

AUTO INSURANCE

A COMPARISON GUIDE TO RATES



As of August 2024

Snb_rcb Marm`cp 0.02

A Comparison Guide to Automobile Insurance Rates in Maryland

Table of Contents

How to Shop for Auto Insurance	2
What Factors Impact Rates	2
How to Use This Guide	3
About Financing Insurance	3
Notes to Rate Tables	3
Scenario Descriptions	4
Comparison Worksheet	9
Rate Tables	
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	13
Greater Baltimore Suburban	101
Eastern Shore (w/o Cecil)	189
Insurer Phone Numbers and Websites	233
Coverages Offered by Insurers	235
How to File a Complaint	243
Rapid Response Program	243

How to Shop for Auto Insurance

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

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

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

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

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

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

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

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

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

What Factors Impact Rates?

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

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

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

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

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

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

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

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

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

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

How to Use This Guide

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

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

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

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

About Financing Insurance

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

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

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

Comprehensive and Collision coverages are optional.

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

Notes to Rate Tables:

RATES AND AVAILABILITY ARE SUBJECT TO CHANGE BY THE INSURERS.

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

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

Maryland Automobile Insurance Fund:

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

Definitions

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

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

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

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

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

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

SCENARIO DESCRIPTIONS

Scenario 1:

Young Single Male, Age 19. Rents an apartment.

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

Drives 20 miles each day total for work. Drives 15,000 miles annually.

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

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

Scenario 2:

Young Single Female, Age 19. Rents an apartment.

Drives a 2008 Toyota Camry SE Sedan 4DR

Drives 20 miles each day total for work. Drives 15,000 miles annually.

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

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

Scenario 3:

Young Single Male, Age 23. Rents an apartment.

Drives a 2012 Honda CR-V EX AWD

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

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

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

Scenario 4:

Young Single Female, Age 23. Rents an apartment.

Drives a 2012 Jeep Liberty

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

Speeding ticket 19 months ago for driving 10 miles over the speed limit.

No credit history (where applicable). No companion policy discount.

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

Scenario 5:

Single Male, Age 30. Homeowner.

Drives a 2015 Toyota RAV4 Limited AWD

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

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

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

Scenario 6:

Single Female, Age 30. Homeowner.

Drives a 2016 Nissan Altima 6 CYL 3.5L

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

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

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

Scenario 7:

Single Male, Age 40. Homeowner.

Drives a 2015 Nissan Sentra SL

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

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

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

Scenario 8:

Single Female, Age 40. Homeowner.

Drives a 2016 Toyota Prius C Hatchback 4DR

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

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

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

Scenario 9:

Single Male, Age 50. Homeowner.

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

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

Second vehicle – 2012 Honda CR-V EX AWD

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

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

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

Scenario 10:

Single Male, Age 50. Renter.

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

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

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

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

Scenario 11:

Single Female, Age 50. Renter.

Drives 2014 Hyundai Elantra 4DR SE WB

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

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

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

Scenario 12:

Single Male, Age 65. Homeowner (retired).

Drives a 2012 Ford Escape XLS UTL 4x2 4DR

Drives 5,000 miles annually – pleasure use.

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

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

Scenario 13:

Single Male, Age 65. Renter (retired).

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

Drives 5,000 miles annually – pleasure use.

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

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

Scenario 14:

Single Female, Age 65. Homeowner (retired).

Drives a 2017 Toyota Camry Hybrid LE

Drives 5,000 miles annually – pleasure use.

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

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

Scenario 15:

Single Female, Age 65. Renter (retired).

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

Drives 5,000 miles annually – pleasure use.

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

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

Scenario 16:

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

- **Married Male**, Age 26.

Drives a 2008 Toyota Tundra Double Cab 4X2

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

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

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

- **Married Female**, Age 24.

Drives a 2014 Dodge Grand Caravan SE

Does not work. Drives 5,000 miles annually.

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

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

Scenario 17:

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

- **Married Male**, Age 29.

Drives a 2011 Chevrolet Silverado 1500 PKP 4x2 2DR Regular Cab

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

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

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

Scenario 17 (Cont.):

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

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

Scenario 18:

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

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

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

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

Scenario 19:

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

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

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

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

Scenario 20:

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

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

Scenario 20 (Cont.):

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

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

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

- **Married Female, Age 44.**

Drives a 2015 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!)				
LIABILITY	Limits (30/60/15 is the minimum required by law):			
	Premium:			
PERSONAL INJURY PROTECTION (PIP)	Limits (\$2,500 is the minimum required by law, unless waived):			
	Premium — Full Coverage:			
	Premium — Waived Coverage:			
	Premium - Rejected PIP, if available:			
UNINSURED/ UNDERINSURED MOTORIST COVERAGE	Limits:			
	Premium:			
COLLISION	Limits:			
	Premium:			
	Deductible:			

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

COVERAGE COMPARISON

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

Scenario 1: Young Single Male, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	4805	5636	6705	5615	5531	6448
* AIG Property Casualty Co.	4751	4912	4912	4751	3294	3593
* Allstate Indemnity Co.	8402	10131	11375	8309	10312	11794
American Family Connect P & C Ins. Co.	5056	5228	6272	5228	5482	6740
American National Property & Casualty Co.	5342	5792	7532	5338	5872	6952
American States Preferred Insurance Co.	5708	6482	6800	5548	6881	7393
* Amica Mutual Insurance Co.	5871	7651	7651	5871	6957	6715
* Amica Property and Casualty Insurance Co.	7478	9744	9744	7478	8873	8556
Berkley Insurance Co.	5342	6147	6324	5493	4690	5082
* Branch Insurance Exchange	3341	3669	4531	3636	3955	4296
* Brethren Mutual	3693	4231	5030	3694	3973	4821
* Chubb National Insurance Co.	6129	7687	9326	6129	8033	10044
Cincinnati Casualty Co.	4302	4527	6366	4562	5246	5653
Cincinnati Insurance Co.	5058	5548	5485	4692	5481	5700
* Clearcover Insurance Co.	13455	14527	17376	13455	12038	14823
* CSAA General Insurance Co.	5247	6380	7707	6468	6887	7713
* Cumberland Insurance Co. Inc.	4991	6250	6264	4991	6374	6655
* Dairyland Insurance Co.	8283	11465	16776	8123	12976	15775
Elephant Insurance Co.	7786	9639	12220	7786	10032	11299
* Encompass Home and Auto Insurance Company	4981	7195	8255	4981	9162	8645
Erie Insurance Exchange	3582	3744	4817	3582	4317	4883
Farmers Casualty Insurance Co.	7305	10693	10595	9216	10098	10935
Farmers Direct P & C Insurance Co.	6982	8214	8356	6982	8588	7494
Farmers Group Property & Casualty Ins. Co.	8500	10620	14916	9646	10578	11636
Farmers Insurance Exchange	5324	6182	7390	5362	6132	7400
* 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 Casualty Insurance Co.	4596	5372	6520	4598	5832	6828
Horace Mann Insurance Co.	3962	4297	5287	3962	4245	4539

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

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

August 2024

Scenario 1: Young Single Male, Age 19

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Property & Casualty Ins. Co.	3509	4086	5770	3509	4862	4862
* Integon Indemnity	9668	10059	13072	10260	9836	11574
* Integon Preferred Insurance Co	8021	8990	11378	8231	8941	11072
Liberty Mutual Insurance Co.	11521	13743	15070	11657	13765	14643
Liberty Mutual Personal Insurance Co.	10463	12460	13658	10583	12482	13270
Maryland Auto Insurance Fund	6180	6293	6544	6180	6096	5265
* MGA Insurance Company, Inc.	10220	12351	16873	11484	12360	15050
* Mutual Benefit Insurance Co.	8327	10178	12390	9156	10008	11567
* Nationwide Property & Casualty Co.	7595	8658	11358	7901	9869	11785
* NGAC	20411	20761	23965	20411	20888	25873
* NJM Insurance Co.	4038	5238	6183	4038	5295	6220
Noblr Insurance Exchange	4069	4430	5526	4595	4565	5016
Old Dominion Insurance Co.	8228	9024	10828	8250	10080	11568
Penn National Insurance Co.	7856	9703	10639	7830	10093	10203
Privilege Underwriters Reciprocal Exch.	8784	9161	9161	8784	6140	8558
* Progressive Select Insurance Co.	3228	3761	4444	3823	3687	4275
* Progressive Specialty Insurance Co.	4559	5531	6641	5185	5515	6512
Root Insurance Co.	3672	4376	5548	3994	4546	5460
* 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.	5163	6575	8145	5833	7849	9234
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 Recipricol Exchange	5500	7759	7759	7570	5196	5347

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	7330	7801	6517	5195
* AIG Property Casualty Co.	6344	4215	4912	2325
* Allstate Indemnity Co.	12270	12547	9969	8384
American Family Connect P & C Ins. Co.	7812	8018	4942	5228
American National Property & Casualty Co.	7848	8062	5852	5268
American States Preferred Insurance Co.	8405	9261	6525	5792
* Amica Mutual Insurance Co.	8729	9573	7651	5871
* Amica Property and Casualty Insurance Co.	11123	12202	9744	7478
Berkley Insurance Co.	7704	7375	5857	3465
* Branch Insurance Exchange	5358	5592	4507	3622
* Brethren Mutual	5615	5590	3890	3777
* Chubb National Insurance Co.	9906	11195	7335	6821
Cincinnati Casualty Co.	6835	6711	5021	4281
Cincinnati Insurance Co.	7060	9592	5414	4442
* Clearcover Insurance Co.	19228	18805	13125	12092
* CSAA General Insurance Co.	9928	9551	5916	5121
* Cumberland Insurance Co. Inc.	8579	13270	5909	4991
* Dairyland Insurance Co.	16837	20703	11826	10265
Elephant Insurance Co.	11963	12965	8456	8939
* Encompass Home and Auto Insurance Company	10937	12115	8255	4424
Erie Insurance Exchange	6154	6154	3744	3563
Farmers Casualty Insurance Co.	12589	10941	10693	7305
Farmers Direct P & C Insurance Co.	11132	12224	8266	6982
Farmers Group Property & Casualty Ins. Co.	12408	14096	10620	8500
Farmers Insurance Exchange	8452	9192	6124	5058
* Foremost Insurance Co.	20392	21752	18365	15063
Garrison Property & Casualty Ins. Co.	6645	7068	5260	4661
* GEICO Secure Co.	4641	4766	3450	3384
Hartford Casualty Insurance Co.	7090	8152	5956	4856
Horace Mann Insurance Co.	5905	5905	4297	3784

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Property & Casualty Ins. Co.	7178	7178	4086	3883
* Integon Indemnity	12254	13894	11061	9209
* Integon Preferred Insurance Co	11585	12725	9481	8304
Liberty Mutual Insurance Co.	16257	17559	14109	12619
Liberty Mutual Personal Insurance Co.	14724	15896	12793	11449
Maryland Auto Insurance Fund	6817	6532	6436	6180
* MGA Insurance Company, Inc.	17282	19499	13551	11643
* Mutual Benefit Insurance Co.	14364	13816	10178	8995
* Nationwide Property & Casualty Co.	12363	12674	7892	7582
* NGAC	26039	30845	21707	20157
* NJM Insurance Co.	6093	6602	5204	4038
Noblr Insurance Exchange	6407	6488	5580	4282
Old Dominion Insurance Co.	13694	14958	9364	7606
Penn National Insurance Co.	12652	13167	9642	8139
Privilege Underwriters Reciprocal Exch.	9572	9572	9161	3988
* Progressive Select Insurance Co.	4855	5172	4314	3505
* Progressive Specialty Insurance Co.	7344	7922	6530	5065
Root Insurance Co.	9210	5016	4554	4370
* 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.	8981	10461	7447	6094
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	9317	9317	7759	3259

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	3400	4160	5000	3847	4211	4917
* AIG Property Casualty Co.	4267	4409	4409	4267	2961	3261
* Allstate Indemnity Co.	6592	8240	9204	6479	8590	9822
American Family Connect P & C Ins. Co.	3730	3880	4698	3812	4140	5162
American National Property & Casualty Co.	5210	5762	7492	5076	5960	7088
American States Preferred Insurance Co.	4916	5746	6068	4691	6264	6805
* Amica Mutual Insurance Co.	5944	7733	7733	5944	7087	6843
* Amica Property and Casualty Insurance Co.	7534	9832	9832	7534	9001	8690
Berkley Insurance Co.	3342	3894	4055	3398	3003	3308
* Branch Insurance Exchange	3260	3627	4456	3466	4009	4360
* Brethren Mutual	2667	3169	3771	2566	3068	3870
* Chubb National Insurance Co.	5146	6571	7965	5146	7096	8872
Cincinnati Casualty Co.	3585	3794	5355	3676	4526	4956
Cincinnati Insurance Co.	4499	5106	5028	4047	5091	5327
* Clearcover Insurance Co.	9502	11121	13028	9502	9423	11785
* CSAA General Insurance Co.	4706	5733	7002	5723	6160	6893
* Cumberland Insurance Co. Inc.	4066	5163	5163	4066	5344	5557
* Dairyland Insurance Co.	5456	8076	12203	5114	9419	11942
Elephant Insurance Co.	5473	6804	8563	5473	6978	7807
* Encompass Home and Auto Insurance Company	5155	7501	8623	5155	9686	9098
Erie Insurance Exchange	2668	2858	3682	2668	3308	3758
Farmers Casualty Insurance Co.	5474	7958	7909	6729	7510	8350
Farmers Direct P & C Insurance Co.	4762	5784	5816	4762	6030	5256
Farmers Group Property & Casualty Ins. Co.	5948	7372	10956	6476	7438	8752
Farmers Insurance Exchange	4876	5880	6988	4902	5980	7278
* 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 Casualty Insurance Co.	3580	4230	5096	3492	4690	5490
Horace Mann Insurance Co.	2499	2874	3521	2499	2894	3162

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

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

August 2024

Scenario 2: Young Single Female, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Property & Casualty Ins. Co.	2376	2985	4102	2376	3454	3454
* Integon Indemnity	8133	8670	11478	8595	8951	10608
* Integon Preferred Insurance Co	6662	7856	10175	6753	8272	10493
Liberty Mutual Insurance Co.	8724	11128	12409	8570	11258	12093
Liberty Mutual Personal Insurance Co.	7947	10108	11261	7803	10223	10976
Maryland Auto Insurance Fund	4906	4981	5203	4906	4831	4232
* MGA Insurance Company, Inc.	5429	7192	10000	6061	7366	9514
* Mutual Benefit Insurance Co.	6367	7797	9590	6722	8024	9319
* Nationwide Property & Casualty Co.	6589	7908	10916	6687	9307	11018
* NGAC	14057	14594	16761	14057	14726	18365
* NJM Insurance Co.	3653	4872	5652	3653	4991	5868
Noblr Insurance Exchange	2825	3136	3886	3059	3423	3750
Old Dominion Insurance Co.	6206	7092	8482	6228	8118	9410
Penn National Insurance Co.	6982	8774	9669	6968	9195	9781
Privilege Underwriters Reciprocal Exch.	5831	6120	6120	5831	4059	5860
* Progressive Select Insurance Co.	2649	3229	3856	2991	3279	3819
* Progressive Specialty Insurance Co.	3546	4471	5411	3902	4585	5419
Root Insurance Co.	3532	4368	5626	3710	4662	5700
* 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.	4371	5706	7074	4921	6964	8175
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	3191	4514	4514	4372	3006	3155

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	5532	5977	4846	3827
* AIG Property Casualty Co.	5744	3812	4409	2120
* Allstate Indemnity Co.	10035	10595	7998	6647
American Family Connect P & C Ins. Co.	5886	6074	3670	3862
American National Property & Casualty Co.	7870	8284	5774	5208
American States Preferred Insurance Co.	7504	8408	5804	5025
* Amica Mutual Insurance Co.	8867	10028	7733	5944
* Amica Property and Casualty Insurance Co.	11303	12743	9832	7534
Berkley Insurance Co.	4884	4698	3707	2234
* Branch Insurance Exchange	5349	5706	4409	3625
* Brethren Mutual	4429	4533	2953	2764
* Chubb National Insurance Co.	8470	9677	6242	5814
Cincinnati Casualty Co.	5794	5882	4205	3612
Cincinnati Insurance Co.	6425	8529	4823	3940
* Clearcover Insurance Co.	14659	14424	9781	9063
* CSAA General Insurance Co.	8764	8435	5333	4558
* Cumberland Insurance Co. Inc.	7176	11228	4872	4066
* Dairyland Insurance Co.	12280	16200	8282	7216
Elephant Insurance Co.	8428	9098	5924	6201
* Encompass Home and Auto Insurance Company	11460	12768	8623	4626
Erie Insurance Exchange	4753	4753	2858	2694
Farmers Casualty Insurance Co.	10215	8434	7958	5474
Farmers Direct P & C Insurance Co.	8076	8580	5588	4762
Farmers Group Property & Casualty Ins. Co.	8860	10278	7372	5948
Farmers Insurance Exchange	8054	8946	5756	4750
* Foremost Insurance Co.	12659	13926	11186	8989
Garrison Property & Casualty Ins. Co.	6457	6844	5006	4393
* GEICO Secure Co.	4260	4613	3046	2919
Hartford Casualty Insurance Co.	5614	6568	4662	3830
Horace Mann Insurance Co.	4014	4014	2874	2462

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Property & Casualty Ins. Co.	5072	5072	2985	2605
* Integon Indemnity	10833	12859	9646	8022
* Integon Preferred Insurance Co	10478	12078	8246	7308
Liberty Mutual Insurance Co.	13419	14647	11325	10086
Liberty Mutual Personal Insurance Co.	12167	13278	10285	9172
Maryland Auto Insurance Fund	5434	5198	5113	4906
* MGA Insurance Company, Inc.	10473	13000	7974	6712
* Mutual Benefit Insurance Co.	11247	11024	7797	7025
* Nationwide Property & Casualty Co.	11685	12204	7129	6908
* NGAC	18347	21912	15401	13896
* NJM Insurance Co.	5663	6323	4834	3653
Noblr Insurance Exchange	4640	4917	3902	3129
Old Dominion Insurance Co.	10784	12074	7350	5796
Penn National Insurance Co.	11471	12008	8732	7293
Privilege Underwriters Reciprocal Exch.	6447	6447	6120	2795
* Progressive Select Insurance Co.	4267	4634	3745	3001
* Progressive Specialty Insurance Co.	6049	6619	5300	4092
Root Insurance Co.	6372	6742	4630	4128
* 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.	7834	9332	6450	5258
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	5440	5440	4514	1973

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	2027	2406	2857	2415	2359	2746
* AIG Property Casualty Co.	3541	3706	3706	3541	2460	2722
* Allstate Indemnity Co.	3680	4483	4950	3639	4532	5155
American Family Connect P & C Ins. Co.	2404	2504	3002	2456	2602	3264
American National Property & Casualty Co.	2872	3120	4048	2854	3170	3750
American States Preferred Insurance Co.	2932	3278	3379	2895	3320	3522
* Amica Mutual Insurance Co.	2203	2811	2811	2203	2559	2481
* Amica Property and Casualty Insurance Co.	3368	4325	4325	3368	4010	3880
Berkley Insurance Co.	2728	3122	3211	2793	2438	2626
* Branch Insurance Exchange	1803	1991	2446	1960	2155	2327
* Brethren Mutual	2137	2455	2878	2098	2284	2806
* Chubb National Insurance Co.	3413	4328	5227	3413	4573	5709
Cincinnati Casualty Co.	2451	2591	3627	2617	2958	3196
Cincinnati Insurance Co.	2467	2744	2712	2269	2712	2832
* Clearcover Insurance Co.	4768	5348	6388	4768	4488	5599
* CSAA General Insurance Co.	2217	2752	3196	2661	2818	3134
* Cumberland Insurance Co. Inc.	2480	3152	3160	2480	3221	3362
* Dairyland Insurance Co.	5033	7193	10653	4980	8145	10087
Elephant Insurance Co.	4968	6071	7682	4968	6274	7046
* Encompass Home and Auto Insurance Company	2364	3340	3819	2364	4198	3954
Erie Insurance Exchange	2095	2261	2932	2095	2649	3021
Farmers Casualty Insurance Co.	4130	6103	6102	5226	5680	6326
Farmers Direct P & C Insurance Co.	3844	4544	4580	3844	4722	4140
Farmers Group Property & Casualty Ins. Co.	4952	6072	9042	5710	6000	6964
Farmers Insurance Exchange	3452	3928	4760	3476	3972	4686
* 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 Casualty Insurance Co.	3354	3930	4752	3328	4278	5008
Horace Mann Insurance Co.	1928	2153	2627	1928	2130	2302

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

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

August 2024

Scenario 3: Single Male, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Property & Casualty Ins. Co.	1776	2152	2976	1776	2492	2492
* Integon Indemnity	3553	3809	4977	3807	3908	4616
* Integon Preferred Insurance Co	3723	4324	5556	3824	4446	5588
Liberty Mutual Insurance Co.	7647	9244	10198	7714	9188	9818
Liberty Mutual Personal Insurance Co.	6976	8414	9273	7036	8363	8929
Maryland Auto Insurance Fund	4313	4395	4606	4313	4241	3712
* MGA Insurance Company, Inc.	4395	5409	7386	5056	5365	6602
* Mutual Benefit Insurance Co.	3010	3674	4491	3262	3696	4278
* Nationwide Property & Casualty Co.	3596	4115	5388	3770	4609	5444
* NGAC	7572	7764	9000	7572	7749	9619
* NJM Insurance Co.	1377	1746	1991	1377	1771	2012
Noblr Insurance Exchange	1759	1918	2402	1987	2000	2192
Old Dominion Insurance Co.	3796	4246	5096	3818	4776	5534
Penn National Insurance Co.	4449	5545	6077	4439	5745	6116
Privilege Underwriters Reciprocal Exch.	4248	4446	4446	4248	2965	4209
* Progressive Select Insurance Co.	1778	2087	2449	2119	2045	2359
* Progressive Specialty Insurance Co.	2399	2955	3546	2757	2955	3489
Root Insurance Co.	2640	3114	3856	2858	3222	3816
* 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.	2565	3278	4033	2948	3863	4515
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	2649	3735	3735	3626	2496	2610

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	3130	3321	2787	2220
* AIG Property Casualty Co.	4639	3203	3706	1774
* Allstate Indemnity Co.	5392	5549	4395	3676
American Family Connect P & C Ins. Co.	3744	3834	2368	2466
American National Property & Casualty Co.	4226	4362	3148	2832
American States Preferred Insurance Co.	4052	4487	3274	2960
* Amica Mutual Insurance Co.	3197	3601	2811	2203
* Amica Property and Casualty Insurance Co.	4993	5620	4325	3368
Berkley Insurance Co.	3881	3716	2973	1820
* Branch Insurance Exchange	2876	3025	2426	1978
* Brethren Mutual	3253	3271	2275	2176
* Chubb National Insurance Co.	5600	6316	4132	3806
Cincinnati Casualty Co.	3896	3823	2872	2436
Cincinnati Insurance Co.	3456	4641	2646	2163
* Clearcover Insurance Co.	7157	7043	4781	4421
* CSAA General Insurance Co.	3990	3846	2523	2216
* Cumberland Insurance Co. Inc.	4364	6815	2982	2480
* Dairyland Insurance Co.	10685	13496	7427	6386
Elephant Insurance Co.	7556	8160	5355	5642
* Encompass Home and Auto Insurance Company	5028	5581	3819	2133
Erie Insurance Exchange	3800	3800	2261	2146
Farmers Casualty Insurance Co.	7634	6373	6103	4130
Farmers Direct P & C Insurance Co.	6284	6766	4500	3844
Farmers Group Property & Casualty Ins. Co.	7310	8540	6072	4952
Farmers Insurance Exchange	5426	5788	3936	3272
* Foremost Insurance Co.	10915	11835	9708	7870
Garrison Property & Casualty Ins. Co.	3741	3939	2938	2558
* GEICO Secure Co.	2559	2688	1877	1816
Hartford Casualty Insurance Co.	5182	5982	4354	3556
Horace Mann Insurance Co.	2967	2967	2153	1866

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Property & Casualty Ins. Co.	3655	3655	2152	1954
* Integon Indemnity	4853	5637	4207	3464
* Integon Preferred Insurance Co	5701	6434	4567	3997
Liberty Mutual Insurance Co.	10961	11856	9484	8415
Liberty Mutual Personal Insurance Co.	9958	10764	8629	7669
Maryland Auto Insurance Fund	4818	4576	4518	4313
* MGA Insurance Company, Inc.	7578	8656	5966	5055
* Mutual Benefit Insurance Co.	5265	5092	3674	3275
* Nationwide Property & Casualty Co.	5838	6007	3779	3581
* NGAC	9826	11469	8133	7459
* NJM Insurance Co.	1977	2126	1736	1377
Noblr Insurance Exchange	2751	2844	2403	1871
Old Dominion Insurance Co.	6520	7134	4450	3542
Penn National Insurance Co.	7248	7588	5539	4621
Privilege Underwriters Reciprocal Exch.	4666	4666	4446	1998
* Progressive Select Insurance Co.	2674	2836	2398	1948
* Progressive Specialty Insurance Co.	3939	4245	3502	2704
Root Insurance Co.	4280	4428	3274	2958
* 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.	4412	5166	3708	3006
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	4502	4502	3735	1630

