insurance Co.	800-492-5629	<a href="http://www.agencyinsurancecompany.com">www.agencyinsurancecompany.com</a>
AIG Property Casualty Company	800-225-5244	<a href="http://www.aig.com">www.aig.com</a>
Allstate Indemnity Co.	800-255-7828	<a href="http://www.allstate.com">www.allstate.com</a>
American Family Connect P & C Ins. Co.	888-239-9953	<a href="http://www.connectbyamfam.com">www.connectbyamfam.com</a>
American National Property & Casualty Co.	800-843-3276	<a href="http://www.americannational.com">www.americannational.com</a>
American States Preferred Insurance Co.	800-332-3226	<a href="http://www.safeCo.com">www.safeCo.com</a>
Amica Mutual Insurance Co.	800-242-6422	<a href="http://www.Amica.com">www.Amica.com</a>
Amica Property and Casualty Co.	800-242-6422	<a href="http://www.Amica.com">www.Amica.com</a>
Berkley Insurance Co.	855-663-8551	<a href="http://www.berkleyone.com/offerings/automotive/cars/">www.berkleyone.com/offerings/automotive/cars/</a>
Branch Insurance Exchange	855-441-7033	<a href="http://www.ourbranch.com">www.ourbranch.com</a>
Brethren Mutual Insurance Co.	800-621-4264	<a href="http://www.bmic.com">www.bmic.com</a>
Chubb National Insurance Co.	866-324-8222	<a href="http://www.chubb.com">www.chubb.com</a>
Cincinnati Casualty Co.	888-242-8811	<a href="http://www.cinfin.com">www.cinfin.com</a>
Cincinnati Insurance Co.	888-242-8811	<a href="http://www.cinfin.com">www.cinfin.com</a>
Clearcover Insurance Co.	855-444-1875	<a href="http://www.clearcover.com">www.clearcover.com</a>
CSAA General Insurance Co.	888-222-0094	<a href="http://midatlantic.aaa.com/Insurance/InsurewithAAA">http://midatlantic.aaa.com/Insurance/InsurewithAAA</a>
Cumberland Insurance Co. Inc.	800-232-6992	<a href="http://www.cumberlandmutual.com">www.cumberlandmutual.com</a>
Dairyland Insurance Co.	800-334-0090	<a href="http://www.dairylandinsurance.com/auto">www.dairylandinsurance.com/auto</a>
Elephant Insurance Co.	855-353-7426	<a href="http://www.elephant.com">www.elephant.com</a>
Encompass Home/Auto Insurance Co.	800-588-7400	<a href="http://www.encompassinsurance.com">www.encompassinsurance.com</a>
Erie Insurance Exchange	800-458-0811	<a href="http://www.erieinsurance.com">www.erieinsurance.com</a>
Farmers Casualty Insurance Co.	800-422-4272	<a href="http://www.farmers.com">www.farmers.com</a>
Farmers Direct P & C Insurance Co.	800-422-4272	<a href="http://www.farmers.com">www.farmers.com</a>
Farmers Group Property & Casualty Ins. Co.	800-422-4272	<a href="http://www.farmers.com">www.farmers.com</a>
Farmers Insurance Exchange	888-327-6335	<a href="http://www.farmers.com">www.farmers.com</a>
Foremost Insurance Co.	888-888-0080	<a href="http://www.foremost.com">www.foremost.com</a>
Garrison Property & Casualty Ins. Co.	800-531-8722	<a href="http://www.usaa.com">www.usaa.com</a>
GEICO Secure Co.	800-861-8380	<a href="http://www.geico.com">www.geico.com</a>
Hartford Insurance Company of the Southeast	888-413-8970	<a href="http://www.thehartford.com">www.thehartford.com</a>
Horace Mann Insurance Co.	800-999-1030	<a href="http://www.horacemann.com">www.horacemann.com</a>

### **Insurer Phone Numbers and Websites**

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

Horace Mann Property & Casualty Ins. Co.	800-999-1030	<a href="http://www.horacemann.com">www.horacemann.com</a>
Integon Indemnity Co.	800-462-2123	<a href="http://www.nationalgeneral.com">www.nationalgeneral.com</a>
Liberty Mutual Insurance Co.	800-837-5254	<a href="http://www.libertymutual.com">www.libertymutual.com</a>
Liberty Mutual Personal Insurance Co.	800-837-5254	<a href="http://www.libertymutual.com">www.libertymutual.com</a>
Maryland Auto Insurance Fund	800-492-7120	<a href="http://www.mymarylandauto.com">www.mymarylandauto.com</a>
MGA Insurance Company, Inc.	866-424-6726	<a href="http://www.gainsco.com">www.gainsco.com</a>
Mutual Benefit Insurance Co.	800-283-3531	<a href="http://www.mutualbenefitgroup.com">www.mutualbenefitgroup.com</a>
National General Assurance Co.	800-462-2123	<a href="http://www.nationalgeneral.com">www.nationalgeneral.com</a>
Nationwide Property & Casualty Co.	888-890-4630	<a href="http://www.nationwide.com">www.nationwide.com</a>
NJM Insurance Co.	800-232-6600	<a href="http://www.njm.com">www.njm.com</a>
Noblr Insurance Exch	877-236-6257	<a href="http://www.noblr.com">www.noblr.com</a>
Penn National Insurance Co.	800-388-4764	<a href="http://www.PennNationalInsurance.com">www.PennNationalInsurance.com</a>
Privilege Underwriters Reciprocal Exch.	888-813-7873	<a href="http://www.pureinsurance.com">www.pureinsurance.com</a>
Progressive Select Insurance Co.	800-776-4737	<a href="http://www.progressive.com">www.progressive.com</a>
Progressive Specialty Insurance Co.	See Yellow Pages	<a href="http://www.progressiveagent.com">www.progressiveagent.com</a>
Root Insurance Co.	866-980-9431	<a href="http://www.joinroot.com">www.joinroot.com</a>
Selective Ins. Co. of South Carolina	800-877-9656	<a href="http://www.selective.com">www.selective.com</a>
Southern Insurance Co. of VA	800-877-0600	<a href="http://www.donegalgroup.com">www.donegalgroup.com</a>
State Farm Fire & Casualty Co.	800-782-8332	<a href="http://www.statefarm.com">www.statefarm.com</a>
State Farm Mutual Automobile Ins. Co.	800-782-8332	<a href="http://www.statefarm.com">www.statefarm.com</a>
Teachers Insurance Co.	800-999-1030	<a href="http://www.horacemann.com">www.horacemann.com</a>
Travelers Property Casualty Insurance Co.	888-695-4625	<a href="http://www.travelers.com">www.travelers.com</a>
United Services Automobile Association	800-531-8722	<a href="http://www.usaa.com">www.usaa.com</a>
Unitrin Safeguard Insurance Co.	866-860-9348	<a href="http://www.kemper.com">www.kemper.com</a>
USAA Casualty Insurance Co.	800-531-8722	<a href="http://www.usaa.com">www.usaa.com</a>
USAA General Indemnity Co.	800-531-8722	<a href="http://www.usaa.com">www.usaa.com</a>
Vault Reciprocal Exchange	844-368-2858	<a href="https://vault.insurance/">https://vault.insurance/</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	Insurance Company(ies)	Home	Boats	Personal		Manufactured		Notes / Limitations
				Watercraft	homes	Farmowners		
Agency	Agency Insurance Co.							
AIG	AIG Property Casualty Co.	Y	Y	Y				
Allstate	Encompass Home/Auto Insurance Co.	Y	Y	Y				
	Allstate Property & Casualty Insurance Co.		Y	Y				
	Allstate Insurance Co.	Y*				Y		*Renters Only
	Allstate Indemnity Co.							
	Integon Indemnity Corp.							
	Century-National Insurance Co.	Y*						*Renters Only
	Allstate Vehicle & Property Insurance Co.	Y*						*Home/Condo Only
American Family	National General Assurance Co.							
	Homesite Insurance Co. of the Midwest	Y	Y*					*Requires Home Policy
	NGM Insurance Co.	Y	Y*					*Requires Home Policy
	Homesite Insurance Co.	Y	Y*					*Home policy required
AMICA	American Family Connect P & C Ins. Co.	Y	Y*					*Requires Home policy
	Amica Property and Casualty Co.							
AMIG	Amica Mutual Insurance Co.	Y	Y	A				*Snowmobiles Only
	American Modern Home Insurance Co.	Y*						*Renters only.
Assurant	American Bankers Insurance Co. of FL	Y				Y		
	American Security Ins. Co.	Y						
	Standard Guaranty Ins. Co.	Y						
AXA	XL Specialty Insurance Co.							
Berkley	Berkley Insurance Co.	Y	Y					
	Riverport Insurance Co.			Y				
Branch	Branch Insurance Exchange	Y						
Brethren Mutual	Brethren Mutual Insurance Co.	Y	Y	Y				
Chubb / ACE	Chubb Indemnity Insurance Co.	Y						
	Executive Risk Indemnity Inc.	Y						
	Chubb National Insurance Co.	Y						
	Federal Insurance Co.	Y	Y*	Y*				*Moored in the Continental
	Indemnity Insurance Co. of North America						Y	
	Vigilant Insurance Co.	Y						