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

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

August 2024

Scenario 4: Single Female, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	2393	2925	3500	2722	2960	3441
* AIG Property Casualty Co.	4192	4436	4436	4192	2869	3337
* Allstate Indemnity Co.	4004	4882	5380	3953	5006	5622
American Family Connect P & C Ins. Co.	2956	3080	3712	3032	3240	4060
American National Property & Casualty Co.	4100	4582	5906	3848	4834	5734
American States Preferred Insurance Co.	3106	3586	3709	2995	3754	4007
* Amica Mutual Insurance Co.	2763	3527	3527	2763	3271	3177
* Amica Property and Casualty Insurance Co.	3517	4488	4488	3517	4169	4045
Berkley Insurance Co.	4449	5148	5336	4516	4017	4393
* Branch Insurance Exchange	2489	2780	3400	2629	3091	3335
* Brethren Mutual	2939	3406	4005	2807	3260	4030
* Chubb National Insurance Co.	4520	5828	7055	4520	6323	7909
Cincinnati Casualty Co.	3620	3835	5375	3779	4481	4872
Cincinnati Insurance Co.	4531	5260	5180	4022	5204	5490
* Clearcover Insurance Co.	5768	6602	7883	5768	5516	6963
* CSAA General Insurance Co.	4015	4991	5959	4846	5189	5799
* Cumberland Insurance Co. Inc.	2301	2935	2944	2301	2991	3130
* Dairyland Insurance Co.	5097	7347	10860	4971	8408	10433
Elephant Insurance Co.	4118	5019	6335	4118	5135	5746
* Encompass Home and Auto Insurance Company	3187	4531	5204	3187	5743	5397
Erie Insurance Exchange	2723	3039	3993	2723	3602	4147
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	5910	7138	8252	5944	7098	8606
* 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 Casualty Insurance Co.	3866	4554	5504	3842	4972	5816
Horace Mann Insurance Co.	2243	2494	3046	2243	2445	2648

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

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

August 2024

Scenario 4: Single Female, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Property & Casualty Ins. Co.	2040	2473	3426	2040	2859	2859
* Integon Indemnity	4305	4629	6109	4600	4793	5653
* Integon Preferred Insurance Co	4617	5475	7110	4697	5780	7310
Liberty Mutual Insurance Co.	7723	9466	10489	7705	9491	10160
Liberty Mutual Personal Insurance Co.	7044	8613	9533	7027	8633	9238
Maryland Auto Insurance Fund	3706	3741	3939	3706	3636	3233
* MGA Insurance Company, Inc.	3669	4734	6520	4153	4797	6074
* Mutual Benefit Insurance Co.	2881	3525	4315	3161	3515	4082
* Nationwide Property & Casualty Co.	5239	6227	8453	5295	7340	8593
* NGAC	8522	8922	10252	8522	8982	11231
* NJM Insurance Co.	2378	3165	3611	2378	3243	3719
Noblr Insurance Exchange	2611	2899	3618	3017	2969	3210
Old Dominion Insurance Co.	5662	6510	7786	5684	7480	8684
Penn National Insurance Co.	5738	7289	8030	5733	7605	8083
Privilege Underwriters Reciprocal Exch.	5360	5646	5646	5360	3711	5380
* Progressive Select Insurance Co.	2138	2596	3081	2426	2624	3043
* Progressive Specialty Insurance Co.	2869	3606	4345	3187	3686	4337
Root Insurance Co.	3078	3746	4744	3284	3950	4766
* 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.	3045	3951	4877	3499	4721	5522
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	2839	4015	4015	3891	2677	2804

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	3873	4161	3404	2692
* AIG Property Casualty Co.	5523	3897	4436	2148
* Allstate Indemnity Co.	5805	5978	4808	3998
American Family Connect P & C Ins. Co.	4662	4800	2908	3050
American National Property & Casualty Co.	6224	6658	4546	4128
American States Preferred Insurance Co.	4423	4974	3594	3169
* Amica Mutual Insurance Co.	4084	4548	3527	2763
* Amica Property and Casualty Insurance Co.	5200	5791	4488	3517
Berkley Insurance Co.	6488	6222	4866	2969
* Branch Insurance Exchange	4056	4344	3359	2790
* Brethren Mutual	4606	4646	3181	3022
* Chubb National Insurance Co.	7544	8579	5548	5103
Cincinnati Casualty Co.	5788	5794	4244	3628
Cincinnati Insurance Co.	6482	8462	4893	3949
* Clearcover Insurance Co.	8880	8767	5851	5406
* CSAA General Insurance Co.	7426	7147	4593	3954
* Cumberland Insurance Co. Inc.	4082	6401	2778	2301
* Dairyland Insurance Co.	10913	13923	7552	6522
Elephant Insurance Co.	6272	6751	4420	4627
* Encompass Home and Auto Insurance Company	6858	7614	5204	2866
Erie Insurance Exchange	5201	5201	3039	2875
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	9512	10562	6982	5772
* Foremost Insurance Co.	8534	9212	7640	6136
Garrison Property & Casualty Ins. Co.	5311	5611	4099	3560
* GEICO Secure Co.	4208	4506	3034	2918
Hartford Casualty Insurance Co.	6018	6952	5040	4112
Horace Mann Insurance Co.	3442	3442	2494	2160

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Property & Casualty Ins. Co.	4200	4200	2473	2254
* Integon Indemnity	5878	6904	5145	4242
* Integon Preferred Insurance Co	7298	8384	5760	5091
Liberty Mutual Insurance Co.	11331	12331	9672	8640
Liberty Mutual Personal Insurance Co.	10289	11192	8798	7869
Maryland Auto Insurance Fund	4138	3951	3868	3706
* MGA Insurance Company, Inc.	6778	8161	5237	4412
* Mutual Benefit Insurance Co.	5080	4884	3525	3137
* Nationwide Property & Casualty Co.	9120	9462	5655	5493
* NGAC	11255	13395	9451	8419
* NJM Insurance Co.	3537	3904	3149	2378
Noblr Insurance Exchange	4141	4235	3631	2801
Old Dominion Insurance Co.	9974	11144	6756	5298
Penn National Insurance Co.	9524	10069	7290	6012
Privilege Underwriters Reciprocal Exch.	5916	5916	5646	2535
* Progressive Select Insurance Co.	3403	3667	3012	2408
* Progressive Specialty Insurance Co.	4854	5271	4276	3297
Root Insurance Co.	5324	5594	3960	3542
* 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.	5356	6353	4472	3612
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	4828	4828	4015	1751

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

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

August 2024

Scenario 5: Single Male, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	1759	2061	2442	2181	1984	2300
* AIG Property Casualty Co.	3111	3250	3250	3111	2191	2407
* Allstate Indemnity Co.	2296	2759	2967	2272	2702	3090
American Family Connect P & C Ins. Co.	1642	1722	2044	1692	1720	2194
American National Property & Casualty Co.	2650	2864	3742	2688	2872	3412
American States Preferred Insurance Co.	2710	3030	3126	2718	2944	3203
* Amica Mutual Insurance Co.	1672	2122	2122	1672	1909	1831
* Amica Property and Casualty Insurance Co.	2208	2793	2793	2208	2526	2424
Berkley Insurance Co.	2274	2603	2682	2329	2021	2190
* Branch Insurance Exchange	1149	1263	1562	1266	1359	1473
* Brethren Mutual	2178	2505	2885	2144	2249	2847
* Chubb National Insurance Co.	3007	3764	4533	3005	3845	4797
Cincinnati Casualty Co.	2598	2746	3822	2883	2995	3194
Cincinnati Insurance Co.	2791	3063	3041	2638	2978	3104
* Clearcover Insurance Co.	6953	7743	9307	6953	6306	8030
* CSAA General Insurance Co.	1376	1726	1962	1653	1741	1933
* Cumberland Insurance Co. Inc.	1459	1832	1843	1459	1818	1923
* Dairyland Insurance Co.	5836	8634	13231	5717	9808	12541
Elephant Insurance Co.	5629	6966	8839	5629	7108	7978
* Encompass Home and Auto Insurance Company	1427	1935	2173	1427	2324	2204
Erie Insurance Exchange	1962	2114	2751	1962	2453	2795
Farmers Casualty Insurance Co.	2902	4275	4276	3680	3946	4381
Farmers Direct P & C Insurance Co.	3176	3724	3770	3176	3860	3422
Farmers Group Property & Casualty Ins. Co.	3464	4264	6260	4036	4166	4808
Farmers Insurance Exchange	1862	2068	2502	1876	1996	2356
* 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 Casualty Insurance Co.	3318	3924	4752	3330	4266	5008
Horace Mann Insurance Co.	1539	1671	2014	1539	1596	1721

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

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

August 2024

Scenario 5: Single Male, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Property & Casualty Ins. Co.	1765	2115	2893	1765	2414	2414
* Integon Indemnity	3936	4238	5532	4224	4402	5270
* Integon Preferred Insurance Co	2836	3255	4149	2942	3245	4084
Liberty Mutual Insurance Co.	5096	6174	6806	5153	6009	6452
Liberty Mutual Personal Insurance Co.	4676	5650	6221	4732	5503	5898
Maryland Auto Insurance Fund	4534	4633	4932	4534	4465	4031
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
* Nationwide Property & Casualty Co.	2323	2586	3275	2465	2819	3328
* NGAC	9635	9973	11497	9635	9967	12436
* NJM Insurance Co.	1068	1350	1509	1068	1360	1535
Noblr Insurance Exchange	1727	1859	2304	1941	1912	2132
Old Dominion Insurance Co.	2528	2808	3388	2550	3130	3632
Penn National Insurance Co.	2430	3038	3317	2425	3125	3354
Privilege Underwriters Reciprocal Exch.	4894	5121	5121	4894	3432	4822
* Progressive Select Insurance Co.	1296	1475	1716	1615	1413	1612
* Progressive Specialty Insurance Co.	1796	2144	2552	2161	2108	2452
Root Insurance Co.	2888	3424	4298	3202	3538	4262
* 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.	2390	3247	4041	2874	3739	4468
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	2331	3266	3266	3174	2205	2281

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	2667	2796	2366	1904
* AIG Property Casualty Co.	4076	2837	3250	1608
* Allstate Indemnity Co.	3468	3534	2699	2284
American Family Connect P & C Ins. Co.	2570	2626	1624	1670
American National Property & Casualty Co.	3916	4014	2902	2602
American States Preferred Insurance Co.	3805	4251	3003	2701
* Amica Mutual Insurance Co.	2327	2641	2122	1672
* Amica Property and Casualty Insurance Co.	3075	3484	2793	2208
Berkley Insurance Co.	3216	3089	2487	1533
* Branch Insurance Exchange	1845	1933	1544	1254
* Brethren Mutual	3328	3351	2322	2189
* Chubb National Insurance Co.	4901	5450	3609	3289
Cincinnati Casualty Co.	4072	3865	3037	2555
Cincinnati Insurance Co.	3849	5279	3006	2459
* Clearcover Insurance Co.	10562	10354	6907	6376
* CSAA General Insurance Co.	2478	2387	1571	1394
* Cumberland Insurance Co. Inc.	2535	4008	1740	1459
* Dairyland Insurance Co.	13247	17342	8964	7681
Elephant Insurance Co.	8565	9226	6124	6365
* Encompass Home and Auto Insurance Company	2816	3059	2173	1284
Erie Insurance Exchange	3581	3581	2114	2000
Farmers Casualty Insurance Co.	5227	4453	4275	2902
Farmers Direct P & C Insurance Co.	5130	5570	3732	3176
Farmers Group Property & Casualty Ins. Co.	5184	6066	4264	3464
Farmers Insurance Exchange	2852	2992	2098	1722
* Foremost Insurance Co.	5347	5726	4800	3942
Garrison Property & Casualty Ins. Co.	3137	3298	2411	2115
* GEICO Secure Co.	2869	2968	2063	1993
Hartford Casualty Insurance Co.	5208	6052	4368	3538
Horace Mann Insurance Co.	2262	2262	1671	1461

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Property & Casualty Ins. Co.	3554	3554	2115	1946
* Integon Indemnity	5574	6532	4657	3831
* Integon Preferred Insurance Co	4264	4757	3445	2989
Liberty Mutual Insurance Co.	7246	7821	6355	5566
Liberty Mutual Personal Insurance Co.	6614	7133	5810	5102
Maryland Auto Insurance Fund	5251	4905	4828	4534
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3185	3039	2190	1920
* Nationwide Property & Casualty Co.	3611	3720	2410	2237
* NGAC	12647	14929	10450	9505
* NJM Insurance Co.	1530	1642	1339	1068
Noblr Insurance Exchange	2716	2776	2341	1802
Old Dominion Insurance Co.	4360	4726	2952	2362
Penn National Insurance Co.	3993	4197	3042	2524
Privilege Underwriters Reciprocal Exch.	5350	5350	5121	2311
* Progressive Select Insurance Co.	1860	1935	1659	1386
* Progressive Specialty Insurance Co.	2808	2983	2480	1982
Root Insurance Co.	4840	5016	3624	3244
* 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.	4402	5169	3760	2915
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	3888	3888	3266	1435

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

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

August 2024

Scenario 6: Single Female, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	1459	1706	2038	1807	1645	1908
* AIG Property Casualty Co.	2829	2923	2923	2829	1990	2158
* Allstate Indemnity Co.	1885	2208	2374	1869	2175	2458
American Family Connect P & C Ins. Co.	1606	1672	1970	1692	1664	2070
American National Property & Casualty Co.	1798	1976	2580	1810	1994	2386
American States Preferred Insurance Co.	1830	2027	2093	1845	1957	2139
* Amica Mutual Insurance Co.	1878	2363	2363	1878	2116	2025
* Amica Property and Casualty Insurance Co.	2430	3058	3058	2430	2746	2625
Berkley Insurance Co.	1313	1497	1546	1345	1170	1267
* Branch Insurance Exchange	1097	1197	1493	1239	1260	1370
* Brethren Mutual	1549	1793	2093	1546	1637	2086
* Chubb National Insurance Co.	2042	2532	3034	2042	2554	3167
Cincinnati Casualty Co.	1600	1675	2350	1778	1843	1957
Cincinnati Insurance Co.	1628	1756	1748	1562	1704	1770
* Clearcover Insurance Co.	1523	1630	1946	1523	1367	1697
* CSAA General Insurance Co.	1120	1392	1557	1344	1406	1558
* Cumberland Insurance Co. Inc.	1200	1483	1494	1200	1451	1544
* Dairyland Insurance Co.	6149	9092	13889	6091	10278	13117
Elephant Insurance Co.	3805	4573	5820	3805	4712	5282
* Encompass Home and Auto Insurance Company	1273	1704	1890	1273	1927	1854
Erie Insurance Exchange	1236	1275	1635	1236	1443	1623
* Farmers Casualty Insurance Co.	1909	2788	2769	2399	2574	2834
* Farmers Direct P & C Insurance Co.	2078	2430	2468	2078	2516	2244
* Farmers Group Property & Casualty Ins. Co.	2414	2978	4350	2860	2894	3324
* Farmers Insurance Exchange	1750	2024	2394	1760	2022	2414
* 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 Casualty Insurance Co.	3258	3798	4608	3364	4106	4816
* Horace Mann Insurance Co.	1233	1313	1579	1233	1245	1336

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

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

August 2024

Scenario 6: Single Female, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	1370	1600	2192	1370	1835	1835
* Integon Indemnity	2634	2818	3651	2814	2920	3485
* Integon Preferred Insurance Co	2265	2554	3227	2366	2493	3111
Liberty Mutual Insurance Co.	3400	3895	4227	3478	3761	3985
Liberty Mutual Personal Insurance Co.	3153	3600	3897	3222	3478	3681
Maryland Auto Insurance Fund	5149	5220	5527	5149	5076	4511
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
* Nationwide Property & Casualty Co.	2335	2594	3310	2492	2829	3369
* NGAC	2504	2622	3004	2504	2626	3268
* NJM Insurance Co.	864	1060	1185	864	1059	1195
Noblr Insurance Exchange	1068	1170	1481	1244	1196	1293
Old Dominion Insurance Co.	1674	1860	2246	1696	2082	2404
* Penn National Insurance Co.	7145	2144	2327	1739	2190	2364
Privilege Underwriters Reciprocal Exch.	2748	2851	2851	2748	1922	2668
* Progressive Select Insurance Co.	1029	1171	1369	1271	1131	1288
* Progressive Specialty Insurance Co.	1456	1732	2076	1758	1701	1983
* Root Insurance Co.	2232	2626	3302	2518	2700	3272
* 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.	1668	2206	2724	2006	2499	2962
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	1835	2542	2542	2499	1734	1765

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	2223	2338	1948	1576
* AIG Property Casualty Co.	3774	2536	2923	1441
* Allstate Indemnity Co.	2726	2768	2174	1872
American Family Connect P & C Ins. Co.	2488	2546	1572	1644
American National Property & Casualty Co.	2722	2852	2000	1780
American States Preferred Insurance Co.	2566	2849	2003	1811
* Amica Mutual Insurance Co.	2563	2932	2363	1878
* Amica Property and Casualty Insurance Co.	3323	3802	3058	2430
Berkley Insurance Co.	1835	1768	1440	905
* Branch Insurance Exchange	1752	1811	1479	1179
* Brethren Mutual	2437	2473	1657	1571
* Chubb National Insurance Co.	3314	3664	2433	2208
Cincinnati Casualty Co.	2503	2368	1857	1572
Cincinnati Insurance Co.	2218	3075	1749	1440
* Clearcover Insurance Co.	2227	2174	1471	1378
* CSAA General Insurance Co.	1994	1923	1266	1141
* Cumberland Insurance Co. Inc.	2042	3232	1410	1200
* Dairyland Insurance Co.	13899	18129	9447	8063
Elephant Insurance Co.	5807	6257	4064	4267
* Encompass Home and Auto Insurance Company	2426	2574	1890	1121
Erie Insurance Exchange	2098	2098	1275	1206
* Farmers Casualty Insurance Co.	3349	2874	2788	1909
* Farmers Direct P & C Insurance Co.	3318	3638	2450	2078
* Farmers Group Property & Casualty Ins. Co.	3648	4256	2978	2414
* Farmers Insurance Exchange	2830	3126	2016	1650
* Foremost Insurance Co.	3877	4123	3475	2883
Garrison Property & Casualty Ins. Co.	2700	2851	2121	1887
* GEICO Secure Co.	2170	2232	1561	1514
Hartford Casualty Insurance Co.	5004	5848	4250	3444
* Horace Mann Insurance Co.	1764	1764	1313	1162

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	2676	2676	1600	1516
* Integon Indemnity	3667	4284	3084	2561
* Integon Preferred Insurance Co	3317	3629	2712	2335
Liberty Mutual Insurance Co.	4452	4753	4016	3563
Liberty Mutual Personal Insurance Co.	4100	4370	3706	3300
Maryland Auto Insurance Fund	5884	5566	5427	5149
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2045	1957	1424	1249
* Nationwide Property & Casualty Co.	3624	3763	2411	2241
* NGAC	3328	3933	2745	2473
* NJM Insurance Co.	1204	1280	1052	864
Noblr Insurance Exchange	1694	1715	1479	1118
Old Dominion Insurance Co.	2914	3136	1962	1578
* Penn National Insurance Co.	2825	2963	2140	1798
Privilege Underwriters Reciprocal Exch.	3000	3000	2851	1245
* Progressive Select Insurance Co.	1482	1555	1307	1105
* Progressive Specialty Insurance Co.	2280	2431	1996	1601
* Root Insurance Co.	3748	3874	2788	2490
* 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.	2947	3427	2541	1984
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	3048	3048	2542	1090

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	1627	1946	2339	1986	1901	2214
* AIG Property Casualty Co.	3348	3455	3455	3348	2349	2586
* Allstate Indemnity Co.	2557	3089	3330	2526	3043	3495
American Family Connect P & C Ins. Co.	1618	1692	2018	1686	1718	2164
American National Property & Casualty Co.	2636	2918	3802	2636	2954	3530
American States Preferred Insurance Co.	2772	3163	3292	2753	3126	3474
* Amica Mutual Insurance Co.	2072	2597	2597	2072	2345	2255
* Amica Property and Casualty Insurance Co.	2679	3361	3361	2679	3042	2923
Berkley Insurance Co.	2296	2649	2743	2349	2050	2231
* Branch Insurance Exchange	1219	1347	1665	1329	1464	1606
* Brethren Mutual	2136	2479	2901	2115	2290	3043
* Chubb National Insurance Co.	3205	4010	4835	3205	4137	5157
Cincinnati Casualty Co.	2310	2422	3418	2516	2722	2920
Cincinnati Insurance Co.	1917	2069	2066	1846	2001	2078
* Clearcover Insurance Co.	7238	8015	9643	7238	6561	8351
* CSAA General Insurance Co.	1561	1956	2232	1873	1984	2210
* Cumberland Insurance Co. Inc.	1275	1583	1590	1275	1581	1670
* Dairyland Insurance Co.	4945	7450	11513	4842	8481	10961
Elephant Insurance Co.	4600	5764	7261	4600	6008	6713
* Encompass Home and Auto Insurance Company	1702	2332	2616	1702	2773	2642
Erie Insurance Exchange	1942	2134	2808	1942	2493	2868
Farmers Casualty Insurance Co.	2976	4393	4350	3765	4023	4479
Farmers Direct P & C Insurance Co.	3262	3828	3870	3262	3960	3508
Farmers Group Property & Casualty Ins. Co.	3386	4176	6084	3876	4098	4718
Farmers Insurance Exchange	2254	2614	3100	2268	2640	3164
* 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 Casualty Insurance Co.	3024	3580	4330	3102	3904	4570
Horace Mann Insurance Co.	1733	1858	2244	1733	1744	1879

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

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

August 2024

Scenario 7: Single Male, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Property & Casualty Ins. Co.	1931	2301	3159	1931	2627	2627
* Integon Indemnity	3104	3428	4544	3236	3890	4746
* Integon Preferred Insurance Co	3091	3573	4573	3181	3611	4580
Liberty Mutual Insurance Co.	3396	3992	4363	3464	3844	4112
Liberty Mutual Personal Insurance Co.	3149	3686	4020	3211	3551	3795
Maryland Auto Insurance Fund	4657	4754	5044	4657	4593	4092
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
* Nationwide Property & Casualty Co.	2370	2712	3563	2495	3002	3570
* NGAC	5630	5983	6826	5630	6027	7581
* NJM Insurance Co.	1082	1366	1535	1082	1393	1585
Noblr Insurance Exchange	1800	1955	2477	2022	2058	2305
Old Dominion Insurance Co.	2386	2640	3184	2408	2926	3394
Penn National Insurance Co.	2262	2834	3101	2257	2931	3150
Privilege Underwriters Reciprocal Exch.	4808	4994	4994	4808	3362	4701
* Progressive Select Insurance Co.	1230	1428	1682	1500	1391	1596
* Progressive Specialty Insurance Co.	1639	1992	2399	1948	1978	2316
Root Insurance Co.	3110	3774	4852	3372	3978	4898
* 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.	2516	3555	4482	3058	4189	5059
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 Recipricol Exchange	2305	3195	3195	3134	2174	2228

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	2565	2716	2243	1790
* AIG Property Casualty Co.	4507	3022	3455	1724
* Allstate Indemnity Co.	3935	4029	3012	2550
American Family Connect P & C Ins. Co.	2556	2626	1594	1660
American National Property & Casualty Co.	4018	4226	2946	2616
American States Preferred Insurance Co.	4083	4595	3134	2757
* Amica Mutual Insurance Co.	2854	3234	2597	2072
* Amica Property and Casualty Insurance Co.	3696	4193	3361	2679
Berkley Insurance Co.	3282	3154	2538	1545
* Branch Insurance Exchange	2006	2128	1643	1339
* Brethren Mutual	3540	3588	2293	2173
* Chubb National Insurance Co.	5209	5835	3833	3524
Cincinnati Casualty Co.	3657	3535	2687	2287
Cincinnati Insurance Co.	2608	3627	2065	1696
* Clearcover Insurance Co.	11005	10768	7172	6637
* CSAA General Insurance Co.	2831	2728	1776	1574
* Cumberland Insurance Co. Inc.	2195	3495	1501	1275
* Dairyland Insurance Co.	11524	15304	7738	6610
Elephant Insurance Co.	7202	7822	5005	5244
* Encompass Home and Auto Insurance Company	3409	3693	2616	1515
Erie Insurance Exchange	3707	3707	2134	2014
Farmers Casualty Insurance Co.	5366	4540	4393	2976
Farmers Direct P & C Insurance Co.	5252	5726	3838	3262
Farmers Group Property & Casualty Ins. Co.	5066	5888	4176	3386
Farmers Insurance Exchange	3680	4098	2596	2132
* Foremost Insurance Co.	4824	5173	4322	3511
Garrison Property & Casualty Ins. Co.	3060	3225	2346	2071
* GEICO Secure Co.	3062	3201	2149	2066
Hartford Casualty Insurance Co.	4750	5562	4004	3236
Horace Mann Insurance Co.	2514	2514	1858	1626

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	3903	3903	2301	2141
* Integon Indemnity	4679	5947	3784	3181
* Integon Preferred Insurance Co	4722	5347	3766	3293
Liberty Mutual Insurance Co.	4590	4940	4119	3616
Liberty Mutual Personal Insurance Co.	4223	4539	3800	3347
Maryland Auto Insurance Fund	5375	5034	4944	4657
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3125	2993	2149	1886
* Nationwide Property & Casualty Co.	3870	4045	2499	2329
* NGAC	7589	9127	6335	5571
* NJM Insurance Co.	1582	1727	1354	1082
Noblr Insurance Exchange	2891	3021	2493	1937
Old Dominion Insurance Co.	4108	4422	2782	2228
* Penn National Insurance Co.	3740	3938	2832	2354
Privilege Underwriters Reciprocal Exch.	5267	5267	4994	2212
* Progressive Select Insurance Co.	1831	1934	1613	1339
* Progressive Specialty Insurance Co.	2649	2842	2315	1834
* Root Insurance Co.	5554	5844	4012	3574
* 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.	4924	5899	4170	3196
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	3838	3838	3195	1388