**Coverages Offered by Insurer (or group of insurers)**

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**A = Coverage may be available through an affiliated program**

Group Name	Insurance Company(ies)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	GAP	Antique/Collector	Notes / Limitations
Agency	Agency Insurance Co.	Y	Y		Y			
AIG	AIG Property Casualty Co.	Y	Y	Y	Y	Y	Y	
Allstate	Encompass Home/Auto Insurance Co.	Y	Y	Y	Y	Y	Y	*No Scooter Specific cove
	Allstate Property & Casualty Insurance Co.		Y		Y			
	Allstate Insurance Co.							*Renters Only
	Allstate Indemnity Co.	Y		Y				
	Integon Indemnity Corp.	Y						
	Century-National Insurance Co.							*Renters Only
	Allstate Vehicle & Property Insurance Co.						Y	*Home/Condo Only
American Family	National General Assurance Co.	Y		Y	Y			
	Homesite Insurance Co. of the Midwest							*Requires Home Policy
	NGM Insurance Co.							*Requires Home Policy
	Homesite Insurance Co.							*Home policy required
AMICA	American Family Connect P & C Ins. Co.	Y						*Requires Home policy
	Amica Property and Casualty Co.	Y				Y		
AMIGA	Amica Mutual Insurance Co.	Y	Y	Y	Y*	Y	Y	*Snowmobiles Only
	American Modern Home Insurance Co.							*Renters only.
Assurant	American Bankers Insurance Co. of FL						Y	
	American Security Ins. Co.							
	Standard Guaranty Ins. Co.							
AXA	XL Specialty Insurance Co.						Y	
Berkley	Berkley Insurance Co.	Y	Y	Y	Y			
	Riverport Insurance Co.							
Branch	Branch Insurance Exchange	Y						
Brethren Mutual	Brethren Mutual Insurance Co.	Y	Y	Y				
Chubb / ACE	Chubb Indemnity Insurance Co.							
	Executive Risk Indemnity Inc.							
	Chubb National Insurance Co.	Y	Y	Y	Y	Y	Y	
	Federal Insurance Co.					Y		*Moored in the Continenta
	Indemnity Insurance Co. of North America							
	Vigilant Insurance Co.					Y		

**Coverages Offered by Insurer (or group of insurers)**

Some insurers offer various coverage by different insurers within their insurance group.

**Y = Coverage is offered (\*though some limitations may apply)**

**A = Coverage may be available through an affiliated program**

Group Name	Insurance Company(ies)	Home	Boats	Personal Watercraft	Manufactured homes	Farmowners	Notes / Limitations
Cincinnati	Cincinnati Insurance Co.	Y	Y	Y			*Requires Auto Policy
	Cincinnati Casualty Co.	Y	Y	Y			*Requires Auto Policy
Clearcover	Clearcover Insurance Co.						
CSAA	CSAA General Insurance Co.	Y					
Cumberland	Cumberland Insurance Co. Inc.						
	Cumberland Mutual Fire Insurance Co.	Y				Y*	*Requires Home policy
Donegal	Donegal Mutual Insurance Co.		Y		Y	Y	
	Southern Insurance Co. of VA	Y					
Elephant	Elephant Insurance Co.						
Erie	Erie Insurance Co.	Y		Y	Y	Y	
	Erie Insurance Exchange						
Everett Cash	Everett Cash Mutual Insurance Co.	Y					
Farmers	Foremost Insurance Co.	A	Y	Y	Y		
	Farmers Insurance Exchange	Y	A	A			
	Farmers Direct P & C Insurance Co.						
	Farmers Property & Casualty Insurance Co.	Y	Y	Y			
	Farmers Group Property & Casualty Ins. Co.	Y					
	Farmers Casualty Insurance Co.						
Farmers Mut of Salem	Farmers Mutual Fire Ins. Co. of Salem Cnty.	Y	Y*			Y*	*Requires Home Policy
Fidelity National	Stillwater P & C Insurance Co.	Y					
GEICO	GEICO Secure Co.						
	GEICO Indemnity Co.						
Hartford	Hartford Fire Insurance Co.	Y					
	Hartford Casualty Insurance Co.						
	Hartford Insurance Company of the Southeast	Y					
Horace Mann	Horace Mann Insurance Co.	Y	Y				
	Teachers Insurance Co.	Y	Y				
	Horace Mann Property & Casualty Ins. Co.						
Lemonade	Lemonade Insurance Co.	Y					

**Coverages Offered by Insurer (or group of insurers)**

Some insurers offer various coverage by different insurers within their insurance group.

**Y = Coverage is offered (\*though some limitations may apply)**

**A = Coverage may be available through an affiliated program**

Group Name	Insurance Company(ies)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	GAP	Antique/Collector	Notes / Limitations
Cincinnati	Cincinnati Insurance Co.	Y	Y*	Y*	Y*	Y*	Y*	*Requires Auto Policy
	Cincinnati Casualty Co.	Y	Y*	Y*	Y*	Y*	Y*	*Requires Auto Policy
Clearcover	Clearcover Insurance Co.	Y						
CSAA	CSAA General Insurance Co.	Y		Y				
Cumberland	Cumberland Insurance Co. Inc.	Y						
	Cumberland Mutual Fire Insurance Co.							*Requires Home policy
Donegal	Donegal Mutual Insurance Co.			Y	Y		Y	
	Southern Insurance Co. of VA	Y						
Elephant	Elephant Insurance Co.	Y						
Erie	Erie Insurance Co.							
	Erie Insurance Exchange	Y	Y	Y	Y	Y	Y	
Everett Cash	Everett Cash Mutual Insurance Co.							
Farmers	Foremost Insurance Co.	Y	Y	Y	Y	A	Y	
	Farmers Insurance Exchange	Y	A	A	A		A	
	Farmers Direct P & C Insurance Co.	Y		Y		Y		
	Farmers Property & Casualty Insurance Co.							
	Farmers Group Property & Casualty Ins. Co.	Y	Y	Y		Y		
	Farmers Casualty Insurance Co.	Y	Y	Y	Y	Y		
Farmers Mut of Salem	Farmers Mutual Fire Ins. Co. of Salem Cnty.							*Requires Home Policy
Fidelity National	Stillwater P & C Insurance Co.							
GEICO	GEICO Secure Co.	Y		Y				
	GEICO Indemnity Co.		Y		Y			
Hartford	Hartford Fire Insurance Co.							
	Hartford Casualty Insurance Co.	Y	Y	Y	Y		Y	
	Hartford Insurance Company of the Southeast	Y	Y					
Horace Mann	Horace Mann Insurance Co.	Y						
	Teachers Insurance Co.	Y						
	Horace Mann Property & Casualty Ins. Co.	Y						
Lemonade	Lemonade Insurance Co.							

**Coverages Offered by Insurer (or group of insurers)**

Some insurers offer various coverage by different insurers within their insurance group.