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

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

August 2024

Scenario 8: Single Female, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	1177	1376	1640	1479	1319	1528
* AIG Property Casualty Co.	2926	3031	3031	2926	2048	2258
* Allstate Indemnity Co.	1633	1933	2064	1613	1927	2175
American Family Connect P & C Ins. Co.	1366	1424	1694	1426	1436	1804
American National Property & Casualty Co.	1238	1364	1776	1238	1384	1652
American States Preferred Insurance Co.	1626	1816	1867	1645	1711	1902
* Amica Mutual Insurance Co.	1753	2208	2208	1753	2007	1920
* Amica Property and Casualty Insurance Co.	2271	2861	2861	2271	2606	2494
Berkley Insurance Co.	1188	1352	1394	1216	1068	1150
* Branch Insurance Exchange	1022	1119	1390	1146	1185	1288
* Brethren Mutual	1331	1537	1778	1314	1393	1853
* Chubb National Insurance Co.	1683	2080	2485	1683	2114	2610
Cincinnati Casualty Co.	1245	1299	1842	1365	1459	1560
Cincinnati Insurance Co.	1262	1338	1327	1212	1320	1363
* Clearcover Insurance Co.	1299	1440	1710	1299	1220	1528
* CSAA General Insurance Co.	965	1187	1345	1142	1207	1335
* Cumberland Insurance Co. Inc.	976	1209	1217	976	1194	1268
* Dairyland Insurance Co.	3375	5101	7930	3239	5858	7603
Elephant Insurance Co.	2684	3198	4028	2684	3278	3656
* Encompass Home and Auto Insurance Company	1114	1478	1649	1114	1721	1646
Erie Insurance Exchange	1245	1299	1675	1245	1490	1677
* Farmers Casualty Insurance Co.	1991	2907	2873	2505	2692	2949
* Farmers Direct P & C Insurance Co.	2178	2548	2594	2178	2644	2346
* Farmers Group Property & Casualty Ins. Co.	2312	2876	4068	2648	2834	3190
* Farmers Insurance Exchange	1660	1852	2204	1674	1810	2136
* 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 Casualty Insurance Co.	2546	2964	3584	2698	3176	3704
* Horace Mann Insurance Co.	1093	1178	1411	1093	1116	1207

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

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

August 2024

Scenario 8: Single Female, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	1224	1462	1980	1224	1657	1657
* Integon Indemnity	2322	2495	3242	2450	2652	3173
* Integon Preferred Insurance Co	1486	1688	2142	1546	1666	2080
Liberty Mutual Insurance Co.	2736	3140	3404	2796	3015	3200
Liberty Mutual Personal Insurance Co.	2555	2919	3158	2608	2806	2974
Maryland Auto Insurance Fund	4638	4715	5010	4638	4572	4107
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
* Nationwide Property & Casualty Co.	1660	1834	2309	1757	2004	2360
* NGAC	2484	2617	2987	2484	2629	3277
* NJM Insurance Co.	750	912	1010	750	915	1019
Noblr Insurance Exchange	981	1081	1348	1163	1106	1189
Old Dominion Insurance Co.	1392	1548	1870	1414	1750	2014
* Penn National Insurance Co.	1490	1839	2000	1486	1885	2040
Privilege Underwriters Reciprocal Exch.	2404	2515	2515	2404	1692	2326
* Progressive Select Insurance Co.	878	992	1153	1087	955	1082
* Progressive Specialty Insurance Co.	1175	1395	1667	1435	1361	1585
* Root Insurance Co.	2022	2392	3016	2224	2496	3040
* 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.	1237	1687	2097	1487	1963	2336
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 Recipricol Exchange	1540	2175	2175	2101	1475	1504

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	1786	1869	1569	1270
* AIG Property Casualty Co.	3912	2646	3031	1502
* Allstate Indemnity Co.	2410	2484	1888	1632
American Family Connect P & C Ins. Co.	2146	2204	1342	1400
American National Property & Casualty Co.	1876	1964	1376	1228
American States Preferred Insurance Co.	2299	2583	1778	1594
* Amica Mutual Insurance Co.	2426	2774	2208	1753
* Amica Property and Casualty Insurance Co.	3149	3601	2861	2271
Berkley Insurance Co.	1655	1592	1296	829
* Branch Insurance Exchange	1634	1699	1376	1103
* Brethren Mutual	2157	2189	1426	1344
* Chubb National Insurance Co.	2719	3024	1995	1821
Cincinnati Casualty Co.	1971	1897	1443	1232
Cincinnati Insurance Co.	1716	2355	1347	1116
* Clearcover Insurance Co.	1982	1942	1286	1211
* CSAA General Insurance Co.	1688	1629	1087	972
* Cumberland Insurance Co. Inc.	1678	2694	1148	976
* Dairyland Insurance Co.	7945	10632	5291	4549
Elephant Insurance Co.	4011	4305	2856	2989
* Encompass Home and Auto Insurance Company	2110	2260	1649	1000
Erie Insurance Exchange	2122	2122	1299	1236
* Farmers Casualty Insurance Co.	3428	2987	2907	1991
* Farmers Direct P & C Insurance Co.	3456	3810	2578	2178
* Farmers Group Property & Casualty Ins. Co.	3476	4012	2876	2312
* Farmers Insurance Exchange	2578	2776	1872	1542
* Foremost Insurance Co.	3649	3854	3284	2759
Garrison Property & Casualty Ins. Co.	2240	2365	1744	1554
* GEICO Secure Co.	1787	1847	1247	1208
Hartford Casualty Insurance Co.	3874	4504	3328	2688
* Horace Mann Insurance Co.	1585	1585	1178	1036

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	2412	2412	1462	1350
* Integon Indemnity	3262	3898	2737	2286
* Integon Preferred Insurance Co	2195	2418	1791	1546
Liberty Mutual Insurance Co.	3561	3808	3235	2867
Liberty Mutual Personal Insurance Co.	3296	3519	3003	2675
Maryland Auto Insurance Fund	5341	5021	4913	4638
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1884	1821	1303	1150
* Nationwide Property & Casualty Co.	2546	2651	1718	1597
* NGAC	3315	3944	2750	2454
* NJM Insurance Co.	1012	1074	907	750
Noblr Insurance Exchange	1553	1574	1358	1053
Old Dominion Insurance Co.	2420	2622	1632	1322
* Penn National Insurance Co.	2429	2556	1839	1554
Privilege Underwriters Reciprocal Exch.	2597	2597	2515	1096
* Progressive Select Insurance Co.	1246	1300	1105	937
* Progressive Specialty Insurance Co.	1828	1940	1605	1289
* Root Insurance Co.	3448	3604	2534	2276
* 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.	2284	2723	1957	1529
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	2515	2515	2175	945

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

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

August 2024

Scenario 9: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	1548	1799	2131	2006	1697	1964
* AIG Property Casualty Co.	3324	3501	3501	3324	2347	2608
* Allstate Indemnity Co.	2668	3153	3397	2660	2989	3407
American Family Connect P & C Ins. Co.	2038	2132	2496	2124	2048	2606
American National Property & Casualty Co.	1624	1788	2296	1660	1752	2076
American States Preferred Insurance Co.	3008	3334	3410	3048	3131	3396
* Amica Mutual Insurance Co.	2330	2936	2936	2330	2592	2501
* Amica Property and Casualty Insurance Co.	2991	3770	3770	2991	3346	3226
Berkley Insurance Co.	1616	1809	1855	1650	1454	1556
* Branch Insurance Exchange	1489	1648	2065	1686	1745	1897
* Brethren Mutual	1677	1916	2198	1651	1725	2283
* Chubb National Insurance Co.	2411	2980	3528	2411	3009	3694
Cincinnati Casualty Co.	2023	2150	2979	2277	2293	2450
Cincinnati Insurance Co.	1746	1894	1882	1691	1834	1905
* Clearcover Insurance Co.	2444	2688	3205	2444	2258	2844
* CSAA General Insurance Co.	1392	1747	1993	1647	1771	1967
* Cumberland Insurance Co. Inc.	1112	1378	1387	1112	1355	1447
* Dairyland Insurance Co.	4641	6852	10387	4727	7650	9715
Elephant Insurance Co.	4057	4899	6156	4057	4954	5549
* Encompass Home and Auto Insurance Company	2225	2811	3085	2225	3058	2941
Erie Insurance Exchange	1397	1498	1928	1397	1730	1953
* Farmers Casualty Insurance Co.	2995	4490	4458	3865	3989	4518
* Farmers Direct P & C Insurance Co.	3454	3942	3992	3454	4044	3642
* Farmers Group Property & Casualty Ins. Co.	3306	4052	6078	3990	3868	4524
* Farmers Insurance Exchange	2778	3042	3874	2792	2868	3376
* 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 Casualty Insurance Co.	4038	4736	5738	4560	4848	5658
* Horace Mann Insurance Co.	1831	1953	2316	1831	1825	1961

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

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

August 2024

Scenario 9: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	2011	2365	3182	2011	2648	2648
* Integon Indemnity	2624	2839	3699	2821	2976	3551
* Integon Preferred Insurance Co	1858	2147	2739	1955	2129	2668
Liberty Mutual Insurance Co.	4102	4612	4922	4164	4462	4672
Liberty Mutual Personal Insurance Co.	3875	4337	4615	3933	4198	4392
Maryland Auto Insurance Fund	7966	8157	8747	7966	7836	7151
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
* Nationwide Property & Casualty Co.	2337	2564	3158	2523	2730	3158
* NGAC	3496	3697	4227	3496	3707	4645
* NJM Insurance Co.	1184	1428	1625	1184	1445	1625
Noblr Insurance Exchange	1099	1178	1467	1284	1178	1262
Old Dominion Insurance Co.	1582	1784	2158	1604	2002	2332
* Penn National Insurance Co.	1884	2351	2556	1881	2397	2604
Privilege Underwriters Reciprocal Exch.	2503	2588	2588	2503	1742	2457
* Progressive Select Insurance Co.	1193	1350	1563	1559	1257	1436
* Progressive Specialty Insurance Co.	1544	1833	2171	1947	1761	2049
* Root Insurance Co.	2838	3398	4324	3444	3376	4118
* 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.	2955	3404	4585	3117	3866	4809
* State Farm Mutual Ins. Co.	1782	2093	2784	1873	2316	2950
* Teachers Insurance Co.	2117	2450	3377	2117	2734	2734
* Travelers Property Casualty Insurance Co.	1929	2577	3145	2358	2819	3354
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	1428	1958	1958	1917	1347	1395

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	2314	2393	2067	1662
* AIG Property Casualty Co.	4311	3074	3501	1747
* Allstate Indemnity Co.	3847	3794	3135	2619
American Family Connect P & C Ins. Co.	3132	3184	2012	2052
American National Property & Casualty Co.	2416	2486	1826	1600
American States Preferred Insurance Co.	4113	4613	3287	2983
* Amica Mutual Insurance Co.	3198	3592	2936	2330
* Amica Property and Casualty Insurance Co.	4124	4633	3770	2991
Berkley Insurance Co.	2178	2103	1735	1163
* Branch Insurance Exchange	2420	2533	2042	1628
* Brethren Mutual	2651	2696	1776	1684
* Chubb National Insurance Co.	3922	4321	2865	2582
Cincinnati Casualty Co.	3172	2993	2376	1981
Cincinnati Insurance Co.	2359	3246	1888	1555
* Clearcover Insurance Co.	3748	3660	2407	2274
* CSAA General Insurance Co.	2493	2402	1587	1398
* Cumberland Insurance Co. Inc.	1920	3128	1310	1112
* Dairyland Insurance Co.	10381	13414	7134	6029
Elephant Insurance Co.	6029	6453	4338	4545
* Encompass Home and Auto Insurance Company	3837	4016	3085	1999
Erie Insurance Exchange	2484	2484	1498	1411
* Farmers Casualty Insurance Co.	5477	4587	4490	2995
* Farmers Direct P & C Insurance Co.	5390	5914	4030	3454
* Farmers Group Property & Casualty Ins. Co.	4962	5816	4052	3306
* Farmers Insurance Exchange	4372	4462	3128	2508
* Foremost Insurance Co.	4058	4243	3677	3086
Garrison Property & Casualty Ins. Co.	3246	3407	2533	2221
* GEICO Secure Co.	2871	2966	2028	1955
Hartford Casualty Insurance Co.	6106	6944	5398	4190
* Horace Mann Insurance Co.	2593	2593	1953	1723

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	3836	3836	2365	2214
* Integon Indemnity	3750	4404	3126	2571
* Integon Preferred Insurance Co	2811	3106	2288	1960
Liberty Mutual Insurance Co.	5105	5368	4722	4272
Liberty Mutual Personal Insurance Co.	4778	5016	4440	4030
Maryland Auto Insurance Fund	9359	8681	8545	7966
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2213	2135	1501	1339
* Nationwide Property & Casualty Co.	3537	3614	2431	2211
* NGAC	4709	5599	3891	3453
* NJM Insurance Co.	1597	1695	1421	1184
Noblr Insurance Exchange	1639	1673	1504	1117
Old Dominion Insurance Co.	2822	3036	1898	1498
* Penn National Insurance Co.	3109	3296	2366	1955
Privilege Underwriters Reciprocal Exch.	2763	2763	2588	1161
* Progressive Select Insurance Co.	1684	1731	1525	1265
* Progressive Specialty Insurance Co.	2382	2494	2122	1690
* Root Insurance Co.	4866	4928	3650	3142
* Selective Ins. Co. of South Carolina	3416	3480	2321	2372
Southern Insurance Co. of VA	2708	2912	2212	1907
* State Farm Fire & Casualty Co.	4794	5607	3470	3383
* State Farm Mutual Ins. Co.	2920	3472	2129	2079
* Teachers Insurance Co.	4081	4081	2450	2425
* Travelers Property Casualty Insurance Co.	3371	3890	2963	2266
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	2349	2349	1958	900

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

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

August 2024

Scenario 10: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	1132	1312	1553	1439	1249	1444
* AIG Property Casualty Co.	2568	2714	2714	2568	1798	2023
* Allstate Indemnity Co.	1887	2186	2354	1882	2113	2361
American Family Connect P & C Ins. Co.	1508	1572	1838	1582	1520	1906
American National Property & Casualty Co.	1306	1420	1828	1358	1376	1630
American States Preferred Insurance Co.	1629	1790	1837	1650	1698	1833
* Amica Mutual Insurance Co.	1895	2395	2395	1895	2107	2019
* Amica Property and Casualty Insurance Co.	2447	3093	3093	2447	2731	2615
Berkley Insurance Co.	1142	1289	1324	1165	1025	1099
* Branch Insurance Exchange	1088	1195	1473	1214	1270	1369
* Brethren Mutual	1349	1552	1771	1320	1381	1821
* Chubb National Insurance Co.	2015	2514	3005	2015	2512	3124
Cincinnati Casualty Co.	1507	1598	2214	1704	1694	1806
Cincinnati Insurance Co.	1558	1696	1694	1505	1628	1694
* Clearcover Insurance Co.	1567	1733	2055	1567	1429	1799
* CSAA General Insurance Co.	988	1225	1357	1168	1227	1356
* Cumberland Insurance Co. Inc.	1177	1466	1484	1177	1411	1508
* Dairyland Insurance Co.	3033	4435	6681	3027	5003	6308
Elephant Insurance Co.	4002	4806	6050	4002	4867	5457
* Encompass Home and Auto Insurance Company	1210	1593	1776	1210	1841	1751
Erie Insurance Exchange	881	953	1223	881	1091	1238
* Farmers Casualty Insurance Co.	2643	3879	3876	3370	3608	3943
* Farmers Direct P & C Insurance Co.	2662	3094	3146	2662	3212	2844
* Farmers Group Property & Casualty Ins. Co.	3458	4258	6184	4120	4146	4682
* Farmers Insurance Exchange	2524	2912	3646	2540	2984	3570
* 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 Casualty Insurance Co.	3198	3750	4540	3434	3960	4616
* Horace Mann Insurance Co.	1191	1273	1519	1191	1194	1279

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

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

August 2024

Scenario 10: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	1328	1554	2117	1328	1758	1758
* Integon Indemnity	2501	2681	3485	2663	2806	3345
* Integon Preferred Insurance Co	1468	1691	2156	1538	1677	2097
Liberty Mutual Insurance Co.	2505	2875	3107	2545	2774	2932
Liberty Mutual Personal Insurance Co.	2346	2683	2890	2383	2591	2731
Maryland Auto Insurance Fund	4135	4236	4534	4135	4071	3688
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
* Nationwide Property & Casualty Co.	2165	2351	2858	2314	2540	2924
* NGAC	2629	2762	3154	2629	2773	3456
* NJM Insurance Co.	739	893	988	739	894	988
Noblr Insurance Exchange	1331	1474	1810	1516	1496	1651
Old Dominion Insurance Co.	1434	1600	1938	1456	1792	2084
* Penn National Insurance Co.	2114	2662	2905	2111	2727	2930
Privilege Underwriters Reciprocal Exch.	2920	3005	3005	2920	2024	2850
* Progressive Select Insurance Co.	963	1083	1248	1202	1034	1168
* Progressive Specialty Insurance Co.	1468	1747	2077	1807	1700	1977
* Root Insurance Co.	1964	2314	2882	2250	2350	2824
* 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.	1465	1911	2321	1751	2107	2491
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	1692	2323	2323	2296	1586	1629

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	1691	1755	1502	1216
* AIG Property Casualty Co.	3322	2385	2714	1348
* Allstate Indemnity Co.	2575	2546	2180	1859
American Family Connect P & C Ins. Co.	2300	2338	1484	1524
American National Property & Casualty Co.	1908	1926	1454	1272
American States Preferred Insurance Co.	2192	2438	1774	1621
* Amica Mutual Insurance Co.	2577	2915	2395	1895
* Amica Property and Casualty Insurance Co.	3335	3774	3093	2447
Berkley Insurance Co.	1572	1514	1234	801
* Branch Insurance Exchange	1721	1795	1459	1183
* Brethren Mutual	2126	2144	1441	1349
* Chubb National Insurance Co.	3295	3606	2422	2172
Cincinnati Casualty Co.	2354	2209	1766	1473
Cincinnati Insurance Co.	2111	2927	1690	1376
* Clearcover Insurance Co.	2357	2307	1540	1441
* CSAA General Insurance Co.	1712	1652	1114	1007
* Cumberland Insurance Co. Inc.	2007	3155	1400	1177
* Dairyland Insurance Co.	6690	8615	4598	3923
Elephant Insurance Co.	5929	6342	4272	4482
* Encompass Home and Auto Insurance Company	2250	2405	1776	1098
Erie Insurance Exchange	1590	1590	953	888
* Farmers Casualty Insurance Co.	4540	3981	3879	2643
* Farmers Direct P & C Insurance Co.	4200	4624	3140	2662
* Farmers Group Property & Casualty Ins. Co.	5126	5944	4258	3458
* Farmers Insurance Exchange	4188	4496	2906	2384
* Foremost Insurance Co.	3561	3813	3191	2574
Garrison Property & Casualty Ins. Co.	2104	2214	1642	1438
* GEICO Secure Co.	1914	1977	1380	1326
Hartford Casualty Insurance Co.	4896	5606	4222	3364
* Horace Mann Insurance Co.	1698	1698	1273	1120

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	2570	2570	1554	1464
* Integon Indemnity	3495	4110	2942	2446
* Integon Preferred Insurance Co	2205	2431	1801	1547
Liberty Mutual Insurance Co.	3267	3460	2947	2639
Liberty Mutual Personal Insurance Co.	3031	3207	2745	2467
Maryland Auto Insurance Fund	4852	4509	4431	4135
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1833	1753	1249	1104
* Nationwide Property & Casualty Co.	3203	3247	2230	2066
* NGAC	3486	4143	2901	2600
* NJM Insurance Co.	973	1023	890	739
Noblr Insurance Exchange	2095	2142	1828	1441
Old Dominion Insurance Co.	2514	2712	1702	1356
* Penn National Insurance Co.	3499	3685	2675	2200
Privilege Underwriters Reciprocal Exch.	3227	3227	3005	1326
* Progressive Select Insurance Co.	1346	1390	1212	1024
* Progressive Specialty Insurance Co.	2284	2406	2020	1614
* Root Insurance Co.	3240	3324	2458	2176
* 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.	2498	2851	2179	1707
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	2835	2835	2323	1014

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	1868	2131	2518	2612	1924	2227
* AIG Property Casualty Co.	3190	3312	3312	3190	2239	2484
* Allstate Indemnity Co.	2763	3350	3624	2728	3327	3824
American Family Connect P & C Ins. Co.	1646	1734	2076	1704	1762	2258
American National Property & Casualty Co.	3026	3376	4396	2986	3452	4126
American States Preferred Insurance Co.	2414	2802	2918	2384	2772	3123
* Amica Mutual Insurance Co.	1595	2038	2038	1595	1839	1773
* Amica Property and Casualty Insurance Co.	2044	2612	2612	2044	2361	2275
Berkley Insurance Co.	2013	2313	2395	2055	1808	1963
* Branch Insurance Exchange	1447	1599	1972	1582	1728	1894
* Brethren Mutual	1977	2290	2657	1954	2080	2777
* Chubb National Insurance Co.	2847	3577	4308	2847	3695	4604
Cincinnati Casualty Co.	1991	2097	2970	2146	2372	2585
Cincinnati Insurance Co.	1898	2091	2070	1792	2051	2132
* Clearcover Insurance Co.	6541	7518	9053	6541	6156	8001
* CSAA General Insurance Co.	1822	2282	2623	2155	2324	2590
* Cumberland Insurance Co. Inc.	1446	1814	1826	1446	1793	1900
* Dairyland Insurance Co.	4055	6260	9800	3892	7207	9452
Elephant Insurance Co.	4996	6013	7640	4996	6074	6811
* Encompass Home and Auto Insurance Company	2201	2997	3373	2201	3518	3339
Erie Insurance Exchange	2014	2197	2874	2014	2550	2926
Farmers Casualty Insurance Co.	3414	5012	4947	4285	4593	5123
Farmers Direct P & C Insurance Co.	3256	3840	3888	3256	3974	3534
Farmers Group Property & Casualty Ins. Co.	3908	4830	7056	4464	4746	5522
Farmers Insurance Exchange	3384	3990	4716	3400	4152	4964
* 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 Casualty Insurance Co.	3068	3576	4316	3432	3710	4328
Horace Mann Insurance Co.	1543	1700	2055	1543	1621	1769

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

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

August 2024

Scenario 11: Single Female, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Property & Casualty Ins. Co.	1772	2200	2983	1772	2494	2494
* Integon Indemnity	3325	3636	4793	3523	3960	4793
* Integon Preferred Insurance Co	2514	2953	3801	2593	3016	3849
Liberty Mutual Insurance Co.	2188	2529	2745	2206	2446	2600
Liberty Mutual Personal Insurance Co.	2062	2367	2563	2078	2296	2434
Maryland Auto Insurance Fund	3897	3976	4261	3897	3833	3517
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
* Nationwide Property & Casualty Co.	2996	3393	4421	3150	3774	4465
* NGAC	7502	7904	9053	7502	7937	9958
* NJM Insurance Co.	1075	1350	1520	1075	1359	1539
Noblr Insurance Exchange	1810	1990	2543	2188	2007	2213
Old Dominion Insurance Co.	2438	2754	3318	2460	3110	3618
Penn National Insurance Co.	2434	3042	3324	2428	3133	3371
Privilege Underwriters Reciprocal Exch.	3470	3618	3618	3470	2423	3415
* Progressive Select Insurance Co.	1769	1999	2334	2419	1824	2088
* Progressive Specialty Insurance Co.	2257	2727	3285	2964	2561	3047
Root Insurance Co.	2962	3604	4636	3220	3820	4740
* 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.	1993	2846	3594	2443	3365	4059
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	1756	2459	2459	2383	1670	1722

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	2706	2744	2414	1979
* AIG Property Casualty Co.	4268	2908	3312	1659
* Allstate Indemnity Co.	4278	4418	3265	2756
American Family Connect P & C Ins. Co.	2646	2730	1634	1686
American National Property & Casualty Co.	4650	4928	3392	3020
American States Preferred Insurance Co.	3639	4135	2764	2393
* Amica Mutual Insurance Co.	2279	2547	2038	1595
* Amica Property and Casualty Insurance Co.	2929	3267	2612	2044
Berkley Insurance Co.	2862	2753	2216	1369
* Branch Insurance Exchange	2360	2501	1950	1589
* Brethren Mutual	3237	3297	2123	1998
* Chubb National Insurance Co.	4657	5204	3422	3129
Cincinnati Casualty Co.	3195	3163	2326	1985
Cincinnati Insurance Co.	2627	3579	2038	1681
* Clearcover Insurance Co.	10558	10345	6663	6214
* CSAA General Insurance Co.	3284	3163	2074	1825
* Cumberland Insurance Co. Inc.	2509	3969	1723	1446
* Dairyland Insurance Co.	9819	13336	6491	5559
Elephant Insurance Co.	7571	8108	5321	5566
* Encompass Home and Auto Insurance Company	4374	4723	3373	1960
Erie Insurance Exchange	3784	3784	2197	2070
Farmers Casualty Insurance Co.	6197	5217	5012	3414
Farmers Direct P & C Insurance Co.	5292	5750	3840	3256
Farmers Group Property & Casualty Ins. Co.	5944	6946	4830	3908
Farmers Insurance Exchange	5714	6494	3946	3242
* Foremost Insurance Co.	5258	5738	4639	3762
Garrison Property & Casualty Ins. Co.	3233	3377	2470	2144
* GEICO Secure Co.	3265	3444	2208	2107
Hartford Casualty Insurance Co.	4606	5310	4058	3194
Horace Mann Insurance Co.	2326	2326	1700	1472