**Y = Coverage is offered (\*though some limitations may apply)**

**A = Coverage may be available through an affiliated program**

Group Name	Insurance Company(ies)	Personal					Notes / Limitations
		Home	Boats	Watercraft	Manufactured homes	Farmowners	
Liberty Mutual	Liberty Mutual Personal Insurance Co.		Y	Y			
	Peerless Indemnity Insurance Co.	Y*					*Homeowners & Renters
	American Economy Insurance Co.	Y	Y	Y	Y	Y*	*Requires Home Policy
	Liberty Mutual Insurance Co.	Y*					*Homeowners & Renters
	Ironshore Indemnity Inc.						
	Safeco Insurance Co. of America	Y	Y	Y	Y	Y*	*Renters Only
	LM Insurance Corporation	Y	Y	Y			*Condo Only
	LM General Insurance Co.						
	American States Preferred Insurance Co.						
	Safeco Insurance Co. of Illinois						
Liberty Insurance Corporation	Y	Y	Y				
Lititz Mutual	Lititz Mutual Insurance Co.	Y					
MAIF	Maryland Auto Insurance Fund						
Markel	Markel American Insurance Co.	Y*	Y	Y	Y		*Renters Only
	Essentia Insurance Co.						
Mutual Benefit	Mutual Benefit Insurance Co.	Y					
Nationwide	Nationwide Mutual Insurance Co.		Y	Y			
	Nationwide Insurance Co. of America	Y					
	Nationwide Property & Casualty Co.						
NJM Group	NJM Insurance Co.	Y					
Penn National	Penn National Insurance Co.	Y	Y*				*Requires Auto Policy
Progressive	Progressive Select Insurance Co.						
	American Strategic Insurance Corp.	Y					
	Progressive Casualty Insurance Co.		Y	Y			
	Progressive Specialty Insurance Co.	Y*					*Renters Only
QBE Group	Praetorian Insurance Co.	Y					
Root Insurance	Root Insurance Co.						
Selective	Selective Ins. Co. of South Carolina	Y	Y*	Y*			*Requires Home Policy
Sentry	Dairyland Insurance Co.						
State Farm	State Farm Fire & Casualty Company	Y	Y	Y	Y	Y	
	State Farm Mutual Automobile Ins. Co.						
	MGA Insurance Co.						*Minimum Limits Only



**Coverages Offered by Insurer (or group of insurers)**

Some insurers offer various coverage by different insurers within their insurance group.

**Y = Coverage is offered (\*though some limitations may apply)**

**A = Coverage may be available through an affiliated program**

Group Name	Insurance Company(ies)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	GAP	Antique/Collector	Notes / Limitations
Liberty Mutual	Liberty Mutual Personal Insurance Co.	Y	Y			Y	Y	
	Peerless Indemnity Insurance Co.							*Homeowners & Renters
	American Economy Insurance Co.							*Requires Home Policy
	Liberty Mutual Insurance Co.	Y						*Homeowners & Renters
	Ironshore Indemnity Inc.						Y	
	Safeco Insurance Co. of America							*Renters Only
	LM Insurance Corporation		Y			Y	Y	*Condo Only
	LM General Insurance Co.		Y			Y	Y	
	American States Preferred Insurance Co.	Y		Y			Y	
	Safeco Insurance Co. of Illinois		Y		Y			
	Liberty Insurance Corporation							
Lititz Mutual	Lititz Mutual Insurance Co.							
MAIF	Maryland Auto Insurance Fund	Y	Y	Y	Y			
Markel	Markel American Insurance Co.		Y		Y			*Renters Only
	Essentia Insurance Co.						Y	
Mutual Benefit	Mutual Benefit Insurance Co.	Y						
Nationwide	Nationwide Mutual Insurance Co.		Y	Y	Y			
	Nationwide Insurance Co. of America							
	Nationwide Property & Casualty Co.	Y						
NJM Group	NJM Insurance Co.	Y		Y		Y		
Penn National	Penn National Insurance Co.	Y		Y		Y		*Requires Auto Policy
Progressive	Progressive Select Insurance Co.	Y						
	American Strategic Insurance Corp.							
	Progressive Casualty Insurance Co.		Y	Y	Y			
	Progressive Specialty Insurance Co.	Y						*Renters Only
QBE Group	Praetorian Insurance Co.							
Root Insurance	Root Insurance Co.	Y						
Selective	Selective Ins. Co. of South Carolina	Y		Y*	Y	Y	Y	*Requires Home Policy
Sentry	Dairyland Insurance Co.	Y	Y		Y			
State Farm	State Farm Fire & Casualty Company	Y	Y	Y			Y	
	State Farm Mutual Automobile Ins. Co.	Y	Y	Y	Y		Y	
	MGA Insurance Co.	Y*						*Minimum Limits Only

**Coverages Offered by Insurer (or group of insurers)**

Some insurers offer various coverage by different insurers within their insurance group.

**Y = Coverage is offered (\*though some limitations may apply)**

**A = Coverage may be available through an affiliated program**

Group Name	Insurance Company(ies)	Personal					Notes / Limitations
		Home	Boats	Watercraft	Manufactured homes	Farmowners	
Tokio Marine	Privilege Underwriters Reciprocal Exch.	Y	Y	Y	Y		
	Philadelphia Indemnity Insurance Co.						
Travelers	Travelers Property Casualty Insurance Co.						
	Travelers Personal Insurance Co.	Y	Y	Y			
United Farm Family	American National Property & Casualty Co.	Y	Y	Y	Y*		*Required Auto Policy
Unitrin	Unitrin Safeguard Insurance Co.	Y	Y	Y			
Universal Holdings	Universal Property & Casualty Ins. Co.	Y					
USAA	Noblr Insurance Exch	A	A	A	A	A	
	USAA General Indemnity Co.	Y	A	A	A	A	
	Garrison Property & Casualty Insurance Co.	Y	A	A	A	A	
	United Services Automobile Association	Y	A	A	A	A	
	USAA Casualty Insurance Co.	Y	A	A	A	A	
Vault	Vault Reciprocal Exchange	Y	Y	Y			
Windsor Mt. Joy	Windsor Mt. Joy Mutual Insurance Co.	Y	Y	Y	Y	Y	

**Coverages Offered by Insurer (or group of insurers)**

Some insurers offer various coverage by different insurers within their insurance group.

**Y = Coverage is offered (\*though some limitations may apply)**

**A = Coverage may be available through an affiliated program**

Group Name	Insurance Company(ies)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	GAP	Antique/Collector	Notes / Limitations
Tokio Marine	Privilege Underwriters Reciprocal Exch.	Y	Y	Y	Y		Y	
	Philadelphia Indemnity Insurance Co.						Y	
Travelers	Travelers Property Casualty Insurance Co.	Y		Y	Y	Y	Y	
	Travelers Personal Insurance Co.							
United Farm Family	American National Property & Casualty Co.	Y	Y	Y*	Y	Y*	Y	*Required Auto Policy
Unitrin	Unitrin Safeguard Insurance Co.	Y		Y		Y	Y	
Universal Holdings	Universal Property & Casualty Ins. Co.							
USAA	Noblr Insurance Exch	Y	A	A	A	A	A	
	USAA General Indemnity Co.	Y	A	A/Y	A		Y	
	Garrison Property & Casualty Insurance Co.	Y	A	A/Y	A		Y	
	United Services Automobile Association	Y	A	A/Y	A		Y	
	USAA Casualty Insurance Co.	Y	A	A/Y	A		Y	
Vault	Vault Reciprocal Exchange	Y	Y	Y	Y		Y	
Windsor Mt. Joy	Windsor Mt. Joy Mutual Insurance Co.							

## **How to File a Complaint**

Consumers may contact the Maryland Insurance Administration to file a complaint against an insurer or insurance producer.

Complaints must be received in writing or filed on-line using the agency's website, *www.insurance.maryland.gov*. Under *Consumers*, the public will find a link entitled *File A Complaint*. This page describes the process and provides instructions for filing a complaint.

Please provide as much detail as possible, including copies of relevant documents. A trained, professional investigator will handle your complaint. The investigator will contact the insurer and/or insurance producer and try to resolve the issue. Meanwhile, you will be advised of the steps being taken on your behalf. Complaint files are not closed until the Maryland Insurance Administration has made a determination regarding the complaint.

### **General Information**

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

TTY 1-800-735-2258

E-mail: [miaweb.mia@maryland.gov](mailto:miaweb.mia@maryland.gov)

Website: *www.insurance.maryland.gov*

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

## **Rapid Response Program**

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

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

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

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**Persons with disabilities may request this document in an alternative format.**

**Requests should be submitted in writing to the Chief, Communications and Public Engagement at the address listed below.**



**Maryland**

**INSURANCE ADMINISTRATION**

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