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Property & Casualty Ins. Co.	3689	3689	2200	1958
* Integon Indemnity	4878	5965	4015	3329
* Integon Preferred Insurance Co	3935	4500	3115	2719
Liberty Mutual Insurance Co.	2879	3085	2586	2325
Liberty Mutual Personal Insurance Co.	2682	2869	2422	2187
Maryland Auto Insurance Fund	4558	4237	4167	3897
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2562	2481	1711	1515
* Nationwide Property & Casualty Co.	4821	5080	3150	2938
* NGAC	10043	11995	8330	7413
* NJM Insurance Co.	1539	1649	1341	1075
Noblr Insurance Exchange	2924	2979	2538	1943
Old Dominion Insurance Co.	4294	4694	2888	2284
Penn National Insurance Co.	4011	4215	3039	2527
Privilege Underwriters Reciprocal Exch.	3805	3805	3618	1617
* Progressive Select Insurance Co.	2501	2549	2240	1878
* Progressive Specialty Insurance Co.	3606	3788	3213	2493
Root Insurance Co.	5358	5686	3842	3416
* 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.	3943	4765	3348	2552
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	2894	2894	2459	1096

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

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

August 2024

Scenario 12: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	748	935	1128	840	952	1109
* AIG Property Casualty Co.	1622	1708	1708	1622	1166	1296
* Allstate Indemnity Co.	1507	1811	1938	1484	1837	2058
American Family Connect P & C Ins. Co.	946	1010	1222	962	1040	1374
American National Property & Casualty Co.	818	930	1194	778	964	1148
American States Preferred Insurance Co.	1281	1469	1526	1257	1482	1630
* Amica Mutual Insurance Co.	1089	1409	1409	1089	1288	1253
* Amica Property and Casualty Insurance Co.	1410	1825	1825	1410	1669	1626
Berkley Insurance Co.	910	1031	1065	924	843	905
* Branch Insurance Exchange	883	980	1192	921	1101	1199
* Brethren Mutual	643	762	877	614	720	985
* Chubb National Insurance Co.	881	1110	1308	881	1204	1459
Cincinnati Casualty Co.	810	850	1230	830	1015	1127
Cincinnati Insurance Co.	909	1035	1016	821	1043	1093
* Clearcover Insurance Co.	975	1155	1345	975	994	1254
* CSAA General Insurance Co.	823	1004	1175	962	1028	1137
* Cumberland Insurance Co. Inc.	591	754	752	591	779	814
* Dairyland Insurance Co.	2567	3924	6072	2439	4546	5903
Elephant Insurance Co.	2043	2661	3239	2043	2797	3073
* Encompass Home and Auto Insurance Compai	815	1063	1187	815	1300	1240
Erie Insurance Exchange	746	834	1096	746	976	1123
* Farmers Casualty Insurance Co.	1070	1541	1571	1315	1478	1630
* Farmers Direct P & C Insurance Co.	1126	1392	1398	1126	1454	1274
* Farmers Group Property & Casualty Ins. Co.	1300	1590	2380	1410	1622	1926
* Farmers Insurance Exchange	1058	1278	1472	1060	1242	1512
* 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 Casualty Insurance Co.	2046	2430	2916	2018	2686	3124
* Horace Mann Insurance Co.	797	894	1064	797	885	963

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

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

August 2024

Scenario 12: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	953	1177	1564	953	1328	1328
* Integon Indemnity	1808	1974	2594	1883	2187	2638
* Integon Preferred Insurance Co	1364	1676	2203	1382	1792	2325
Liberty Mutual Insurance Co.	2630	3203	3506	2621	3118	3330
Liberty Mutual Personal Insurance Co.	2460	2977	3246	2453	2900	3092
Maryland Auto Insurance Fund	3269	3373	3670	3269	3206	3033
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
* Nationwide Property & Casualty Co.	1510	1752	2299	1544	1996	2329
* NGAC	2459	2674	3010	2459	2714	3426
* NJM Insurance Co.	769	967	1060	769	982	1109
Noblr Insurance Exchange	385	422	511	420	445	483
Old Dominion Insurance Co.	1024	1212	1458	1046	1418	1656
* Penn National Insurance Co.	1808	2316	2547	1808	1906	2596
Privilege Underwriters Reciprocal Exch.	1205	1271	1271	1205	847	1236
* Progressive Select Insurance Co.	648	760	879	724	771	867
* Progressive Specialty Insurance Co.	799	1010	1217	877	1043	1219
* Root Insurance Co.	1806	2216	2842	1908	2376	2938
* 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.	1049	1472	1824	1213	1758	2109
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 Recipricol Exchange	799	1116	1116	1066	757	809

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	1255	1353	1093	853
* AIG Property Casualty Co.	2111	1529	1708	900
* Allstate Indemnity Co.	2196	2284	1759	1518
American Family Connect P & C Ins. Co.	1570	1618	948	966
American National Property & Casualty Co.	1274	1378	926	824
American States Preferred Insurance Co.	1837	2068	1464	1288
* Amica Mutual Insurance Co.	1630	1784	1409	1089
* Amica Property and Casualty Insurance Co.	2114	2312	1825	1410
Berkley Insurance Co.	1253	1207	988	663
* Branch Insurance Exchange	1453	1576	1169	992
* Brethren Mutual	1117	1182	713	657
* Chubb National Insurance Co.	1467	1661	1057	964
Cincinnati Casualty Co.	1337	1374	947	821
Cincinnati Insurance Co.	1290	1666	974	802
* Clearcover Insurance Co.	1564	1547	1007	951
* CSAA General Insurance Co.	1428	1375	931	812
* Cumberland Insurance Co. Inc.	1084	1817	715	591
* Dairyland Insurance Co.	6094	8227	4050	3488
Elephant Insurance Co.	3173	3461	2271	2337
* Encompass Home and Auto Insurance Company	1499	1652	1187	759
Erie Insurance Exchange	1461	1461	834	782
* Farmers Casualty Insurance Co.	1979	1687	1541	1070
* Farmers Direct P & C Insurance Co.	1978	2074	1324	1126
* Farmers Group Property & Casualty Ins. Co.	1942	2286	1590	1300
* Farmers Insurance Exchange	1698	1876	1252	1022
* Foremost Insurance Co.	4411	4762	3997	3069
Garrison Property & Casualty Ins. Co.	1576	1657	1197	1047
* GEICO Secure Co.	1154	1224	805	768
Hartford Casualty Insurance Co.	3224	3754	2684	2208
* Horace Mann Insurance Co.	1204	1204	894	782

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	1902	1902	1177	1032
* Integon Indemnity	2602	3250	2181	1847
* Integon Preferred Insurance Co	2283	2703	1754	1560
Liberty Mutual Insurance Co.	3684	3947	3275	2897
Liberty Mutual Personal Insurance Co.	3407	3646	3041	2700
Maryland Auto Insurance Fund	3934	3590	3567	3269
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1076	1066	685	627
* Nationwide Property & Casualty Co.	2502	2586	1611	1538
* NGAC	3367	4119	2860	2442
* NJM Insurance Co.	1071	1181	960	769
Noblr Insurance Exchange	595	624	508	416
Old Dominion Insurance Co.	1886	2128	1282	992
* Penn National Insurance Co.	3061	3243	2318	1901
Privilege Underwriters Reciprocal Exch.	1341	1341	1271	619
* Progressive Select Insurance Co.	961	1025	852	716
* Progressive Specialty Insurance Co.	1364	1478	1189	924
* Root Insurance Co.	3272	3508	2356	2100
* 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.	2011	2411	1690	1337
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	1314	1314	1116	547

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	978	1172	1404	1153	1159	1349
* AIG Property Casualty Co.	1829	1894	1894	1829	1318	1410
* Allstate Indemnity Co.	2052	2450	2655	2029	2442	2768
American Family Connect P & C Ins. Co.	1380	1450	1722	1438	1446	1852
American National Property & Casualty Co.	812	900	1166	806	910	1090
American States Preferred Insurance Co.	1593	1777	1841	1593	1745	1910
* Amica Mutual Insurance Co.	1387	1763	1763	1387	1579	1518
* Amica Property and Casualty Insurance Co.	1808	2306	2306	1808	2066	1986
Berkley Insurance Co.	1021	1152	1188	1041	929	996
* Branch Insurance Exchange	1230	1353	1663	1316	1488	1629
* Brethren Mutual	788	903	1040	783	817	1099
* Chubb National Insurance Co.	1310	1624	1933	1310	1677	2059
Cincinnati Casualty Co.	1045	1093	1567	1121	1254	1364
Cincinnati Insurance Co.	1288	1402	1383	1213	1386	1439
* Clearcover Insurance Co.	1617	1804	2126	1617	1529	1913
* CSAA General Insurance Co.	1020	1242	1433	1206	1276	1412
* Cumberland Insurance Co. Inc.	1058	1323	1333	1058	1304	1383
* Dairyland Insurance Co.	3300	4880	7465	3182	5590	7138
Elephant Insurance Co.	3013	3781	4699	3013	3939	4378
* Encompass Home and Auto Insurance Company	1006	1340	1496	1006	1629	1552
Erie Insurance Exchange	801	856	1108	801	981	1116
* Farmers Casualty Insurance Co.	1511	2196	2223	1895	2082	2282
* Farmers Direct P & C Insurance Co.	1468	1770	1794	1468	1850	1626
* Farmers Group Property & Casualty Ins. Co.	1896	2326	3414	2142	2328	2698
* Farmers Insurance Exchange	2070	2450	2902	2082	2450	2982
* 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 Casualty Insurance Co.	2562	3012	3640	2588	3286	3834
* Horace Mann Insurance Co.	1132	1227	1474	1132	1182	1274

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

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

August 2024

Scenario 13: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	1288	1536	2088	1288	1761	1761
* Integon Indemnity	2551	2737	3570	2671	2926	3519
* Integon Preferred Insurance Co	1476	1720	2207	1516	1750	2225
Liberty Mutual Insurance Co.	3256	3916	4308	3270	3798	4063
Liberty Mutual Personal Insurance Co.	3025	3619	3969	3036	3511	3749
Maryland Auto Insurance Fund	4208	4312	4609	4208	4145	3780
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
* Nationwide Property & Casualty Co.	2290	2548	3241	2409	2822	3346
* NGAC	3456	3689	4175	3456	3735	4695
* NJM Insurance Co.	917	1132	1274	917	1133	1290
Noblr Insurance Exchange	537	588	735	623	596	649
Old Dominion Insurance Co.	1394	1586	1914	1416	1812	2104
* Penn National Insurance Co.	2284	2838	3098	2279	2929	3153
Privilege Underwriters Reciprocal Exch.	1724	1784	1784	1724	1203	1689
* Progressive Select Insurance Co.	849	966	1118	995	951	1075
* Progressive Specialty Insurance Co.	1027	1252	1505	1180	1255	1472
* Root Insurance Co.	1962	2358	3006	2132	2484	3066
* 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.	1151	1572	1946	1339	1853	2214
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	1298	1803	1803	1754	1225	1271

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	1548	1646	1353	1074
* AIG Property Casualty Co.	2421	1664	1894	977
* Allstate Indemnity Co.	2992	3064	2397	2050
American Family Connect P & C Ins. Co.	2198	2254	1364	1408
American National Property & Casualty Co.	1248	1322	910	802
American States Preferred Insurance Co.	2248	2494	1763	1585
* Amica Mutual Insurance Co.	1941	2186	1763	1387
* Amica Property and Casualty Insurance Co.	2548	2863	2306	1808
Berkley Insurance Co.	1401	1348	1109	728
* Branch Insurance Exchange	2013	2147	1634	1355
* Brethren Mutual	1274	1316	839	792
* Chubb National Insurance Co.	2131	2380	1555	1420
Cincinnati Casualty Co.	1689	1667	1217	1043
Cincinnati Insurance Co.	1776	2404	1377	1140
* Clearcover Insurance Co.	2452	2402	1602	1504
* CSAA General Insurance Co.	1784	1722	1147	1016
* Cumberland Insurance Co. Inc.	1833	2923	1258	1058
* Dairyland Insurance Co.	7484	9827	5050	4353
Elephant Insurance Co.	4650	5047	3282	3426
* Encompass Home and Auto Insurance Company	1909	2101	1496	920
Erie Insurance Exchange	1466	1466	856	805
* Farmers Casualty Insurance Co.	2694	2345	2196	1511
* Farmers Direct P & C Insurance Co.	2472	2646	1732	1468
* Farmers Group Property & Casualty Ins. Co.	2820	3296	2326	1896
* Farmers Insurance Exchange	3406	3794	2410	1972
* Foremost Insurance Co.	5504	5944	4949	3909
Garrison Property & Casualty Ins. Co.	1603	1689	1235	1094
* GEICO Secure Co.	1389	1422	1002	971
Hartford Casualty Insurance Co.	3982	4614	3348	2736
* Horace Mann Insurance Co.	1653	1653	1227	1081

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	2565	2565	1536	1416
* Integon Indemnity	3562	4307	3001	2527
* Integon Preferred Insurance Co	2282	2599	1809	1585
Liberty Mutual Insurance Co.	4567	4905	4014	3546
Liberty Mutual Personal Insurance Co.	4202	4507	3705	3284
Maryland Auto Insurance Fund	4917	4573	4506	4208
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1639	1603	1092	980
* Nationwide Property & Casualty Co.	3561	3679	2364	2225
* NGAC	4639	5641	3916	3425
* NJM Insurance Co.	1286	1375	1124	917
Noblr Insurance Exchange	845	857	733	570
Old Dominion Insurance Co.	2472	2720	1674	1330
* Penn National Insurance Co.	3740	3929	2831	2370
Privilege Underwriters Reciprocal Exch.	1897	1897	1784	799
* Progressive Select Insurance Co.	1214	1281	1077	912
* Progressive Specialty Insurance Co.	1669	1794	1463	1149
* Root Insurance Co.	3466	3662	2512	2242
* 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.	2137	2536	1810	1432
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	2151	2151	1803	811

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	1048	1243	1484	1204	1240	1436
* AIG Property Casualty Co.	2102	2183	2183	2102	1508	1617
* Allstate Indemnity Co.	2018	2406	2611	1991	2437	2750
American Family Connect P & C Ins. Co.	1352	1422	1698	1404	1432	1842
American National Property & Casualty Co.	1182	1312	1710	1156	1350	1620
American States Preferred Insurance Co.	1544	1713	1764	1552	1650	1808
* Amica Mutual Insurance Co.	2073	2615	2615	2073	2362	2253
* Amica Property and Casualty Insurance Co.	2685	3390	3390	2685	3066	2925
Berkley Insurance Co.	1123	1273	1310	1147	1012	1088
* Branch Insurance Exchange	1482	1626	2000	1620	1749	1905
* Brethren Mutual	1097	1255	1455	1094	1143	1524
* Chubb National Insurance Co.	1537	1897	2264	1537	1944	2394
Cincinnati Casualty Co.	1048	1084	1567	1118	1262	1369
Cincinnati Insurance Co.	1535	1635	1620	1458	1625	1679
* Clearcover Insurance Co.	1250	1385	1637	1250	1186	1479
* CSAA General Insurance Co.	1211	1476	1708	1440	1529	1693
* Cumberland Insurance Co. Inc.	1217	1508	1518	1217	1485	1577
* Dairyland Insurance Co.	3457	5127	7893	3358	5842	7496
Elephant Insurance Co.	3293	4021	5037	3293	4150	4637
* Encompass Home and Auto Insurance Company	1267	1720	1928	1267	2070	1981
Erie Insurance Exchange	1092	1140	1471	1092	1300	1469
* Farmers Casualty Insurance Co.	1737	2521	2509	2182	2385	2572
* Farmers Direct P & C Insurance Co.	1878	2222	2276	1878	2322	2050
* Farmers Group Property & Casualty Ins. Co.	2216	2750	3894	2540	2714	3044
* Farmers Insurance Exchange	2038	2380	2822	2052	2388	2872
* 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 Casualty Insurance Co.	2478	2874	3472	2572	3086	3588
* Horace Mann Insurance Co.	1244	1339	1617	1244	1288	1389

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

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

August 2024

Scenario 14: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	1406	1665	2277	1406	1919	1919
* Integon Indemnity	2547	2723	3545	2673	2895	3468
* Integon Preferred Insurance Co	1773	2053	2632	1819	2082	2638
Liberty Mutual Insurance Co.	3063	3621	3951	3079	3527	3750
Liberty Mutual Personal Insurance Co.	2848	3352	3649	2865	3266	3468
Maryland Auto Insurance Fund	4088	4178	4468	4088	4026	3675
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
* Nationwide Property & Casualty Co.	2633	2784	3832	2757	3314	3935
* NGAC	2848	3013	3417	2848	3045	3813
* NJM Insurance Co.	1090	1348	1540	1090	1350	1545
Noblr Insurance Exchange	737	805	999	843	825	895
Old Dominion Insurance Co.	1598	1798	2166	1620	2050	2362
* Penn National Insurance Co.	1606	1973	2148	1602	2035	2203
Privilege Underwriters Reciprocal Exch.	2224	2308	2308	2224	1551	2155
* Progressive Select Insurance Co.	913	1050	1222	1040	1051	1188
* Progressive Specialty Insurance Co.	1110	1346	1614	1250	1362	1588
* Root Insurance Co.	2190	2648	3404	2394	2786	3450
* 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.	2375	2753	3746	2440	3184	4016
* State Farm Mutual Ins. Co.	1323	1559	2101	1353	1767	2272
* Teachers Insurance Co.	1500	1745	2426	1500	1993	1993
* Travelers Property Casualty Insurance Co.	1163	1610	2015	1369	1924	2303
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	1418	1985	1985	1930	1353	1380

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	1633	1743	1427	1145
* AIG Property Casualty Co.	2755	1911	2183	1113
* Allstate Indemnity Co.	2950	3045	2350	2023
American Family Connect P & C Ins. Co.	2172	2236	1340	1380
American National Property & Casualty Co.	1822	1940	1314	1180
American States Preferred Insurance Co.	2159	2396	1687	1523
* Amica Mutual Insurance Co.	2844	3260	2615	2073
* Amica Property and Casualty Insurance Co.	3693	4232	3390	2685
Berkley Insurance Co.	1556	1497	1221	789
* Branch Insurance Exchange	2380	2494	1982	1609
* Brethren Mutual	1773	1815	1162	1109
* Chubb National Insurance Co.	2478	2769	1815	1668
Cincinnati Casualty Co.	1686	1671	1209	1048
Cincinnati Insurance Co.	2101	2856	1635	1357
* Clearcover Insurance Co.	1903	1861	1238	1169
* CSAA General Insurance Co.	2144	2069	1358	1205
* Cumberland Insurance Co. Inc.	2083	3309	1433	1217
* Dairyland Insurance Co.	7903	10393	5322	4572
Elephant Insurance Co.	4962	5350	3548	3721
* Encompass Home and Auto Insurance Company	2489	2707	1928	1137
Erie Insurance Exchange	1894	1894	1140	1079
* Farmers Casualty Insurance Co.	2954	2612	2521	1737
* Farmers Direct P & C Insurance Co.	3028	3324	2234	1878
* Farmers Group Property & Casualty Ins. Co.	3298	3798	2750	2216
* Farmers Insurance Exchange	3324	3686	2362	1938
* Foremost Insurance Co.	6145	6521	5560	4559
Garrison Property & Casualty Ins. Co.	2138	2262	1673	1502
* GEICO Secure Co.	1529	1572	1060	1025
Hartford Casualty Insurance Co.	3754	4302	3202	2614
* Horace Mann Insurance Co.	1812	1812	1339	1183

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	2792	2792	1665	1554
* Integon Indemnity	3537	4240	2985	2511
* Integon Preferred Insurance Co	2715	3074	2160	1896
Liberty Mutual Insurance Co.	4172	4472	3710	3303
Liberty Mutual Personal Insurance Co.	3851	4120	3433	3065
Maryland Auto Insurance Fund	4777	4446	4371	4088
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2156	2103	1483	1320
* Nationwide Property & Casualty Co.	4177	4309	2566	2592
* NGAC	3786	4573	3185	2821
* NJM Insurance Co.	1533	1631	1339	1090
Noblr Insurance Exchange	1151	1175	1001	779
Old Dominion Insurance Co.	2790	3062	1882	1512
* Penn National Insurance Co.	2601	2737	1965	1661
Privilege Underwriters Reciprocal Exch.	2427	2427	2308	1001
* Progressive Select Insurance Co.	1328	1414	1174	990
* Progressive Specialty Insurance Co.	1790	1930	1564	1239
* Root Insurance Co.	3920	4138	2824	2510
* Selective Ins. Co. of South Carolina	2255	2313	1499	1550
Southern Insurance Co. of VA	2242	2431	1727	1495
* State Farm Fire & Casualty Co.	3925	4677	2790	2784
* State Farm Mutual Ins. Co.	2206	2664	1577	1576
* Teachers Insurance Co.	2992	2992	1745	1716
* Travelers Property Casualty Insurance Co.	2220	2655	1873	1472
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	2325	2325	1985	868

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	908	1098	1322	1053	1100	1276
* AIG Property Casualty Co.	1882	1951	1951	1882	1349	1449
* Allstate Indemnity Co.	1969	2378	2571	1939	2418	2728
American Family Connect P & C Ins. Co.	1276	1346	1612	1318	1366	1768
American National Property & Casualty Co.	1166	1314	1712	1126	1364	1638
American States Preferred Insurance Co.	1435	1626	1681	1424	1604	1769
* Amica Mutual Insurance Co.	1498	1912	1912	1498	1725	1664
* Amica Property and Casualty Insurance Co.	1938	2474	2474	1938	2235	2156
Berkley Insurance Co.	986	1116	1145	1007	896	959
* Branch Insurance Exchange	1343	1477	1814	1445	1617	1768
* Brethren Mutual	875	1006	1164	864	927	1248
* Chubb National Insurance Co.	1259	1566	1861	1259	1634	2004
Cincinnati Casualty Co.	886	922	1331	935	1079	1183
Cincinnati Insurance Co.	1172	1277	1264	1101	1272	1322
* Clearcover Insurance Co.	1452	1657	1955	1452	1418	1786
* CSAA General Insurance Co.	1099	1332	1547	1290	1379	1526
* Cumberland Insurance Co. Inc.	1009	1270	1275	1009	1270	1342
* Dairyland Insurance Co.	3126	4738	7367	3004	5440	7068
Elephant Insurance Co.	2906	3652	4547	2906	3830	4253
* Encompass Home and Auto Insurance Company	1189	1600	1802	1189	1979	1879
Erie Insurance Exchange	892	964	1253	892	1110	1266
* Farmers Casualty Insurance Co.	1907	2774	2762	2374	2616	2863
* Farmers Direct P & C Insurance Co.	1776	2142	2168	1776	2232	1966
* Farmers Group Property & Casualty Ins. Co.	2408	2974	4308	2696	2958	3408
* Farmers Insurance Exchange	2670	3126	3740	2688	3190	3832
* 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 Casualty Insurance Co.	2332	2734	3284	2374	2976	3454
* Horace Mann Insurance Co.	1085	1186	1428	1085	1151	1248

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

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

August 2024

Scenario 15: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	1247	1509	2042	1247	1726	1726
* Integon Indemnity	2282	2456	3205	2393	2640	3169
* Integon Preferred Insurance Co	1865	2205	2853	1899	2289	2934
Liberty Mutual Insurance Co.	3078	3720	4100	3066	3638	3888
Liberty Mutual Personal Insurance Co.	2864	3440	3784	2852	3368	3595
Maryland Auto Insurance Fund	3507	3597	3887	3507	3445	3177
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
* Nationwide Property & Casualty Co.	2396	2752	3634	2490	3105	3691
* NGAC	2620	2797	3163	2620	2830	3552
* NJM Insurance Co.	901	1113	1250	901	1122	1275
Noblr Insurance Exchange	647	713	887	745	743	811
Old Dominion Insurance Co.	1382	1588	1912	1404	1822	2120
* Penn National Insurance Co.	2247	2797	3058	2242	2895	3118
Privilege Underwriters Reciprocal Exch.	1577	1639	1639	1577	1103	1557
* Progressive Select Insurance Co.	886	1021	1187	1004	1027	1158
* Progressive Specialty Insurance Co.	995	1222	1476	1124	1244	1452
* Root Insurance Co.	2172	2654	3432	2314	2848	3552
* 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.	1117	1569	1958	1311	1886	2262
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	1161	1616	1616	1567	1098	1144

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	1458	1561	1262	1007
* AIG Property Casualty Co.	2482	1712	1951	1000
* Allstate Indemnity Co.	2919	3034	2314	1979
American Family Connect P & C Ins. Co.	2068	2134	1266	1306
American National Property & Casualty Co.	1830	1984	1310	1172
American States Preferred Insurance Co.	2053	2300	1605	1425
* Amica Mutual Insurance Co.	2136	2392	1912	1498
* Amica Property and Casualty Insurance Co.	2771	3102	2474	1938
Berkley Insurance Co.	1358	1307	1069	701
* Branch Insurance Exchange	2194	2329	1788	1475
* Brethren Mutual	1439	1498	937	885
* Chubb National Insurance Co.	2055	2305	1495	1368
Cincinnati Casualty Co.	1443	1452	1026	889
Cincinnati Insurance Co.	1621	2185	1251	1039
* Clearcover Insurance Co.	2286	2245	1465	1385
* CSAA General Insurance Co.	1914	1848	1230	1086
* Cumberland Insurance Co. Inc.	1777	2864	1205	1009
* Dairyland Insurance Co.	7381	9893	4914	4220
Elephant Insurance Co.	4516	4910	3169	3311
* Encompass Home and Auto Insurance Company	2309	2555	1802	1094
Erie Insurance Exchange	1653	1653	964	906
* Farmers Casualty Insurance Co.	3392	2925	2774	1907
* Farmers Direct P & C Insurance Co.	2958	3196	2106	1776
* Farmers Group Property & Casualty Ins. Co.	3598	4182	2974	2408
* Farmers Insurance Exchange	4370	4840	3088	2558
* Foremost Insurance Co.	5423	5850	4852	3887
Garrison Property & Casualty Ins. Co.	1887	1989	1446	1286
* GEICO Secure Co.	1432	1485	989	951
Hartford Casualty Insurance Co.	3588	4140	3028	2484
* Horace Mann Insurance Co.	1608	1608	1186	1042

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	2501	2501	1509	1372
* Integon Indemnity	3209	3890	2699	2272
* Integon Preferred Insurance Co	2959	3428	2312	2045
Liberty Mutual Insurance Co.	4361	4698	3802	3388
Liberty Mutual Personal Insurance Co.	4015	4320	3517	3143
Maryland Auto Insurance Fund	4178	3847	3790	3507
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1636	1605	1083	973
* Nationwide Property & Casualty Co.	3926	4100	2522	2395
* NGAC	3513	4264	2963	2597
* NJM Insurance Co.	1266	1364	1105	901
Noblr Insurance Exchange	1036	1068	879	691
Old Dominion Insurance Co.	2474	2742	1672	1320
* Penn National Insurance Co.	3687	3878	2790	2334
Privilege Underwriters Reciprocal Exch.	1738	1738	1639	744
* Progressive Select Insurance Co.	1289	1377	1135	966
* Progressive Specialty Insurance Co.	1639	1773	1421	1124
* Root Insurance Co.	3988	4266	2826	2526
* 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.	2165	2604	1820	1434
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	1918	1918	1616	736

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	1494	1819	2179	1827	1774	2079
* AIG Property Casualty Co.	3074	3243	3243	3074	2157	2473
* Allstate Indemnity Co.	2449	3008	3202	2421	2851	3342
American Family Connect P & C Ins. Co.	2204	2334	2802	2268	2364	3094
American National Property & Casualty Co.	1860	2094	2710	1870	2086	2500
American States Preferred Insurance Co.	2946	3374	3496	2924	3310	3644
* Amica Mutual Insurance Co.	2319	2937	2937	2319	2658	2570
* Amica Property and Casualty Insurance Co.	3003	3808	3808	3003	3447	3333
Berkley Insurance Co.	1630	1843	1903	1656	1477	1596
* Branch Insurance Exchange	1503	1678	2082	1635	1845	2010
* Brethren Mutual	2332	2782	3226	2241	2611	3362
* Chubb National Insurance Co.	2670	3309	3890	2670	3515	4264
Cincinnati Casualty Co.	2616	2770	3941	2752	3205	3518
Cincinnati Insurance Co.	1754	1949	1924	1638	1954	2039
* Clearcover Insurance Co.	2364	2700	3202	2364	2242	2870
* CSAA General Insurance Co.	1080	1331	1563	1252	1350	1493
* Cumberland Insurance Co. Inc.	1753	2208	2206	1753	2231	2367
* Dairyland Insurance Co.	3728	5670	8705	3564	6559	8465
Elephant Insurance Co.	6890	9498	11639	6890	9938	10969
* Encompass Home and Auto Insurance Company	2428	3066	3389	2428	3573	3412
Erie Insurance Exchange	1456	1603	2084	1456	1833	2097
* Farmers Casualty Insurance Co.	2580	3800	3775	3233	3487	3907
* Farmers Direct P & C Insurance Co.	2824	3380	3404	2824	3492	3102
* Farmers Group Property & Casualty Ins. Co.	3270	3994	5988	3766	3884	4650
* Farmers Insurance Exchange	2058	2422	2920	2070	2390	2896
* 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 Casualty Insurance Co.	4578	5558	6772	4440	6148	7300
* Horace Mann Insurance Co.	1676	1861	2192	1676	1818	1976

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	2119	2620	3437	2119	2924	2924
* Integon Indemnity	3033	3302	4309	3311	3355	3985
* Integon Preferred Insurance Co	2337	2836	3692	2425	2899	3774
Liberty Mutual Insurance Co.	4604	5358	5783	4654	5128	5425
Liberty Mutual Personal Insurance Co.	4333	5006	5395	4374	4803	5070
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
* Nationwide Property & Casualty Co.	2403	2790	3679	2532	3083	3614
* NGAC	3172	3384	3869	3172	3380	4253
* NJM Insurance Co.	997	1207	1307	997	1177	1336
Noblr Insurance Exchange	908	1005	1250	1038	1058	1155
Old Dominion Insurance Co.	1470	1680	2026	1492	1904	2224
* Penn National Insurance Co.	4553	4783	6318	4549	5932	6400
Privilege Underwriters Reciprocal Exch.	3347	3496	3496	3347	2331	3350
* Progressive Select Insurance Co.	1134	1335	1570	1379	1304	1499
* Progressive Specialty Insurance Co.	1652	2064	2481	1949	2047	2423
* Root Insurance Co.	2894	3638	4748	3188	3840	4782
* 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.	1878	2699	3374	2303	3124	3778
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	1790	2501	2501	2415	1688	1779

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	2406	2539	2132	1661
* AIG Property Casualty Co.	4040	2894	3243	1659
* Allstate Indemnity Co.	3934	3993	2914	2437
American Family Connect P & C Ins. Co.	3616	3718	2188	2252
American National Property & Casualty Co.	2884	3054	2120	1854
American States Preferred Insurance Co.	4219	4791	3358	2959
* Amica Mutual Insurance Co.	3276	3621	2937	2319
* Amica Property and Casualty Insurance Co.	4247	4692	3808	3003
Berkley Insurance Co.	2229	2159	1771	1184
* Branch Insurance Exchange	2505	2682	2048	1681
* Brethren Mutual	3844	3999	2590	2379
* Chubb National Insurance Co.	4265	4774	3167	2910
Cincinnati Casualty Co.	4262	4271	3074	2626
Cincinnati Insurance Co.	2442	3223	1876	1559
* Clearcover Insurance Co.	3801	3689	2376	2245
* CSAA General Insurance Co.	1863	1797	1228	1063
* Cumberland Insurance Co. Inc.	3148	5241	2085	1753
* Dairyland Insurance Co.	8740	11728	5845	5030
Elephant Insurance Co.	11465	12604	7785	8018
* Encompass Home and Auto Insurance Company	4187	4497	3389	2268
Erie Insurance Exchange	2766	2766	1603	1489
* Farmers Casualty Insurance Co.	4767	4023	3800	2580
* Farmers Direct P & C Insurance Co.	4710	5054	3324	2824
* Farmers Group Property & Casualty Ins. Co.	4986	5896	3994	3270
* Farmers Insurance Exchange	3356	3486	2398	1954
* Foremost Insurance Co.	4912	5213	4413	3695
Garrison Property & Casualty Ins. Co.	4033	4230	3048	2658
* GEICO Secure Co.	2906	3087	2005	1896
Hartford Casualty Insurance Co.	7560	8960	6224	4986
* Horace Mann Insurance Co.	2475	2475	1861	1638

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	4200	4200	2620	2287
* Integon Indemnity	4299	4944	3651	2962
* Integon Preferred Insurance Co	3828	4459	2997	2609
Liberty Mutual Insurance Co.	6030	6371	5497	4889
Liberty Mutual Personal Insurance Co.	5613	5922	5133	4585
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
* Nationwide Property & Casualty Co.	4006	4155	2576	2386
* NGAC	4332	5140	3569	3132
* NJM Insurance Co.	1352	1436	1195	997
Noblr Insurance Exchange	1393	1483	1249	1010
Old Dominion Insurance Co.	2648	2882	1786	1396
* Penn National Insurance Co.	7643	8073	5805	4753
Privilege Underwriters Reciprocal Exch.	3707	3707	3496	1623
* Progressive Select Insurance Co.	1718	1802	1532	1241
* Progressive Specialty Insurance Co.	2764	2960	2465	1875
* Root Insurance Co.	5430	5738	3886	3398
* 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.	3679	4408	3161	2391
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	2989	2989	2501	1159

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	2091	2413	2841	2643	2301	2649
* AIG Property Casualty Co.	2336	2449	2449	2336	1650	1810
* Allstate Indemnity Co.	4587	5564	6110	4556	5488	6233
American Family Connect P & C Ins. Co.	2516	2620	3090	2644	2584	3232
American National Property & Casualty Co.	2830	3118	4022	2822	3138	3724
American States Preferred Insurance Co.	3428	3839	3943	3418	3766	4033
* Amica Mutual Insurance Co.	2451	3089	3089	2451	2820	2732
* Amica Property and Casualty Insurance Co.	3083	3889	3889	3083	3552	3437
Berkley Insurance Co.	2560	2918	3006	2611	2286	2476
* Branch Insurance Exchange	2072	2284	2838	2299	2454	2630
* Brethren Mutual	2873	3314	3875	2817	3068	3853
* Chubb National Insurance Co.	3213	4006	4785	3213	4147	5123
Cincinnati Casualty Co.	2528	2663	3708	2760	2963	3173
Cincinnati Insurance Co.	2479	2727	2708	2332	2661	2777
* Clearcover Insurance Co.	4844	5336	6372	4844	4564	5659
* CSAA General Insurance Co.	2494	3147	3698	2940	3164	3525
* Cumberland Insurance Co. Inc.	2740	3445	3458	2740	3469	3655
* Dairyland Insurance Co.	4368	6385	9510	4486	7119	8914
Elephant Insurance Co.	4990	6077	7729	4990	6298	7077
* Encompass Home and Auto Insurance Compai	3144	4235	4761	3144	5041	4783
Erie Insurance Exchange	2262	2459	3205	2262	2893	3298
Farmers Casualty Insurance Co.	4045	5900	5890	5065	5413	6056
Farmers Direct P & C Insurance Co.	3804	4452	4504	3804	4610	4112
Farmers Group Property & Casualty Ins. Co.	4702	5760	8572	5462	5694	6676
Farmers Insurance Exchange	4352	4958	6094	4380	4866	5840
* 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 Casualty Insurance Co.	3568	4178	5060	3644	4530	5304
Horace Mann Insurance Co.	2892	3171	3845	2892	3033	3281

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Property & Casualty Ins. Co.	2569	3087	4249	2569	3518	3518
* Integon Indemnity	4286	4600	5969	4712	4523	5297
* Integon Preferred Insurance Co	3735	4303	5489	3900	4332	5409
Liberty Mutual Insurance Co.	6445	7273	7867	6623	7033	7430
Liberty Mutual Personal Insurance Co.	5984	6731	7268	6149	6515	6873
Maryland Auto Insurance Fund	6386	6428	6750	6386	6282	5513
* MGA Insurance Company, Inc.	4192	5241	7196	5132	5081	6386
* Mutual Benefit Insurance Co.	2324	2847	3494	2530	2850	3329
* Nationwide Property & Casualty Co.	4501	5093	6592	4748	5672	6664
* NGAC	9708	9949	11561	9708	9918	12313
* NJM Insurance Co.	1588	2023	2284	1588	2044	2318
Noblr Insurance Exchange	1568	1721	2183	1872	1742	1857
Old Dominion Insurance Co.	3594	3986	4802	3616	4434	5152
Penn National Insurance Co.	4791	6044	6584	4781	6136	6544
Privilege Underwriters Reciprocal Exch.	4064	4246	4246	4064	2818	4015
* Progressive Select Insurance Co.	1770	2044	2388	2187	1974	2263
* Progressive Specialty Insurance Co.	2437	2918	3475	2951	2858	3340
Root Insurance Co.	3088	3750	4786	3516	3830	4650
* 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.	2814	3625	4445	3293	4180	4897
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	2283	3218	3218	3114	2166	2244

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	3078	3206	2745	2245
* AIG Property Casualty Co.	3040	2135	2449	1208
* Allstate Indemnity Co.	6642	6700	5513	4532
American Family Connect P & C Ins. Co.	3884	3972	2474	2564
American National Property & Casualty Co.	4232	4412	3154	2794
American States Preferred Insurance Co.	4720	5309	3816	3440
* Amica Mutual Insurance Co.	3496	3951	3089	2451
* Amica Property and Casualty Insurance Co.	4409	4976	3889	3083
Berkley Insurance Co.	3588	3454	2790	1767
* Branch Insurance Exchange	3310	3451	2805	2268
* Brethren Mutual	4466	4513	3073	2921
* Chubb National Insurance Co.	5193	5790	3838	3513
Cincinnati Casualty Co.	3956	3834	2945	2499
Cincinnati Insurance Co.	3423	4671	2671	2184
* Clearcover Insurance Co.	7300	7180	4782	4498
* CSAA General Insurance Co.	4471	4306	2873	2479
* Cumberland Insurance Co. Inc.	4770	7476	3260	2740
* Dairyland Insurance Co.	9514	12127	6626	5594
Elephant Insurance Co.	7650	8269	5369	5657
* Encompass Home and Auto Insurance Company	6198	6782	4761	2844
Erie Insurance Exchange	4150	4150	2459	2333
Farmers Casualty Insurance Co.	7343	6197	5900	4045
Farmers Direct P & C Insurance Co.	6152	6674	4442	3804
Farmers Group Property & Casualty Ins. Co.	7108	8348	5760	4702
Farmers Insurance Exchange	6910	7094	4976	4078
* Foremost Insurance Co.	8988	9486	8089	6866
Garrison Property & Casualty Ins. Co.	3714	3911	2930	2590
* GEICO Secure Co.	3252	3401	2371	2299
Hartford Casualty Insurance Co.	5504	6388	4654	3772
Horace Mann Insurance Co.	4337	4337	3171	2748

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Property & Casualty Ins. Co.	5161	5161	3087	2846
* Integon Indemnity	5878	6512	5074	4070
* Integon Preferred Insurance Co	5630	6247	4578	3943
Liberty Mutual Insurance Co.	8296	8834	7479	6671
Liberty Mutual Personal Insurance Co.	7652	8135	6914	6190
Maryland Auto Insurance Fund	7129	6824	6643	6386
* MGA Insurance Company, Inc.	7371	8701	5835	4842
* Mutual Benefit Insurance Co.	4161	4012	2847	2520
* Nationwide Property & Casualty Co.	7229	7520	4735	4422
* NGAC	12640	14703	10412	9559
* NJM Insurance Co.	2248	2423	2013	1588
Noblr Insurance Exchange	2445	2457	2171	1662
Old Dominion Insurance Co.	6246	6676	4218	3350
Penn National Insurance Co.	7924	8309	6431	4970
Privilege Underwriters Reciprocal Exch.	4470	4470	4246	1879
* Progressive Select Insurance Co.	2593	2722	2318	1919
* Progressive Specialty Insurance Co.	3822	4067	3391	2698
Root Insurance Co.	5352	5500	3996	3496
* 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.	4837	5620	4109	3283
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	3814	3814	3218	1411

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	1559	1884	2265	1921	1834	2139
* AIG Property Casualty Co.	3410	3584	3584	3410	2389	2714
* Allstate Indemnity Co.	2873	3521	3748	2840	3307	3910
American Family Connect P & C Ins. Co.	2090	2214	2630	2168	2180	2852
American National Property & Casualty Co.	2206	2468	3200	2174	2508	2992
American States Preferred Insurance Co.	2766	3193	3315	2746	3119	3501
* Amica Mutual Insurance Co.	2765	3475	3475	2765	3106	2980
* Amica Property and Casualty Insurance Co.	3575	4495	4495	3575	4028	3863
Berkley Insurance Co.	1768	2000	2069	1797	1592	1724
* Branch Insurance Exchange	1412	1560	1938	1541	1708	1857
* Brethren Mutual	2271	2689	3123	2199	2518	3369
* Chubb National Insurance Co.	3770	4093	4400	3770	4157	4539
Cincinnati Casualty Co.	2221	2348	3296	2448	2580	2778
Cincinnati Insurance Co.	2029	2239	2219	1927	2206	2301
* Clearcover Insurance Co.	2407	2692	3215	2407	2207	2836
* CSAA General Insurance Co.	1057	1308	1522	1221	1326	1468
* Cumberland Insurance Co. Inc.	1511	1885	1888	1511	1875	2004
* Dairyland Insurance Co.	4510	6742	10309	4497	7618	9762
Elephant Insurance Co.	6963	9601	11767	6963	10061	11110
* Encompass Home and Auto Insurance Compai	2385	3003	3289	2385	3394	3263
Erie Insurance Exchange	1716	1852	2405	1716	2113	2411
* Farmers Casualty Insurance Co.	2472	3629	3615	3107	3330	3718
* Farmers Direct P & C Insurance Co.	2722	3248	3276	2722	3350	2992
* Farmers Group Property & Casualty Ins. Co.	2884	3538	5266	3300	3450	4110
* Farmers Insurance Exchange	2000	2298	2964	2014	2392	2858
* 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 Casualty Insurance Co.	4520	5460	6656	4604	5976	7066
* Horace Mann Insurance Co.	1763	1906	2241	1763	1818	1962

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	2152	2579	3412	2152	2874	2874
* Integon Indemnity	2642	2863	3724	2865	2960	3515
* Integon Preferred Insurance Co	2239	2629	3378	2329	2626	3372
Liberty Mutual Insurance Co.	4360	5088	5498	4381	4905	5190
Liberty Mutual Personal Insurance Co.	4110	4763	5136	4130	4599	4856
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
* Nationwide Property & Casualty Co.	2398	2698	3452	2546	2936	3472
* NGAC	3062	3268	3733	3062	3272	4114
* NJM Insurance Co.	1060	1335	1460	1060	1334	1507
Noblr Insurance Exchange	1588	1739	2142	1770	1795	1967
Old Dominion Insurance Co.	1510	1690	2038	1532	1898	2206
* Penn National Insurance Co.	2580	3221	3492	2526	3270	3570
Privilege Underwriters Reciprocal Exch.	3845	4009	4009	3845	2675	3806
* Progressive Select Insurance Co.	1138	1334	1571	1391	1304	1496
* Progressive Specialty Insurance Co.	2034	2358	2795	2588	2245	2607
* Root Insurance Co.	3012	3710	4816	3374	3878	4808
* 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.	3509	3993	5476	3699	4706	5714
* State Farm Mutual Ins. Co.	2029	2363	3178	2136	2677	3352
* Teachers Insurance Co.	2247	2654	3583	2247	2940	2940
* Travelers Property Casualty Insurance Co.	2308	3292	4144	2834	3837	4640
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	2088	2905	2905	2835	1973	2042

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	2492	2626	2178	1724
* AIG Property Casualty Co.	4501	3177	3584	1814
* Allstate Indemnity Co.	4710	4762	3411	2853
American Family Connect P & C Ins. Co.	3382	3466	2074	2120
American National Property & Casualty Co.	3404	3610	2486	2206
American States Preferred Insurance Co.	4107	4664	3150	2744
* Amica Mutual Insurance Co.	3762	4241	3475	2765
* Amica Property and Casualty Insurance Co.	4878	5498	4495	3575
Berkley Insurance Co.	2431	2349	1924	1266
* Branch Insurance Exchange	2333	2469	1908	1559
* Brethren Mutual	3861	4000	2503	2316
* Chubb National Insurance Co.	4600	4848	4024	3883
Cincinnati Casualty Co.	3528	3396	2602	2196
Cincinnati Insurance Co.	2793	3751	2181	1803
* Clearcover Insurance Co.	3842	3706	2385	2256
* CSAA General Insurance Co.	1823	1760	1202	1049
* Cumberland Insurance Co. Inc.	2679	4481	1784	1511
* Dairyland Insurance Co.	10316	13544	7004	5954
Elephant Insurance Co.	11592	12745	7871	8114
* Encompass Home and Auto Insurance Company	4067	4321	3289	2193
Erie Insurance Exchange	3173	3173	1852	1731
* Farmers Casualty Insurance Co.	4519	3833	3629	2472
* Farmers Direct P & C Insurance Co.	4516	4860	3210	2722
* Farmers Group Property & Casualty Ins. Co.	4394	5170	3538	2884
* Farmers Insurance Exchange	3400	3500	2302	1876
* Foremost Insurance Co.	4521	4557	4211	3526
Garrison Property & Casualty Ins. Co.	3541	3724	2695	2374
* GEICO Secure Co.	3134	3279	2145	2040
Hartford Casualty Insurance Co.	7370	8744	6156	4898
* Horace Mann Insurance Co.	2516	2516	1906	1689

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	4127	4127	2579	2344
* Integon Indemnity	3764	4361	3149	2575
* Integon Preferred Insurance Co	3491	3971	2782	2409
Liberty Mutual Insurance Co.	5740	6084	5214	4668
Liberty Mutual Personal Insurance Co.	5353	5662	4879	4384
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
* Nationwide Property & Casualty Co.	3806	3938	2509	2313
* NGAC	4188	4984	3440	3024
* NJM Insurance Co.	1499	1617	1321	1060
Noblr Insurance Exchange	2437	2580	2152	1700
Old Dominion Insurance Co.	2662	2866	1794	1426
* Penn National Insurance Co.	4277	4542	3242	2678
Privilege Underwriters Reciprocal Exch.	4237	4237	4009	1813
* Progressive Select Insurance Co.	1719	1808	1518	1246
* Progressive Specialty Insurance Co.	3044	3188	2701	2192
* Root Insurance Co.	5508	5762	3958	3480
* Selective Ins. Co. of South Carolina	4818	5021	3237	3325
Southern Insurance Co. of VA	2363	2539	1922	1663
* State Farm Fire & Casualty Co.	5705	6584	4066	3957
* State Farm Mutual Ins. Co.	3326	3920	2403	2339
* Teachers Insurance Co.	4379	4379	2654	2547
* Travelers Property Casualty Insurance Co.	4533	5421	3865	2931
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	3470	3470	2905	1293

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	3639	4184	4951	4554	3981	4617
* Allstate Indemnity Co.	8372	10271	11434	8273	10302	11900
American Family Connect P & C Ins. Co.	6470	6738	8098	6676	7034	8798
American National Property & Casualty Co.	4776	5122	6670	4942	5040	5978
American States Preferred Insurance Co.	7456	8263	8662	7485	8246	8986
* Amica Mutual Insurance Co.	3862	5605	5605	3862	4627	4504
* Amica Property and Casualty Insurance Co.	6028	7631	7631	6028	6792	6481
Berkley Insurance Co.	5052	5764	5921	5178	4471	4823
* Branch Insurance Exchange	3881	4255	5319	4324	4519	4942
* Brethren Mutual	4550	5152	6094	4572	4794	6028
* Chubb National Insurance Co.	7682	8846	10221	7682	8848	10467
Cincinnati Casualty Co.	6437	6711	9472	6831	7823	8369
Cincinnati Insurance Co.	5783	6168	6114	5496	6078	6287
* Clearcover Insurance Co.	6060	6379	7587	6060	5420	6681
* CSAA General Insurance Co.	2988	3717	4468	3605	3895	4354
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	13655	19472	29139	13363	22086	27503
Elephant Insurance Co.	7351	8432	10864	7351	8306	9421
* Encompass Home and Auto Insurance Company	3353	4499	5006	3353	5232	5012
Erie Insurance Exchange	3985	3971	5023	3985	4441	4922
* Farmers Casualty Insurance Co.	7490	11071	10905	9529	10261	11225
* Farmers Direct P & C Insurance Co.	8410	9838	10000	8410	10212	8998
* Farmers Group Property & Casualty Ins. Co.	10160	12638	18122	11796	12320	13804
* Farmers Insurance Exchange	7044	7970	9596	7104	7772	9354
* 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 Casualty Insurance Co.	9806	11488	13988	10502	12126	14212
* Horace Mann Insurance Co.	3933	4223	5133	3933	4073	4361

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	4478	5252	7287	4478	6140	6140
* Integon Indemnity	6730	7151	9365	7192	7149	8516
* Integon Preferred Insurance Co	6056	6725	8439	6341	6464	7969
Liberty Mutual Insurance Co.	5059	5822	6251	5081	5750	6039
Liberty Mutual Personal Insurance Co.	4743	5426	5814	4758	5360	5619
Maryland Auto Insurance Fund	25304	25890	26947	25304	25057	21479
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
* Nationwide Property & Casualty Co.	4505	5022	6419	4826	5482	6531
* NGAC	8206	8634	9855	8206	8706	10927
* NJM Insurance Co.	2082	2605	3023	2082	2591	2986
Noblr Insurance Exchange	2443	2654	3412	2940	2646	2884
Old Dominion Insurance Co.	4118	4568	5484	4140	5178	5932
* Penn National Insurance Co.	4409	5466	5965	4395	4893	6040
Privilege Underwriters Reciprocal Exch.	9610	9915	9915	9610	6702	9225
* Progressive Select Insurance Co.	2330	2617	3041	2966	2464	2816
* Progressive Specialty Insurance Co.	3106	3607	4273	3864	3459	4020
* Root Insurance Co.	6802	8074	10426	7516	8570	10614
* 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.	6045	7920	9866	7085	9173	10953
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 Recipricol Exchange	5070	7141	7141	6971	4814	4894

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	5384	5619	4796	3872
* AIG Property Casualty Co.	8599	5930	6835	3270
* Allstate Indemnity Co.	12676	12990	10047	8357
American Family Connect P & C Ins. Co.	10194	10470	6350	6674
American National Property & Casualty Co.	6958	7042	5230	4652
American States Preferred Insurance Co.	10828	11925	8265	7450
* Amica Mutual Insurance Co.	6499	6872	5605	3862
* Amica Property and Casualty Insurance Co.	8225	9421	7631	6028
Berkley Insurance Co.	7157	6860	5490	3367
* Branch Insurance Exchange	6280	6508	5297	4176
* Brethren Mutual	7031	6962	4733	4633
* Chubb National Insurance Co.	10702	11728	8562	8177
Cincinnati Casualty Co.	10137	9909	7442	6406
Cincinnati Insurance Co.	7925	10884	6165	5097
* Clearcover Insurance Co.	8650	8409	5776	5386
* CSAA General Insurance Co.	5571	5361	3427	2927
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	29211	37026	20148	17396
Elephant Insurance Co.	10635	11239	7682	8102
* Encompass Home and Auto Insurance Company	6439	6832	5006	2965
Erie Insurance Exchange	6234	6234	3971	3777
* Farmers Casualty Insurance Co.	13071	11264	11071	7490
* Farmers Direct P & C Insurance Co.	13318	14666	9960	8410
* Farmers Group Property & Casualty Ins. Co.	14964	17186	12638	10160
* Farmers Insurance Exchange	10876	11322	7960	6586
* Foremost Insurance Co.	16353	16991	15120	12498
Garrison Property & Casualty Ins. Co.	6114	6496	4852	4346
* GEICO Secure Co.	6600	6722	4755	4645
Hartford Casualty Insurance Co.	15032	17214	12936	10248
* Horace Mann Insurance Co.	5728	5728	4223	3727

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	9088	9088	5252	4946
* Integon Indemnity	8998	10419	7907	6528
* Integon Preferred Insurance Co	8619	9256	7150	6138
Liberty Mutual Insurance Co.	6587	6984	5946	5413
Liberty Mutual Personal Insurance Co.	6115	6470	5538	5056
Maryland Auto Insurance Fund	28140	26919	26498	25304
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	5960	5699	4182	3680
* Nationwide Property & Casualty Co.	7053	7232	4651	4325
* NGAC	10896	13124	9119	8122
* NJM Insurance Co.	2997	3155	2588	2082
Noblr Insurance Exchange	3836	3817	3427	2592
Old Dominion Insurance Co.	6992	7674	4738	3836
* Penn National Insurance Co.	7167	7492	5447	4565
Privilege Underwriters Reciprocal Exch.	10477	10477	9915	4243
* Progressive Select Insurance Co.	3291	3394	2950	2454
* Progressive Specialty Insurance Co.	4664	4891	4153	3341
* Root Insurance Co.	12162	12728	8526	7754
* 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.	10814	12462	9113	7230
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 Recipricol Exchange	8458	8458	7141	2982

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	4074	5035	6052	4735	5039	5900
* AIG Property Casualty Co.	6721	7086	7086	6721	4639	5316
* Allstate Indemnity Co.	13766	17781	19745	13488	18357	21188
American Family Connect P & C Ins. Co.	8192	8594	10414	8296	9112	11592
American National Property & Casualty Co.	10030	11032	14302	10022	11116	13222
American States Preferred Insurance Co.	9498	11379	12087	9086	12144	13539
* Amica Mutual Insurance Co.	7386	10304	10304	7386	8723	8440
* Amica Property and Casualty Insurance Co.	6512	8399	8399	6512	7603	7333
Berkley Insurance Co.	15566	17978	18560	15848	13860	15154
* Branch Insurance Exchange	5562	6214	7702	5963	6861	7528
* Brethren Mutual	3670	4223	5014	3587	4071	5177
* Chubb National Insurance Co.	10900	13874	16822	10900	14946	18688
Cincinnati Casualty Co.	7694	8157	11429	7869	9710	10592
Cincinnati Insurance Co.	5380	6016	5930	4902	5994	6261
* Clearcover Insurance Co.	6540	7446	8763	6540	6393	8034
* CSAA General Insurance Co.	2738	3427	4177	3263	3560	3979
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	12231	18199	27643	11715	20999	26751
Elephant Insurance Co.	4937	6097	7700	4937	6240	6979
* Encompass Home and Auto Insurance Company	5341	7411	8401	5341	9207	8678
Erie Insurance Exchange	3154	3411	4401	3154	3928	4464
* Farmers Casualty Insurance Co.	6035	8957	8860	7598	8307	9279
* Farmers Direct P & C Insurance Co.	6422	7710	7760	6422	7996	7006
* Farmers Group Property & Casualty Ins. Co.	8070	9978	14808	9070	9786	11444
* Farmers Insurance Exchange	10220	12160	14570	10286	12294	14954
* 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 Casualty Insurance Co.	7638	9208	11154	7592	10144	11908
* Horace Mann Insurance Co.	3183	3496	4238	3183	3429	3696

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	3741	4513	6182	3741	5231	5231
* Integon Indemnity	6010	6461	8545	6362	6680	8026
* Integon Preferred Insurance Co	9276	10961	14152	9558	11251	14345
Liberty Mutual Insurance Co.	6677	8107	8859	6625	8075	8586
Liberty Mutual Personal Insurance Co.	6193	7483	8160	6153	7452	7915
Maryland Auto Insurance Fund	16812	17398	18455	16812	16565	15010
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
* Nationwide Property & Casualty Co.	4076	4790	6429	4238	5445	6426
* NGAC	7483	8005	9087	7483	8101	10223
* NJM Insurance Co.	1751	2265	2554	1751	2302	2634
Noblr Insurance Exchange	3732	4171	5195	4206	4331	4828
Old Dominion Insurance Co.	8162	9328	11158	8184	10678	12366
* Penn National Insurance Co.	8793	11327	12504	8793	11818	12593
Privilege Underwriters Reciprocal Exch.	6547	6862	6862	6547	4575	6494
* Progressive Select Insurance Co.	4021	4818	5726	4818	4747	5519
* Progressive Specialty Insurance Co.	5707	7005	8395	6652	7017	8206
* Root Insurance Co.	8342	10214	13392	8964	11164	14120
* 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.	4853	6777	8503	5703	8059	9728
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	5568	7901	7901	7624	5286	5489

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	6723	7182	5922	4594
* AIG Property Casualty Co.	8833	6223	7086	3469
* Allstate Indemnity Co.	21932	23173	17137	13921
American Family Connect P & C Ins. Co.	13110	13516	8108	8442
American National Property & Casualty Co.	15054	15680	11144	9914
American States Preferred Insurance Co.	14956	17113	11510	9729
* Amica Mutual Insurance Co.	11731	12706	10304	7386
* Amica Property and Casualty Insurance Co.	9457	10596	8399	6512
Berkley Insurance Co.	22608	21680	16991	10258
* Branch Insurance Exchange	9304	9960	7623	6204
* Brethren Mutual	5927	5967	3912	3783
* Chubb National Insurance Co.	17894	20459	13179	12281
Cincinnati Casualty Co.	12325	12524	9009	7763
Cincinnati Insurance Co.	7579	10018	5753	4720
* Clearcover Insurance Co.	10125	9960	6556	6139
* CSAA General Insurance Co.	5043	4855	3171	2663
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	27761	36614	18750	16192
Elephant Insurance Co.	7632	8231	5323	5560
* Encompass Home and Auto Insurance Company	10978	12056	8401	4850
Erie Insurance Exchange	5693	5693	3411	3200
* Farmers Casualty Insurance Co.	11310	9356	8957	6035
* Farmers Direct P & C Insurance Co.	10676	11460	7582	6422
* Farmers Group Property & Casualty Ins. Co.	11940	13888	9978	8070
* Farmers Insurance Exchange	16752	17674	11950	9844
* Foremost Insurance Co.	22121	23339	20359	16404
Garrison Property & Casualty Ins. Co.	9327	9845	7101	6250
* GEICO Secure Co.	11948	12768	8290	7914
Hartford Casualty Insurance Co.	12344	14406	10238	8240
* Horace Mann Insurance Co.	4761	4761	3496	3063

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	7703	7703	4513	4100
* Integon Indemnity	8216	9851	7184	5969
* Integon Preferred Insurance Co	14617	16714	11565	10101
Liberty Mutual Insurance Co.	9409	10132	8271	7429
Liberty Mutual Personal Insurance Co.	8655	9305	7629	6874
Maryland Auto Insurance Fund	19259	18038	18006	16812
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	4867	4757	3336	2994
* Nationwide Property & Casualty Co.	6952	7159	4362	4141
* NGAC	10113	12305	8511	7419
* NJM Insurance Co.	2565	2810	2248	1751
Noblr Insurance Exchange	6115	6353	5217	4035
Old Dominion Insurance Co.	14138	15884	9638	7604
* Penn National Insurance Co.	14852	15622	11346	9261
Privilege Underwriters Reciprocal Exch.	7184	7184	6862	3110
* Progressive Select Insurance Co.	6321	6703	5595	4448
* Progressive Specialty Insurance Co.	9320	9972	8215	6426
* Root Insurance Co.	22316	17144	10850	9798
* 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.	9385	11102	7843	6112
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	9324	9324	7901	3447

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	1541	1809	2158	1979	1729	1989
* Allstate Indemnity Co.	3484	4249	4607	3441	4198	4834
American Family Connect P & C Ins. Co.	2702	2834	3382	2816	2864	3646
American National Property & Casualty Co.	2224	2430	3164	2284	2402	2878
American States Preferred Insurance Co.	3240	3664	3789	3265	3486	3901
* Amica Mutual Insurance Co.	2689	3380	3380	2689	2996	2876
* Amica Property and Casualty Insurance Co.	3473	4372	4372	3473	3882	3728
Berkley Insurance Co.	1802	2037	2101	1839	1638	1760
* Branch Insurance Exchange	2466	2733	3425	2730	2965	3254
* Brethren Mutual	2078	2385	2764	2047	2180	2884
* Chubb National Insurance Co.	3769	4673	5589	3769	4705	5832
Cincinnati Casualty Co.	2989	3168	4396	3309	3452	3698
Cincinnati Insurance Co.	3195	3492	3476	3064	3361	3495
* Clearcover Insurance Co.	2535	2745	3309	2535	2241	2851
* CSAA General Insurance Co.	2828	3589	4138	3358	3616	4038
* Cumberland Insurance Co. Inc.	1645	2038	2052	1645	2016	2137
* Dairyland Insurance Co.	4467	6786	10558	4367	7730	10057
Elephant Insurance Co.	6515	7876	10027	6515	8018	9028
* Encompass Home and Auto Insurance Company	2980	3858	4258	2980	4271	4105
Erie Insurance Exchange	2020	2085	2668	2020	2359	2649
* Farmers Casualty Insurance Co.	4919	7289	7248	6291	6555	7358
* Farmers Direct P & C Insurance Co.	4998	5738	5814	4998	5904	5322
* Farmers Group Property & Casualty Ins. Co.	6786	8300	12378	8158	7976	9316
* Farmers Insurance Exchange	6920	8064	9664	6966	8080	9788
* 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 Casualty Insurance Co.	5132	6038	7368	5634	6358	7472
* Horace Mann Insurance Co.	2374	2563	3070	2374	2418	2610

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	2658	3189	4321	2658	3607	3607
* Integon Indemnity	3311	3584	4683	3531	3782	4552
* Integon Preferred Insurance Co	3121	3610	4611	3251	3613	4575
Liberty Mutual Insurance Co.	3953	4417	4731	4013	4265	4487
Liberty Mutual Personal Insurance Co.	3742	4162	4443	3800	4022	4220
Maryland Auto Insurance Fund	9243	9465	10089	9243	9099	8222
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
* Nationwide Property & Casualty Co.	3984	4413	5592	4268	4818	5658
* NGAC	3819	4073	4635	3819	4098	5152
* NJM Insurance Co.	1327	1691	1895	1345	1705	1939
Noblr Insurance Exchange	2488	2788	3423	2742	2924	3280
Old Dominion Insurance Co.	2446	2734	3290	2468	3100	3576
* Penn National Insurance Co.	3061	3830	4165	3055	3897	4205
Privilege Underwriters Reciprocal Exch.	4271	4435	4435	4271	2980	4173
* Progressive Select Insurance Co.	1837	2093	2460	2362	1986	2277
* Progressive Specialty Insurance Co.	2614	3075	3671	3257	2986	3457
* Root Insurance Co.	3500	4260	5528	4034	4412	5476
* 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.	2827	3835	4758	3427	4377	5230
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 Recipricol Exchange	2202	3079	3079	2991	2085	2158

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	2351	2447	2042	1673
* AIG Property Casualty Co.	4589	3162	3611	1792
* Allstate Indemnity Co.	5415	5549	4149	3471
American Family Connect P & C Ins. Co.	4312	4438	2666	2768
American National Property & Casualty Co.	3346	3472	2474	2178
American States Preferred Insurance Co.	4728	5344	3596	3183
* Amica Mutual Insurance Co.	3654	4150	3380	2689
* Amica Property and Casualty Insurance Co.	4733	5377	4372	3473
Berkley Insurance Co.	2473	2383	1959	1288
* Branch Insurance Exchange	4122	4365	3373	2719
* Brethren Mutual	3347	3394	2212	2101
* Chubb National Insurance Co.	6100	6731	4491	4074
Cincinnati Casualty Co.	4687	4492	3502	2944
Cincinnati Insurance Co.	4352	6040	3454	2822
* Clearcover Insurance Co.	3887	3774	2463	2324
* CSAA General Insurance Co.	5159	4968	3248	2839
* Cumberland Insurance Co. Inc.	2809	4474	1934	1645
* Dairyland Insurance Co.	10565	14131	7056	6021
Elephant Insurance Co.	9869	10601	6972	7333
* Encompass Home and Auto Insurance Company	5392	5696	4258	2662
Erie Insurance Exchange	3407	3407	2085	1969
* Farmers Casualty Insurance Co.	8834	7512	7289	4919
* Farmers Direct P & C Insurance Co.	7864	8622	5840	4998
* Farmers Group Property & Casualty Ins. Co.	10280	12102	8300	6786
* Farmers Insurance Exchange	11200	11874	7984	6574
* Foremost Insurance Co.	6382	6666	5834	4848
Garrison Property & Casualty Ins. Co.	4343	4576	3388	2997
* GEICO Secure Co.	3348	3447	2389	2303
Hartford Casualty Insurance Co.	7940	9222	6876	5396
* Horace Mann Insurance Co.	3447	3447	2563	2244

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	5299	5299	3189	2930
* Integon Indemnity	4742	5639	3938	3246
* Integon Preferred Insurance Co	4768	5353	3828	3304
Liberty Mutual Insurance Co.	4917	5221	4525	4100
Liberty Mutual Personal Insurance Co.	4610	4884	4258	3876
Maryland Auto Insurance Fund	10741	10013	9869	9243
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3348	3264	2277	2033
* Nationwide Property & Casualty Co.	6194	6446	4147	3815
* NGAC	5168	6212	4302	3778
* NJM Insurance Co.	1925	2084	1678	1345
Noblr Insurance Exchange	4091	4316	3443	2740
Old Dominion Insurance Co.	4250	4630	2868	2300
* Penn National Insurance Co.	5038	5284	3845	3175
Privilege Underwriters Reciprocal Exch.	4680	4680	4435	1965
* Progressive Select Insurance Co.	2665	2775	2352	1966
* Progressive Specialty Insurance Co.	4012	4235	3509	2856
* Root Insurance Co.	6344	6592	4562	3990
* 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.	5170	6051	4437	3423
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 Recipricol Exchange	3659	3659	3079	1367

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Agency Insurance Co.	1510	1794	2153	1831	1747	2041
* AIG Property Casualty Co.	2556	2674	2674	2556	1828	2000
* Allstate Indemnity Co.	2954	3675	3923	2908	3489	4162
American Family Connect P & C Ins. Co.	2322	2464	2934	2408	2438	3202
American National Property & Casualty Co.	1784	1988	2582	1796	1984	2368
American States Preferred Insurance Co.	2740	3108	3206	2751	2960	3320
* Amica Mutual Insurance Co.	2574	3238	3238	2574	2877	2765
* Amica Property and Casualty Insurance Co.	3359	4221	4221	3359	3757	3609
Berkley Insurance Co.	1802	2029	2089	1837	1623	1742
* Branch Insurance Exchange	1629	1783	2237	1842	1887	2056
* Brethren Mutual	1728	1989	2279	1707	1803	2428
* Chubb National Insurance Co.	2595	3152	3692	2595	3242	3917
Cincinnati Casualty Co.	1879	1977	2789	2071	2179	2352
Cincinnati Insurance Co.	2024	2223	2200	1916	2208	2294
* Clearcover Insurance Co.	2611	2847	3402	2611	2356	3004
* CSAA General Insurance Co.	1113	1384	1608	1298	1409	1565
* Cumberland Insurance Co. Inc.	1343	1658	1662	1343	1629	1754
* Dairyland Insurance Co.	4061	6023	9190	4027	6814	8699
Elephant Insurance Co.	6908	9394	11538	6908	9815	10862
* Encompass Home and Auto Insurance Company	2112	2650	2893	2112	3035	2927
Erie Insurance Exchange	1625	1743	2253	1625	1979	2246
* Farmers Casualty Insurance Co.	2617	3848	3830	3316	3540	3908
* Farmers Direct P & C Insurance Co.	2972	3546	3590	2972	3672	3254
* Farmers Group Property & Casualty Ins. Co.	3214	3950	5822	3768	3818	4432
* Farmers Insurance Exchange	2184	2488	2986	2204	2440	2924
* 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 Casualty Insurance Co.	4258	5076	6188	4436	5496	6464
* Horace Mann Insurance Co.	2003	2159	2560	2003	2063	2227

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

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

August 2024

Scenario 22: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 8/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	2448	2922	3903	2448	3297	3297
* Integon Indemnity	3092	3296	4282	3292	3410	4058
* Integon Preferred Insurance Co	2715	3131	4000	2808	3101	3935
Liberty Mutual Insurance Co.	4711	5390	5802	4784	5140	5434
Liberty Mutual Personal Insurance Co.	4426	5036	5408	4493	4809	5080
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
* Nationwide Property & Casualty Co.	2738	3041	3852	2917	3302	3928
* NGAC	4024	4282	4860	4024	4319	5429
* NJM Insurance Co.	1454	1841	2073	1454	1825	2097
Noblr Insurance Exchange	1083	1173	1461	1258	1215	1339
Old Dominion Insurance Co.	2224	2534	3040	2246	2906	3352
* Penn National Insurance Co.	2353	2760	2985	2247	2811	3083
Privilege Underwriters Reciprocal Exch.	3123	3246	3246	3123	2183	3061
* Progressive Select Insurance Co.	1175	1335	1557	1465	1278	1458
* Progressive Specialty Insurance Co.	1715	2060	2471	2053	2016	2369
* Root Insurance Co.	3214	3958	5156	3688	4070	5044
* 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.	2087	2954	3696	2541	3416	4134
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	1968	2730	2730	2666	1861	1917

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Agency Insurance Co.	2361	2495	2078	1648
* AIG Property Casualty Co.	3333	2358	2674	1370
* Allstate Indemnity Co.	5002	5123	3521	2957
American Family Connect P & C Ins. Co.	3790	3898	2306	2362
American National Property & Casualty Co.	2736	2870	2012	1776
American States Preferred Insurance Co.	4007	4499	3041	2687
* Amica Mutual Insurance Co.	3505	3926	3238	2574
* Amica Property and Casualty Insurance Co.	4571	5120	4221	3359
Berkley Insurance Co.	2459	2374	1949	1290
* Branch Insurance Exchange	2651	2745	2211	1754
* Brethren Mutual	2808	2897	1846	1737
* Chubb National Insurance Co.	4045	4491	3026	2790
Cincinnati Casualty Co.	2989	2884	2194	1859
Cincinnati Insurance Co.	2787	3729	2168	1799
* Clearcover Insurance Co.	4074	3910	2546	2411
* CSAA General Insurance Co.	1962	1891	1267	1102
* Cumberland Insurance Co. Inc.	2353	3958	1571	1343
* Dairyland Insurance Co.	9198	12019	6254	5333
Elephant Insurance Co.	11317	12413	7768	8034
* Encompass Home and Auto Insurance Company	3563	3811	2893	1951
Erie Insurance Exchange	2926	2926	1743	1630
* Farmers Casualty Insurance Co.	4630	4015	3848	2617
* Farmers Direct P & C Insurance Co.	4900	5294	3510	2972
* Farmers Group Property & Casualty Ins. Co.	4816	5620	3950	3214
* Farmers Insurance Exchange	3444	3566	2492	2042
* Foremost Insurance Co.	5172	5360	4772	3938
Garrison Property & Casualty Ins. Co.	3192	3362	2456	2178
* GEICO Secure Co.	2989	3075	2021	1933
Hartford Casualty Insurance Co.	6794	7944	5726	4570
* Horace Mann Insurance Co.	2868	2868	2159	1915

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	4767	4767	2922	2678
* Integon Indemnity	4272	4975	3612	2997
* Integon Preferred Insurance Co	4106	4614	3304	2880
Liberty Mutual Insurance Co.	6026	6395	5557	4951
Liberty Mutual Personal Insurance Co.	5609	5940	5185	4642
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
* Nationwide Property & Casualty Co.	4263	4398	2830	2615
* NGAC	5429	6562	4516	3985
* NJM Insurance Co.	2087	2230	1824	1454
Noblr Insurance Exchange	1684	1751	1469	1153
Old Dominion Insurance Co.	3906	4336	2634	2088
* Penn National Insurance Co.	3666	3893	2767	2211
Privilege Underwriters Reciprocal Exch.	3425	3425	3246	1452
* Progressive Select Insurance Co.	1686	1755	1501	1251
* Progressive Specialty Insurance Co.	2726	2901	2416	1889
* Root Insurance Co.	5860	6056	4244	3682
* 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.	4039	4815	3457	2644
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	3258	3258	2730	1215

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

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

August 2024

Scenario 1: Young Single Male, Age 19

Greater Baltimore Suburban area Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	6307	6069	9081	10048	8047	7289
* AIG Property Casualty Co.	4073	4073	5703	5703	4791	4791
* Allstate Indemnity Co.	11368	11054	15041	15458	12987	13596
American Family Connect P & C Ins. Co.	5652	5254	9140	9100	8162	7694
American National Property & Casualty Co.	6068	6012	10118	10124	8216	8202
American States Preferred Insurance Co.	6546	6765	8939	11430	9524	7851
* Amica Mutual Insurance Co.	5776	5776	11863	11863	9665	9665
* Amica Property and Casualty Insurance Co.	7357	7357	15104	15104	12311	12311
Berkley Insurance Co.	5130	5098	6994	8174	6563	6537
* Branch Insurance Exchange	4365	4223	6779	7140	5850	4948
* Brethren Mutual	4352	3943	7786	8131	7194	5846
* Chubb National Insurance Co.	7867	6783	11649	12024	9743	9807
Cincinnati Casualty Co.	5442	4867	7275	7622	6826	7029
Cincinnati Insurance Co.	5174	5174	10096	10096	7366	7576
* Clearcover Insurance Co.	15280	15280	29577	33464	21929	20051
* CSAA General Insurance Co.	6654	5649	8887	11111	7877	8616
* Cumberland Insurance Co. Inc.	6651	6651	15519	12929	9986	10509
* Dairyland Insurance Co.	13299	12976	20715	26007	17854	17623
Elephant Insurance Co.	10904	11526	16682	23659	16247	14279
* Encompass Home and Auto Insurance Company	8067	6968	10592	16043	11710	9818
Erie Insurance Exchange	4296	4296	7308	7007	5929	5261
Farmers Casualty Insurance Co.	7848	9476	11599	14738	9659	11464
Farmers Direct P & C Insurance Co.	7366	7366	11978	10422	9260	8262
Farmers Group Property & Casualty Ins. Co.	10588	10588	17242	17988	16518	13962
Farmers Insurance Exchange	6658	6426	11326	12574	9424	8922
* 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 Casualty Insurance Co.	6048	5852	8638	9622	7934	7566
Horace Mann Insurance Co.	4364	4364	6895	6895	5936	5692

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

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

August 2024

Scenario 1: Young Single Male, Age 19

Greater Baltimore Suburban area Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Property & Casualty Ins. Co.	3955	3955	7746	7746	5469	6050
* Integon Indemnity	11729	11209	18591	18591	14354	14823
* Integon Preferred Insurance Co	10292	9904	15192	15686	12882	13018
Liberty Mutual Insurance Co.	14529	13454	19525	20654	16823	17352
Liberty Mutual Personal Insurance Co.	13170	12202	17666	18683	15233	15710
Maryland Auto Insurance Fund	6831	6831	9675	9989	8386	8322
* MGA Insurance Company, Inc.	13367	13209	20086	23578	19226	17133
* Mutual Benefit Insurance Co.	10350	10350	13966	18955	13966	13966
* Nationwide Property & Casualty Co.	7954	9412	17735	18150	16635	13079
* NGAC	22274	22274	29005	36703	27112	28375
* NJM Insurance Co.	6261	6202	9428	9428	8512	9428
Noblr Insurance Exchange	5144	5060	7762	8240	6883	5801
Old Dominion Insurance Co.	9784	9272	14560	19542	13766	15762
Penn National Insurance Co.	10324	9943	17439	19354	12365	8818
Privilege Underwriters Reciprocal Exch.	6400	7237	9773	9773	8594	6330
* Progressive Select Insurance Co.	4195	4009	6086	6731	5336	4829
* Progressive Specialty Insurance Co.	6327	6072	9309	10383	8082	7385
Root Insurance Co.	4834	4602	7488	7978	6696	6328
* 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.	7484	7397	11280	12018	10882	9562
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 Recipricol Exchange	6099	6099	8279	8279	7543	7339

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	5719	5970	5836	6136	6329
* AIG Property Casualty Co.	4461	4676	2325	4461	4594
* Allstate Indemnity Co.	10560	10262	9692	10485	11305
American Family Connect P & C Ins. Co.	5252	6126	4898	5716	5548
American National Property & Casualty Co.	5864	6212	5550	6056	6286
American States Preferred Insurance Co.	6099	6608	5847	6345	7297
* Amica Mutual Insurance Co.	6761	6761	5871	6761	6615
* Amica Property and Casualty Insurance Co.	8613	8613	7478	8613	8432
Berkley Insurance Co.	5371	4874	3465	5494	5542
* Branch Insurance Exchange	4297	3829	3749	4621	4523
* Brethren Mutual	3759	4345	3376	4184	3968
* Chubb National Insurance Co.	6382	8694	5932	8440	6954
Cincinnati Casualty Co.	5210	5824	4319	4926	5348
Cincinnati Insurance Co.	5181	5882	4656	5700	5386
* Clearcover Insurance Co.	16096	16230	12469	16230	17186
* CSAA General Insurance Co.	5173	6607	5193	6278	6097
* Cumberland Insurance Co. Inc.	5725	6001	5236	6001	5933
* Dairyland Insurance Co.	12348	11696	11010	12260	14604
Elephant Insurance Co.	8858	8170	8466	9774	11435
* Encompass Home and Auto Insurance Company	7017	8226	6678	7479	8231
Erie Insurance Exchange	4155	4219	3612	4162	4311
Farmers Casualty Insurance Co.	8206	9552	7894	8636	7507
Farmers Direct P & C Insurance Co.	7736	8270	6112	8270	6938
Farmers Group Property & Casualty Ins. Co.	8838	10002	8704	10422	10388
Farmers Insurance Exchange	6512	6682	5452	6568	7200
* 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 Casualty Insurance Co.	5870	6262	5078	5916	6102
Horace Mann Insurance Co.	4382	4809	3960	4757	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.

August 2024

Scenario 1: Young Single Male, Age 19

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Property & Casualty Ins. Co.	4085	4492	3544	4724	3955
* Integon Indemnity	11454	10833	9498	13177	13165
* Integon Preferred Insurance Co	9733	9686	8468	10699	11190
Liberty Mutual Insurance Co.	13522	14005	12276	13281	14134
Liberty Mutual Personal Insurance Co.	12262	12697	11142	12044	12814
Maryland Auto Insurance Fund	6476	6374	5932	6800	6872
* MGA Insurance Company, Inc.	12294	13365	11736	12491	14486
* Mutual Benefit Insurance Co.	9462	10209	8812	10025	11108
* Nationwide Property & Casualty Co.	9394	10731	8610	8497	10970
* NGAC	21980	22471	19376	22489	23046
* NJM Insurance Co.	5270	5179	4968	5668	6147
Noblr Insurance Exchange	5106	4625	4392	5490	5330
Old Dominion Insurance Co.	9852	8482	7474	9916	10022
Penn National Insurance Co.	9828	9421	8348	10267	10267
Privilege Underwriters Reciprocal Exch.	7950	9162	3988	7950	10598
* Progressive Select Insurance Co.	3834	3956	3870	4050	4223
* Progressive Specialty Insurance Co.	5622	5905	5713	6071	6361
Root Insurance Co.	4566	5042	4188	4564	4954
* 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.	7532	7709	6568	7541	7980
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 Recipricol Exchange	6768	7770	3259	6768	6834

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

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

August 2024

Scenario 2: Young Single Female, Age 19

Greater Baltimore Suburban area Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	4829	4583	7111	7954	6128	5590
* AIG Property Casualty Co.	3674	3674	5189	5189	4337	4337
* Allstate Indemnity Co.	9239	8980	12767	13049	10690	11567
American Family Connect P & C Ins. Co.	4276	3906	6962	6922	6184	5832
American National Property & Casualty Co.	6136	6070	10574	10580	8352	8392
American States Preferred Insurance Co.	5929	6086	8233	10523	8648	7235
* Amica Mutual Insurance Co.	5875	5875	12040	12040	9829	9829
* Amica Property and Casualty Insurance Co.	7458	7458	15326	15326	12502	12502
Berkley Insurance Co.	3331	3247	4642	5443	4286	4291
* Branch Insurance Exchange	4369	4216	6975	7344	5888	5019
* Brethren Mutual	3499	2955	6551	6715	5927	4688
* Chubb National Insurance Co.	6795	5805	10188	10545	8559	8601
Cincinnati Casualty Co.	4739	4164	6392	6640	5931	6230
Cincinnati Insurance Co.	4802	4802	9353	9353	6745	6972
* Clearcover Insurance Co.	11749	11749	23323	26762	17181	15787
* CSAA General Insurance Co.	5972	5057	8088	10084	7156	7854
* Cumberland Insurance Co. Inc.	5541	5541	13406	11167	8438	8942
* Dairyland Insurance Co.	9619	9297	16111	20817	13381	13494
Elephant Insurance Co.	7575	7967	11772	16482	11416	10230
* Encompass Home and Auto Insurance Company	8490	7314	11161	16947	12339	10351
Erie Insurance Exchange	3304	3304	5632	5375	4573	4049
Farmers Casualty Insurance Co.	5880	7340	9345	11774	7613	8962
Farmers Direct P & C Insurance Co.	5172	5172	8338	7472	6542	5946
Farmers Group Property & Casualty Ins. Co.	7764	7764	13722	14430	12758	11186
Farmers Insurance Exchange	6434	6194	11216	12492	9204	8770
* 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 Casualty Insurance Co.	4808	4650	6890	7686	6356	6032
Horace Mann Insurance Co.	2980	2980	4900	4900	4165	3978

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

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

August 2024

Scenario 2: Young Single Female, Age 19

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Property & Casualty Ins. Co.	2808	2808	5898	5898	4018	4357
* Integon Indemnity	10632	9879	17482	17482	13173	13768
* Integon Preferred Insurance Co	9503	8904	14412	14788	12062	12354
Liberty Mutual Insurance Co.	11981	10978	16322	17267	13891	14404
Liberty Mutual Personal Insurance Co.	10874	9970	14780	15635	12595	13054
Maryland Auto Insurance Fund	5449	5449	7726	8022	6665	6575
* MGA Insurance Company, Inc.	7999	7828	13390	16026	12056	10935
* Mutual Benefit Insurance Co.	8242	8242	11261	15319	11261	11261
* Nationwide Property & Casualty Co.	7407	8805	16554	16891	15835	12257
* NGAC	15828	15828	21023	27764	19564	20592
* NJM Insurance Co.	5798	5760	9075	9075	8047	9075
Noblr Insurance Exchange	3769	3651	5983	6324	5089	4331
Old Dominion Insurance Co.	7746	7340	12294	16968	11214	13264
Penn National Insurance Co.	9413	9025	16362	18159	11291	10917
Privilege Underwriters Reciprocal Exch.	4491	4877	6805	6805	5996	4263
* Progressive Select Insurance Co.	3744	3547	5537	6193	4727	4327
* Progressive Specialty Insurance Co.	5279	5014	7901	8899	6713	6169
Root Insurance Co.	4972	4654	7828	8370	6954	6658
* 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.	6576	6471	9971	10596	9617	8435
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	3573	3573	4958	4958	4432	4332

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

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

August 2024

Scenario 2: Young Single Female, Age 19

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	4255	4405	4301	4547	4824
* AIG Property Casualty Co.	4041	4154	2120	4041	4189
* Allstate Indemnity Co.	8529	8317	7781	8500	9349
American Family Connect P & C Ins. Co.	3908	4614	3640	4292	4138
American National Property & Casualty Co.	5868	6204	5520	6056	6330
American States Preferred Insurance Co.	5442	5947	5166	5722	6627
* Amica Mutual Insurance Co.	6906	6906	5944	6906	6732
* Amica Property and Casualty Insurance Co.	8766	8766	7534	8766	8546
Berkley Insurance Co.	3409	3085	2234	3541	3630
* Branch Insurance Exchange	4291	3785	3755	4641	4550
* Brethren Mutual	2857	3300	2470	3172	2948
* Chubb National Insurance Co.	5532	7523	5045	7371	6041
Cincinnati Casualty Co.	4456	5011	3648	4270	4604
Cincinnati Insurance Co.	4651	5331	4143	5165	4906
* Clearcover Insurance Co.	12244	12534	9402	12534	13117
* CSAA General Insurance Co.	4682	5971	4602	5648	5502
* Cumberland Insurance Co. Inc.	4724	4984	4291	4984	4921
* Dairyland Insurance Co.	8885	8249	7709	8719	10633
Elephant Insurance Co.	6227	5648	5880	6890	7889
* Encompass Home and Auto Insurance Company	7342	8658	7000	7851	8646
Erie Insurance Exchange	3181	3217	2744	3190	3311
Farmers Casualty Insurance Co.	6243	7369	5828	6616	5600
Farmers Direct P & C Insurance Co.	5318	5800	4280	5800	4826
Farmers Group Property & Casualty Ins. Co.	6360	7104	6012	7594	7828
Farmers Insurance Exchange	6278	6424	5190	6334	6964
* 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 Casualty Insurance Co.	4646	4948	4024	4696	4858
Horace Mann Insurance Co.	2933	3176	2595	3206	3026

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

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

August 2024

Scenario 2: Young Single Female, Age 19

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Property & Casualty Ins. Co.	2943	3059	2412	3276	2808
* Integon Indemnity	10114	9616	8543	11851	12141
* Integon Preferred Insurance Co	8731	8718	7657	9773	10449
Liberty Mutual Insurance Co.	10847	11454	9877	10930	11585
Liberty Mutual Personal Insurance Co.	9854	10403	8983	9931	10519
Maryland Auto Insurance Fund	5149	5062	4691	5442	5509
* MGA Insurance Company, Inc.	7213	7967	6715	7352	8794
* Mutual Benefit Insurance Co.	7422	7933	6912	7950	8854
* Nationwide Property & Casualty Co.	8887	9624	7965	7934	9948
* NGAC	15456	15804	13318	15878	16343
* NJM Insurance Co.	4893	4785	4547	5234	5782
Noblr Insurance Exchange	3675	3282	3214	4032	3910
Old Dominion Insurance Co.	7724	6696	5780	7840	8046
Penn National Insurance Co.	8887	8513	7516	9372	9997
Privilege Underwriters Reciprocal Exch.	5463	5902	2795	5463	7197
* Progressive Select Insurance Co.	3312	3409	3322	3504	3758
* Progressive Specialty Insurance Co.	4582	4763	4617	4920	5292
Root Insurance Co.	4636	5168	4206	4664	5038
* 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.	6566	6739	5721	6608	7024
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	4007	4416	1973	4007	4120

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

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

August 2024

Scenario 3: Single Male, Age 23

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	2704	2579	3888	4325	3421	3107
* AIG Property Casualty Co.	3085	3085	4263	4263	3590	3590
* Allstate Indemnity Co.	4922	4782	6702	6854	5649	6107
American Family Connect P & C Ins. Co.	2710	2476	4362	4340	3914	3678
American National Property & Casualty Co.	3272	3242	5470	5474	4422	4424
American States Preferred Insurance Co.	3167	3307	4318	5545	4542	3776
* Amica Mutual Insurance Co.	2141	2141	4321	4321	3517	3517
* Amica Property and Casualty Insurance Co.	3329	3329	6725	6725	5512	5512
Berkley Insurance Co.	2642	2632	3587	4169	3348	3329
* Branch Insurance Exchange	2351	2277	3647	3838	3120	2671
* Brethren Mutual	2551	2249	4627	4801	4259	3378
* Chubb National Insurance Co.	4425	3801	6590	6787	5534	5553
Cincinnati Casualty Co.	3074	2756	4137	4339	3877	3998
Cincinnati Insurance Co.	2573	2573	4955	4955	3610	3715
* Clearcover Insurance Co.	5661	5661	11398	13082	8406	7633
* CSAA General Insurance Co.	2777	2373	3831	4678	3308	3653
* Cumberland Insurance Co. Inc.	3359	3359	8143	6779	5107	5395
* Dairyland Insurance Co.	8345	8113	13444	17117	11401	11357
Elephant Insurance Co.	6844	7209	10563	14817	10242	9074
* Encompass Home and Auto Insurance Company	3704	3195	4947	7410	5337	4492
Erie Insurance Exchange	2649	2649	4517	4319	3661	3252
Farmers Casualty Insurance Co.	4480	5505	6860	8754	5642	6631
Farmers Direct P & C Insurance Co.	4090	4090	6608	5838	5148	4676
Farmers Group Property & Casualty Ins. Co.	6238	6238	10476	11084	10054	8450
Farmers Insurance Exchange	4260	4112	7016	7762	5890	5578
* 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 Casualty Insurance Co.	4430	4284	6312	7046	5810	5542
Horace Mann Insurance Co.	2198	2198	3485	3485	3004	2871

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

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

August 2024

Scenario 3: Single Male, Age 23

**Greater Baltimore Suburban area
Rates Effective as of 8/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Property & Casualty Ins. Co.	2047	2047	4053	4053	2854	3106
* Integon Indemnity	4507	4236	7718	7718	5669	5945
* Integon Preferred Insurance Co	5107	4827	7649	7861	6450	6570
Liberty Mutual Insurance Co.	9744	8998	13154	13931	11290	11653
Liberty Mutual Personal Insurance Co.	8863	8191	11935	12631	10254	10581
Maryland Auto Insurance Fund	4848	4848	6893	7164	5922	5826
* MGA Insurance Company, Inc.	5813	5741	8904	10489	8436	7533
* Mutual Benefit Insurance Co.	3811	3811	5177	7042	5177	5177
* Nationwide Property & Casualty Co.	3747	4404	8144	8378	7648	6058
* NGAC	8261	8261	10878	14117	10190	10617
* NJM Insurance Co.	2006	1980	2934	2934	2637	2934
Noblr Insurance Exchange	2223	2178	3405	3613	2954	2536
Old Dominion Insurance Co.	4572	4334	7156	9728	6576	7640
Penn National Insurance Co.	5903	5664	9980	11068	7075	6809
Privilege Underwriters Reciprocal Exch.	3194	3531	4851	4851	4272	3090
* Progressive Select Insurance Co.	2329	2212	3336	3697	2911	2657
* Progressive Specialty Insurance Co.	3406	3246	5006	5616	4320	3961
Root Insurance Co.	3408	3250	5094	5414	4596	4376
* 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.	3674	3639	5521	5883	5335	4683
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	2958	2958	4091	4091	3663	3579

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

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

August 2024

Scenario 3: Single Male, Age 23

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	2460	2518	2482	2594	2709
* AIG Property Casualty Co.	3357	3519	1774	3357	3460
* Allstate Indemnity Co.	4574	4483	4218	4566	4936
American Family Connect P & C Ins. Co.	2516	2966	2306	2738	2626
American National Property & Casualty Co.	3162	3338	2990	3260	3384
American States Preferred Insurance Co.	3016	3193	2899	3088	3505
* Amica Mutual Insurance Co.	2522	2522	2203	2522	2441
* Amica Property and Casualty Insurance Co.	3891	3891	3368	3891	3810
Berkley Insurance Co.	2751	2501	1820	2819	2849
* Branch Insurance Exchange	2319	2060	2045	2494	2441
* Brethren Mutual	2186	2481	1947	2407	2272
* Chubb National Insurance Co.	3621	4898	3303	4793	3937
Cincinnati Casualty Co.	2964	3314	2453	2784	3033
Cincinnati Insurance Co.	2526	2878	2272	2786	2649
* Clearcover Insurance Co.	5944	6101	4558	6101	6384
* CSAA General Insurance Co.	2222	2777	2176	2645	2557
* Cumberland Insurance Co. Inc.	2866	3024	2614	3024	2981
* Dairyland Insurance Co.	7764	7298	6827	7636	9198
Elephant Insurance Co.	5587	5166	5348	6195	7183
* Encompass Home and Auto Insurance Company	3251	3782	3095	3431	3768
Erie Insurance Exchange	2536	2562	2185	2550	2653
Farmers Casualty Insurance Co.	4730	5533	4475	4955	4252
Farmers Direct P & C Insurance Co.	4278	4590	3396	4590	3792
Farmers Group Property & Casualty Ins. Co.	5262	5832	4992	6186	6236
Farmers Insurance Exchange	4150	4210	3518	4192	4594
* 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 Casualty Insurance Co.	4296	4588	3716	4330	4466
Horace Mann Insurance Co.	2190	2368	1957	2368	2229

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

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

August 2024

Scenario 3: Single Male, Age 23

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Property & Casualty Ins. Co.	2135	2270	1798	2401	2047
* Integon Indemnity	4331	4110	3634	5117	5159
* Integon Preferred Insurance Co	4750	4744	4160	5274	5609
Liberty Mutual Insurance Co.	8999	9394	8194	8917	9468
Liberty Mutual Personal Insurance Co.	8194	8548	7467	8116	8614
Maryland Auto Insurance Fund	4558	4471	4112	4828	4897
* MGA Insurance Company, Inc.	5364	5838	5087	5429	6324
* Mutual Benefit Insurance Co.	3469	3718	3219	3686	4087
* Nationwide Property & Casualty Co.	4424	4975	4022	4015	5033
* NGAC	8167	8338	7103	8290	8566
* NJM Insurance Co.	1739	1703	1642	1842	1986
Noblr Insurance Exchange	2199	1994	1920	2390	2286
Old Dominion Insurance Co.	4598	3976	3472	4640	4742
Penn National Insurance Co.	5607	5375	4768	5838	6225
Privilege Underwriters Reciprocal Exch.	3920	4356	1998	3920	5186
* Progressive Select Insurance Co.	2135	2173	2135	2223	2341
* Progressive Specialty Insurance Co.	3024	3128	3045	3224	3419
Root Insurance Co.	3238	3540	2988	3234	3470
* 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.	3711	3810	3243	3713	3931
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	3309	3670	1630	3309	3390

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

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

August 2024

Scenario 4: Single Female, Age 23

Greater Baltimore Suburban area Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	3385	3222	4883	5474	4258	3893
* AIG Property Casualty Co.	3734	3734	5133	5133	4356	4356
* Allstate Indemnity Co.	5363	5209	7163	7318	6088	6540
American Family Connect P & C Ins. Co.	3374	3072	5482	5454	4884	4620
American National Property & Casualty Co.	4944	4890	8414	8420	6650	6692
American States Preferred Insurance Co.	3554	3686	4867	6225	5066	4290
* Amica Mutual Insurance Co.	2724	2724	5438	5438	4473	4473
* Amica Property and Casualty Insurance Co.	3468	3468	6920	6920	5696	5696
Berkley Insurance Co.	4447	4377	6033	7052	5681	5656
* Branch Insurance Exchange	3348	3227	5266	5501	4452	3825
* Brethren Mutual	3653	3154	6569	6774	6016	4800
* Chubb National Insurance Co.	6007	5109	9039	9343	7614	7636
Cincinnati Casualty Co.	4673	4149	6274	6548	5854	6095
Cincinnati Insurance Co.	4952	4952	9377	9377	6793	7033
* Clearcover Insurance Co.	6964	6964	14405	16654	10529	9531
* CSAA General Insurance Co.	5131	4334	7159	8855	6167	6873
* Cumberland Insurance Co. Inc.	3129	3129	7726	6437	4776	5066
* Dairyland Insurance Co.	8580	8324	13836	17617	11706	11703
Elephant Insurance Co.	5617	5895	8825	12241	8508	7634
* Encompass Home and Auto Insurance Company	5058	4355	6738	10137	7298	6157
Erie Insurance Exchange	3635	3635	6219	5916	5065	4493
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	7632	7346	13220	14728	10884	10356
* 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 Casualty Insurance Co.	5134	4964	7326	8166	6748	6430
Horace Mann Insurance Co.	2528	2528	4073	4073	3479	3316

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

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

August 2024

Scenario 4: Single Female, Age 23

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Property & Casualty Ins. Co.	2354	2354	4664	4664	3279	3574
* Integon Indemnity	5590	5206	9385	9385	6994	7328
* Integon Preferred Insurance Co	6645	6210	9890	10128	8391	8599
Liberty Mutual Insurance Co.	10075	9293	13706	14520	11669	12103
Liberty Mutual Personal Insurance Co.	9161	8454	12427	13162	10595	10984
Maryland Auto Insurance Fund	4151	4151	5983	6275	5103	4980
* MGA Insurance Company, Inc.	5201	5103	8383	9970	7690	6951
* Mutual Benefit Insurance Co.	3634	3634	4974	6811	4974	4974
* Nationwide Property & Casualty Co.	5809	6922	12736	13024	12316	9525
* NGAC	9680	9680	12962	17458	12046	12692
* NJM Insurance Co.	3679	3635	5432	5432	4951	5432
Noblr Insurance Exchange	3314	3240	5011	5321	4400	3718
Old Dominion Insurance Co.	7096	6724	11568	15924	10416	12270
Penn National Insurance Co.	7796	7478	13503	14983	9326	8990
Privilege Underwriters Reciprocal Exch.	4107	4479	6208	6208	5512	3902
* Progressive Select Insurance Co.	2990	2839	4334	4847	3738	3433
* Progressive Specialty Insurance Co.	4235	4033	6200	6991	5336	4916
Root Insurance Co.	4194	3958	6444	6876	5772	5524
* 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.	4464	4409	6766	7205	6532	5725
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	3177	3177	4398	4398	3937	3843

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	3009	3071	3033	3188	3378
* AIG Property Casualty Co.	4093	4076	2148	4093	4293
* Allstate Indemnity Co.	5002	4881	4619	4962	5370
American Family Connect P & C Ins. Co.	3094	3678	2860	3384	3258
American National Property & Casualty Co.	4726	4920	4416	4824	5082
American States Preferred Insurance Co.	3328	3532	3164	3434	3934
* Amica Mutual Insurance Co.	2983	2983	2763	2983	3111
* Amica Property and Casualty Insurance Co.	4046	4046	3517	4046	3961
Berkley Insurance Co.	4568	4090	2969	4697	4813
* Branch Insurance Exchange	3289	2873	2903	3552	3490
* Brethren Mutual	3082	3456	2713	3392	3173
* Chubb National Insurance Co.	4914	6666	4414	6560	5349
Cincinnati Casualty Co.	4444	4965	3661	4220	4566
Cincinnati Insurance Co.	4652	5392	4169	5189	4992
* Clearcover Insurance Co.	7302	7569	5550	7569	7863
* CSAA General Insurance Co.	4019	5115	3904	4844	4674
* Cumberland Insurance Co. Inc.	2662	2816	2428	2816	2773
* Dairyland Insurance Co.	7974	7452	6997	7835	9441
Elephant Insurance Co.	4613	4236	4390	5146	5883
* Encompass Home and Auto Insurance Company	4416	5175	4202	4664	5146
Erie Insurance Exchange	3451	3483	2935	3478	3639
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	7632	7778	6316	7492	8236
* 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 Casualty Insurance Co.	4982	5304	4304	5020	5178
Horace Mann Insurance Co.	2525	2741	2258	2732	2567

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

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

August 2024

Scenario 4: Single Female, Age 23

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Property & Casualty Ins. Co.	2438	2599	2063	2755	2354
* Integon Indemnity	5327	5080	4513	6291	6410
* Integon Preferred Insurance Co	6101	6096	5378	6814	7312
Liberty Mutual Insurance Co.	9210	9691	8414	9183	9760
Liberty Mutual Personal Insurance Co.	8381	8818	7667	8358	8879
Maryland Auto Insurance Fund	3899	3823	3512	4175	4234
* MGA Insurance Company, Inc.	4735	5180	4437	4808	5685
* Mutual Benefit Insurance Co.	3315	3563	3075	3524	3903
* Nationwide Property & Casualty Co.	7027	7511	6364	6288	7762
* NGAC	9429	9634	8033	9668	9999
* NJM Insurance Co.	3165	3056	2924	3330	3653
Noblr Insurance Exchange	3301	2972	2899	3553	3417
Old Dominion Insurance Co.	7064	6152	5278	7182	7386
Penn National Insurance Co.	7363	7050	6245	7743	8250
Privilege Underwriters Reciprocal Exch.	5016	5449	2535	5016	6606
* Progressive Select Insurance Co.	2667	2723	2671	2806	2997
* Progressive Specialty Insurance Co.	3714	3812	3736	3959	4240
Root Insurance Co.	3944	4358	3606	3954	4256
* 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.	4496	4621	3919	4510	4791
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	3556	3938	1751	3556	3648

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

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

August 2024

Scenario 5: Single Male, Age 30

**Greater Baltimore Suburban area
Rates Effective as of 8/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	2294	2155	3361	3720	2924	2626
* AIG Property Casualty Co.	2718	2718	3796	3796	3155	3155
* Allstate Indemnity Co.	2969	2891	4571	4649	3550	4205
American Family Connect P & C Ins. Co.	1834	1658	2972	2952	2670	2530
American National Property & Casualty Co.	2988	2960	5078	5080	4082	4096
American States Preferred Insurance Co.	2825	2974	4069	5288	4179	3463
* Amica Mutual Insurance Co.	1605	1605	3163	3163	2556	2556
* Amica Property and Casualty Insurance Co.	2120	2120	4165	4165	3373	3373
Berkley Insurance Co.	2199	2181	2991	3470	2782	2776
* Branch Insurance Exchange	1485	1432	2359	2515	2004	1700
* Brethren Mutual	2610	2225	4780	4955	4386	3444
* Chubb National Insurance Co.	3806	3285	5616	5743	4690	4702
Cincinnati Casualty Co.	3090	2836	4158	4405	3943	3982
Cincinnati Insurance Co.	2836	2836	5469	5469	4002	4097
* Clearcover Insurance Co.	8041	8041	17017	19679	12337	11044
* CSAA General Insurance Co.	1727	1478	2395	2916	2067	2276
* Cumberland Insurance Co. Inc.	1931	1931	4821	4008	2952	3083
* Dairyland Insurance Co.	10124	9815	17311	22560	14309	14381
Elephant Insurance Co.	7792	8196	11837	16593	11560	10312
* Encompass Home and Auto Insurance Company	2092	1835	2812	4069	2920	2472
Erie Insurance Exchange	2472	2472	4285	4127	3436	3067
Farmers Casualty Insurance Co.	3121	3816	4682	6020	3878	4598
Farmers Direct P & C Insurance Co.	3360	3360	5522	4892	4276	3866
Farmers Group Property & Casualty Ins. Co.	4314	4314	7412	7884	6976	5898
Farmers Insurance Exchange	2164	2092	3566	3950	3000	2826
* 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 Casualty Insurance Co.	4424	4276	6332	7108	5848	5570
Horace Mann Insurance Co.	1665	1665	2615	2615	2234	2138

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

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

August 2024

Scenario 5: Single Male, Age 30

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Property & Casualty Ins. Co.	2024	2024	3995	3995	2759	3086
* Integon Indemnity	4977	4691	9126	9126	6552	6923
* Integon Preferred Insurance Co	3736	3565	5745	5922	4766	4861
Liberty Mutual Insurance Co.	6422	5926	8678	9198	7435	7672
Liberty Mutual Personal Insurance Co.	5872	5426	7902	8370	6785	6998
Maryland Auto Insurance Fund	5197	5197	7343	7738	6227	6146
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
* Nationwide Property & Casualty Co.	2318	2706	5077	5289	4692	3739
* NGAC	10691	10691	14177	18532	13348	13925
* NJM Insurance Co.	1523	1502	2264	2264	2001	2264
Noblr Insurance Exchange	2139	2110	3313	3502	2868	2426
Old Dominion Insurance Co.	3008	2846	4732	6360	4364	4972
Penn National Insurance Co.	3265	3080	5555	6140	3926	3740
Privilege Underwriters Reciprocal Exch.	3656	4069	5552	5552	4880	3567
* Progressive Select Insurance Co.	1612	1518	2303	2535	2023	1820
* Progressive Specialty Insurance Co.	2426	2294	3544	3950	3082	2789
Root Insurance Co.	3750	3566	5956	6364	5222	4928
* 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.	3596	3558	5503	5862	5291	4690
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	2586	2586	3531	3531	3182	3095

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

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

August 2024

Scenario 5: Single Male, Age 30

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	2103	2147	2109	2194	2288
* AIG Property Casualty Co.	2956	3084	1608	2956	3044
* Allstate Indemnity Co.	2717	2737	2561	2782	2976
American Family Connect P & C Ins. Co.	1722	2076	1548	1846	1762
American National Property & Casualty Co.	2880	3074	2732	2998	3098
American States Preferred Insurance Co.	2711	2901	2607	2804	3141
* Amica Mutual Insurance Co.	1896	1896	1672	1896	1825
* Amica Property and Casualty Insurance Co.	2502	2502	2208	2502	2413
Berkley Insurance Co.	2284	2088	1533	2348	2374
* Branch Insurance Exchange	1467	1319	1286	1571	1537
* Brethren Mutual	2206	2482	1955	2401	2264
* Chubb National Insurance Co.	3103	4196	2863	4088	3366
Cincinnati Casualty Co.	3061	3393	2566	2807	3106
Cincinnati Insurance Co.	2843	3215	2569	3106	2956
* Clearcover Insurance Co.	8493	8840	6435	8840	9108
* CSAA General Insurance Co.	1377	1721	1352	1645	1589
* Cumberland Insurance Co. Inc.	1654	1739	1526	1739	1714
* Dairyland Insurance Co.	9384	8804	8104	9178	11270
Elephant Insurance Co.	6334	5803	6020	7039	8161
* Encompass Home and Auto Insurance Company	1883	2125	1783	1962	2133
Erie Insurance Exchange	2364	2409	2030	2391	2477
Farmers Casualty Insurance Co.	3283	3828	3134	3426	2968
Farmers Direct P & C Insurance Co.	3538	3790	2800	3790	3130
Farmers Group Property & Casualty Ins. Co.	3664	4084	3470	4278	4282
Farmers Insurance Exchange	2126	2180	1810	2148	2338
* 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 Casualty Insurance Co.	4292	4604	3682	4318	4446
Horace Mann Insurance Co.	1672	1809	1511	1791	1683

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

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

August 2024

Scenario 5: Single Male, Age 30

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Property & Casualty Ins. Co.	2066	2218	1779	2337	2024
* Integon Indemnity	4825	4560	3960	5848	5710
* Integon Preferred Insurance Co	3516	3530	3030	3912	4085
Liberty Mutual Insurance Co.	5927	6247	5405	5897	6221
Liberty Mutual Personal Insurance Co.	5429	5716	4958	5400	5692
Maryland Auto Insurance Fund	4853	4758	4350	5155	5327
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2044	2207	1892	2173	2399
* Nationwide Property & Casualty Co.	2704	3094	2480	2487	3127
* NGAC	10493	10753	9073	10742	11058
* NJM Insurance Co.	1330	1308	1255	1409	1515
Noblr Insurance Exchange	2111	1922	1840	2288	2243
Old Dominion Insurance Co.	3018	2648	2296	3070	3120
Penn National Insurance Co.	3053	2938	2604	3177	3378
Privilege Underwriters Reciprocal Exch.	4495	5051	2311	4495	5928
* Progressive Select Insurance Co.	1514	1518	1504	1549	1614
* Progressive Specialty Insurance Co.	2201	2238	2207	2305	2427
Root Insurance Co.	3580	3934	3272	3564	3860
* 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.	3702	3816	3153	3649	3873
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	2866	3251	1435	2866	2898

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

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

August 2024

Scenario 6: Single Female, Age 30

Greater Baltimore Suburban area Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	1916	1774	2917	3216	2474	2208
* AIG Property Casualty Co.	2437	2437	3449	3449	2856	2856
* Allstate Indemnity Co.	2374	2317	3505	3569	2792	3231
American Family Connect P & C Ins. Co.	1758	1628	2902	2884	2570	2456
American National Property & Casualty Co.	2078	2056	3688	3688	2858	2898
American States Preferred Insurance Co.	1886	1984	2722	3525	2787	2303
* Amica Mutual Insurance Co.	1781	1781	3490	3490	2822	2822
* Amica Property and Casualty Insurance Co.	2306	2306	4524	4524	3659	3659
Berkley Insurance Co.	1270	1254	1724	1996	1598	1599
* Branch Insurance Exchange	1389	1342	2216	2389	1891	1592
* Brethren Mutual	1901	1622	3553	3680	3254	2546
* Chubb National Insurance Co.	2554	2215	3754	3814	3126	3127
Cincinnati Casualty Co.	1895	1747	2542	2699	2423	2424
Cincinnati Insurance Co.	1626	1626	3147	3147	2303	2349
* Clearcover Insurance Co.	1702	1702	3376	3923	2562	2283
* CSAA General Insurance Co.	1393	1202	1896	2300	1653	1804
* Cumberland Insurance Co. Inc.	1556	1556	3862	3211	2367	2453
* Dairyland Insurance Co.	10608	10287	18083	23539	14971	15037
Elephant Insurance Co.	5204	5457	8309	11472	7957	7110
* Encompass Home and Auto Insurance Company	1776	1570	2369	3377	2446	2059
Erie Insurance Exchange	1446	1446	2499	2423	1994	1786
* Farmers Casualty Insurance Co.	2033	2491	3018	3883	2518	2998
* Farmers Direct P & C Insurance Co.	2202	2202	3648	3212	2806	2522
* Farmers Group Property & Casualty Ins. Co.	2986	2986	5158	5478	4816	4028
* Farmers Insurance Exchange	2160	2080	3966	4404	3200	2964
* 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 Casualty Insurance Co.	4252	4118	6084	6818	5640	5336
* Horace Mann Insurance Co.	1299	1299	2035	2035	1735	1659

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

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

August 2024

Scenario 6: Single Female, Age 30

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	1547	1547	2943	2943	2073	2316
* Integon Indemnity	3302	3120	5945	5945	4323	4540
* Integon Preferred Insurance Co	2866	2765	4408	4554	3653	3705
Liberty Mutual Insurance Co.	3982	3737	5233	5526	4539	4665
Liberty Mutual Personal Insurance Co.	3676	3458	4802	5067	4176	4291
Maryland Auto Insurance Fund	5788	5788	8271	8703	7024	6954
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
* Nationwide Property & Casualty Co.	2328	2729	5175	5351	4726	3790
* NGAC	2814	2814	3773	5018	3593	3708
* NJM Insurance Co.	1190	1176	1745	1745	1545	1745
Noblr Insurance Exchange	1338	1304	2070	2226	1813	1510
Old Dominion Insurance Co.	1986	1880	3180	4210	2920	3248
* Penn National Insurance Co.	2311	2157	3878	4279	2793	2645
Privilege Underwriters Reciprocal Exch.	1990	2254	3044	3044	2669	1978
* Progressive Select Insurance Co.	1293	1203	1910	2095	1639	1467
* Progressive Specialty Insurance Co.	1968	1840	2979	3309	2537	2279
* Root Insurance Co.	2860	2722	4728	5062	4054	3786
* 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.	2409	2394	3649	3894	3512	3114
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	2006	2006	2704	2704	2463	2394

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

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

August 2024

Scenario 6: Single Female, Age 30

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	1727	1791	1732	1816	1900
* AIG Property Casualty Co.	2667	2778	1441	2667	2744
* Allstate Indemnity Co.	2199	2201	2081	2235	2375
American Family Connect P & C Ins. Co.	1664	1988	1522	1780	1722
American National Property & Casualty Co.	1982	2122	1872	2072	2142
American States Preferred Insurance Co.	1813	1953	1752	1885	2092
* Amica Mutual Insurance Co.	2113	2113	1878	2113	2026
* Amica Property and Casualty Insurance Co.	2735	2735	2430	2735	2626
Berkley Insurance Co.	1316	1214	905	1356	1372
* Branch Insurance Exchange	1378	1255	1197	1471	1431
* Brethren Mutual	1580	1818	1402	1737	1641
* Chubb National Insurance Co.	2082	2803	1933	2732	2258
Cincinnati Casualty Co.	1876	2067	1580	1713	1908
Cincinnati Insurance Co.	1654	1850	1494	1794	1709
* Clearcover Insurance Co.	1789	1835	1353	1835	1860
* CSAA General Insurance Co.	1112	1381	1108	1325	1284
* Cumberland Insurance Co. Inc.	1343	1402	1247	1402	1384
* Dairyland Insurance Co.	9852	9246	8509	9621	11804
Elephant Insurance Co.	4227	3938	4055	4777	5482
* Encompass Home and Auto Insurance Company	1632	1798	1535	1680	1817
Erie Insurance Exchange	1398	1438	1216	1410	1449
* Farmers Casualty Insurance Co.	2141	2490	2038	2235	1931
* Farmers Direct P & C Insurance Co.	2314	2476	1832	2476	2060
* Farmers Group Property & Casualty Ins. Co.	2552	2850	2422	2966	2934
* Farmers Insurance Exchange	2100	2170	1766	2128	2344
* 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 Casualty Insurance Co.	4138	4442	3568	4162	4284
* Horace Mann Insurance Co.	1309	1423	1194	1403	1309

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

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

August 2024

Scenario 6: Single Female, Age 30

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	1558	1701	1377	1789	1547
* Integon Indemnity	3203	3025	2644	3855	3766
* Integon Preferred Insurance Co	2731	2736	2342	3018	3125
Liberty Mutual Insurance Co.	3738	3908	3453	3685	3878
Liberty Mutual Personal Insurance Co.	3458	3610	3200	3413	3582
Maryland Auto Insurance Fund	5448	5354	4949	5780	5945
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1321	1430	1227	1400	1550
* Nationwide Property & Casualty Co.	2705	3153	2468	2485	3187
* NGAC	2758	2827	2363	2825	2905
* NJM Insurance Co.	1044	1035	996	1108	1184
Noblr Insurance Exchange	1335	1224	1151	1426	1380
Old Dominion Insurance Co.	1994	1768	1528	2044	2064
* Penn National Insurance Co.	2151	2076	1838	2225	2362
Privilege Underwriters Reciprocal Exch.	2476	2860	1245	2476	3318
* Progressive Select Insurance Co.	1194	1213	1187	1229	1292
* Progressive Specialty Insurance Co.	1765	1824	1770	1861	1966
* Root Insurance Co.	2744	3022	2508	2728	2980
* 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.	2487	2559	2138	2453	2596
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	2209	2575	1090	2209	2205

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

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

August 2024

Scenario 7: Single Male, Age 40

Greater Baltimore Suburban area Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	2225	2046	3428	3797	2864	2571
* AIG Property Casualty Co.	2898	2898	4125	4125	3411	3411
* Allstate Indemnity Co.	3354	3268	5260	5348	4044	4831
American Family Connect P & C Ins. Co.	1822	1654	2994	2976	2656	2536
American National Property & Casualty Co.	3080	3042	5438	5440	4218	4280
American States Preferred Insurance Co.	2995	3140	4431	5759	4502	3744
* Amica Mutual Insurance Co.	1978	1978	3871	3871	3126	3126
* Amica Property and Casualty Insurance Co.	2562	2562	5014	5014	4052	4052
Berkley Insurance Co.	2235	2203	3108	3625	2851	2849
* Branch Insurance Exchange	1599	1541	2644	2850	2207	1862
* Brethren Mutual	2768	2256	5124	5308	4696	3701
* Chubb National Insurance Co.	4083	3521	6036	6188	5035	5056
Cincinnati Casualty Co.	2816	2563	3806	4014	3597	3650
Cincinnati Insurance Co.	1913	1913	3683	3683	2704	2754
* Clearcover Insurance Co.	8354	8354	17790	20521	12893	11505
* CSAA General Insurance Co.	1969	1681	2776	3354	2368	2624
* Cumberland Insurance Co. Inc.	1677	1677	4193	3484	2570	2672
* Dairyland Insurance Co.	8757	8473	15255	20016	12502	12622
Elephant Insurance Co.	6530	6869	10216	14294	9863	8798
* Encompass Home and Auto Insurance Company	2505	2188	3337	4868	3517	2957
Erie Insurance Exchange	2531	2531	4505	4330	3563	3189
Farmers Casualty Insurance Co.	3189	3908	4809	6184	3971	4713
Farmers Direct P & C Insurance Co.	3444	3444	5684	5028	4386	3972
Farmers Group Property & Casualty Ins. Co.	4234	4234	7328	7774	6852	5850
Farmers Insurance Exchange	2824	2718	5262	5844	4232	3902
* 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 Casualty Insurance Co.	4034	3900	5764	6462	5352	5074
Horace Mann Insurance Co.	1825	1825	2919	2919	2460	2353

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

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

August 2024

Scenario 7: Single Male, Age 40

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	2211	2211	4429	4429	3003	3419
* Integon Indemnity	4378	3981	8790	8790	5904	6427
* Integon Preferred Insurance Co	4157	3949	6506	6705	5334	5459
Liberty Mutual Insurance Co.	4095	3799	5443	5755	4713	4834
Liberty Mutual Personal Insurance Co.	3781	3511	4992	5273	4333	4443
Maryland Auto Insurance Fund	5295	5295	7530	7909	6386	6348
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
* Nationwide Property & Casualty Co.	2468	2881	5505	5707	5084	4024
* NGAC	6532	6532	8865	12102	8330	8746
* NJM Insurance Co.	1556	1541	2412	2412	2080	2412
Noblr Insurance Exchange	2324	2254	3626	3921	3118	2644
Old Dominion Insurance Co.	2812	2662	4420	5908	4078	4614
* Penn National Insurance Co.	3070	2875	5336	5898	3707	3532
Privilege Underwriters Reciprocal Exch.	3527	3958	5385	5385	4722	3475
* Progressive Select Insurance Co.	1600	1484	2387	2631	2028	1824
* Progressive Specialty Insurance Co.	2300	2140	3512	3914	2954	2670
* Root Insurance Co.	4234	3972	7072	7584	6070	5724
* 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	3966	6270	6690	6016	5318
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	2526	2526	3431	3431	3106	3025

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

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

August 2024

Scenario 7: Single Male, Age 40

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	1972	2050	1970	2077	2201
* AIG Property Casualty Co.	3186	3239	1724	3186	3306
* Allstate Indemnity Co.	3050	3078	2874	3133	3363
American Family Connect P & C Ins. Co.	1690	2048	1540	1822	1754
American National Property & Casualty Co.	2934	3132	2762	3056	3164
American States Preferred Insurance Co.	2830	3085	2708	2982	3344
* Amica Mutual Insurance Co.	2335	2335	2072	2335	2246
* Amica Property and Casualty Insurance Co.	3023	3023	2679	3023	2910
Berkley Insurance Co.	2310	2118	1545	2390	2426
* Branch Insurance Exchange	1573	1425	1365	1696	1657
* Brethren Mutual	2195	2521	1941	2417	2276
* Chubb National Insurance Co.	3318	4497	3074	4379	3608
Cincinnati Casualty Co.	2755	3048	2300	2538	2813
Cincinnati Insurance Co.	1945	2180	1762	2111	2010
* Clearcover Insurance Co.	8826	9194	6711	9194	9482
* CSAA General Insurance Co.	1552	1947	1531	1855	1813
* Cumberland Insurance Co. Inc.	1441	1508	1329	1508	1489
* Dairyland Insurance Co.	8118	7587	6956	7906	9771
Elephant Insurance Co.	5308	4835	5004	5918	6783
* Encompass Home and Auto Insurance Company	2253	2542	2127	2349	2555
Erie Insurance Exchange	2400	2455	2039	2441	2536
Farmers Casualty Insurance Co.	3354	3914	3194	3510	3018
Farmers Direct P & C Insurance Co.	3632	3904	2874	3904	3208
Farmers Group Property & Casualty Ins. Co.	3560	3994	3400	4178	4208
Farmers Insurance Exchange	2724	2820	2286	2782	3070
* 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 Casualty Insurance Co.	3918	4194	3354	3934	4046
Horace Mann Insurance Co.	1845	2012	1671	1976	1847

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

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

August 2024

Scenario 7: Single Male, Age 40

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	2224	2417	1942	2547	2211
* Integon Indemnity	4108	3855	3387	5145	5090
* Integon Preferred Insurance Co	3883	3898	3339	4348	4548
Liberty Mutual Insurance Co.	3825	4018	3504	3800	3976
Liberty Mutual Personal Insurance Co.	3536	3709	3249	3513	3673
Maryland Auto Insurance Fund	4968	4877	4489	5250	5424
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2004	2163	1856	2129	2358
* Nationwide Property & Casualty Co.	2874	3252	2588	2623	3313
* NGAC	6316	6485	5321	6532	6728
* NJM Insurance Co.	1355	1338	1280	1439	1568
Noblr Insurance Exchange	2254	2063	1975	2475	2393
Old Dominion Insurance Co.	2832	2482	2156	2876	2918
* Penn National Insurance Co.	2851	2747	2417	2984	3169
Privilege Underwriters Reciprocal Exch.	4367	4969	2212	4367	5835
* Progressive Select Insurance Co.	1456	1487	1447	1507	1595
* Progressive Specialty Insurance Co.	2031	2101	2032	2147	2290
* Root Insurance Co.	3996	4458	3616	4002	4368
* 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.	4128	4274	3461	4063	4335
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	2793	3213	1388	2793	2806

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

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

August 2024

Scenario 8: Single Female, Age 40

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	1540	1422	2333	2572	1982	1769
* AIG Property Casualty Co.	2538	2538	3587	3587	2979	2979
* Allstate Indemnity Co.	2082	2035	3180	3226	2475	2940
American Family Connect P & C Ins. Co.	1520	1390	2518	2502	2224	2128
American National Property & Casualty Co.	1438	1422	2528	2528	1972	1996
American States Preferred Insurance Co.	1651	1747	2481	3240	2480	2058
* Amica Mutual Insurance Co.	1684	1684	3310	3310	2675	2675
* Amica Property and Casualty Insurance Co.	2183	2183	4296	4296	3472	3472
Berkley Insurance Co.	1156	1145	1547	1784	1445	1443
* Branch Insurance Exchange	1300	1257	2076	2235	1768	1492
* Brethren Mutual	1692	1377	3138	3250	2879	2244
* Chubb National Insurance Co.	2112	1832	3105	3154	2582	2584
Cincinnati Casualty Co.	1505	1377	2038	2153	1933	1946
Cincinnati Insurance Co.	1255	1255	2430	2430	1788	1827
* Clearcover Insurance Co.	1508	1508	3049	3567	2303	2042
* CSAA General Insurance Co.	1198	1035	1651	1986	1430	1572
* Cumberland Insurance Co. Inc.	1277	1277	3262	2708	1965	2034
* Dairyland Insurance Co.	6049	5848	10610	13954	8664	8760
Elephant Insurance Co.	3601	3768	5654	7754	5428	4876
* Encompass Home and Auto Insurance Company	1570	1388	2122	3006	2157	1835
Erie Insurance Exchange	1495	1495	2504	2420	2042	1824
* Farmers Casualty Insurance Co.	2118	2578	3127	4014	2610	3118
* Farmers Direct P & C Insurance Co.	2298	2298	3812	3354	2930	2622
* Farmers Group Property & Casualty Ins. Co.	2872	2872	4980	5254	4590	3914
* Farmers Insurance Exchange	1948	1878	3444	3810	2826	2602
* 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 Casualty Insurance Co.	3288	3192	4664	5208	4336	4104
* Horace Mann Insurance Co.	1167	1167	1849	1849	1568	1498

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

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

August 2024

Scenario 8: Single Female, Age 40

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	1402	1402	2730	2730	1892	2109
* Integon Indemnity	2995	2798	5455	5455	3942	4157
* Integon Preferred Insurance Co	1917	1838	2909	3001	2435	2477
Liberty Mutual Insurance Co.	3196	2998	4168	4395	3631	3721
Liberty Mutual Personal Insurance Co.	2967	2789	3843	4049	3361	3442
Maryland Auto Insurance Fund	5259	5259	7502	7906	6355	6289
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
* Nationwide Property & Casualty Co.	1651	1929	3609	3754	3319	2656
* NGAC	2825	2825	3805	5104	3609	3745
* NJM Insurance Co.	1012	999	1424	1424	1282	1424
Noblr Insurance Exchange	1244	1201	1881	2041	1646	1399
Old Dominion Insurance Co.	1664	1572	2650	3510	2438	2712
* Penn National Insurance Co.	1997	1856	3379	3723	2418	2279
Privilege Underwriters Reciprocal Exch.	1739	1986	2653	2653	2330	1738
* Progressive Select Insurance Co.	1088	1014	1587	1736	1369	1229
* Progressive Specialty Insurance Co.	1577	1473	2376	2636	2026	1820
* Root Insurance Co.	2644	2496	4412	4716	3752	3524
* 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.	1885	1862	2884	3075	2772	2456
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	1719	1719	2299	2299	2094	2021

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	1394	1438	1395	1457	1527
* AIG Property Casualty Co.	2784	2848	1502	2784	2883
* Allstate Indemnity Co.	1914	1929	1816	1960	2097
American Family Connect P & C Ins. Co.	1422	1716	1298	1528	1472
American National Property & Casualty Co.	1370	1464	1294	1430	1482
American States Preferred Insurance Co.	1589	1722	1532	1668	1832
* Amica Mutual Insurance Co.	1981	1981	1753	1981	1918
* Amica Property and Casualty Insurance Co.	2568	2568	2271	2568	2489
Berkley Insurance Co.	1196	1102	829	1230	1244
* Branch Insurance Exchange	1288	1171	1123	1376	1343
* Brethren Mutual	1357	1538	1200	1481	1395
* Chubb National Insurance Co.	1721	2311	1599	2254	1869
Cincinnati Casualty Co.	1478	1628	1238	1352	1510
Cincinnati Insurance Co.	1281	1422	1160	1385	1324
* Clearcover Insurance Co.	1572	1633	1190	1633	1647
* CSAA General Insurance Co.	958	1185	947	1134	1110
* Cumberland Insurance Co. Inc.	1096	1148	1015	1148	1132
* Dairyland Insurance Co.	5589	5218	4784	5454	6755
Elephant Insurance Co.	2962	2760	2843	3320	3784
* Encompass Home and Auto Insurance Company	1433	1592	1357	1484	1605
Erie Insurance Exchange	1439	1472	1251	1451	1494
* Farmers Casualty Insurance Co.	2228	2582	2123	2326	2015
* Farmers Direct P & C Insurance Co.	2426	2590	1910	2590	2160
* Farmers Group Property & Casualty Ins. Co.	2412	2730	2330	2828	2816
* Farmers Insurance Exchange	1908	1964	1628	1922	2108
* 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 Casualty Insurance Co.	3212	3432	2770	3220	3310
* Horace Mann Insurance Co.	1172	1269	1064	1256	1177

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	1413	1516	1232	1603	1402
* Integon Indemnity	2879	2717	2385	3487	3430
* Integon Preferred Insurance Co	1816	1822	1567	2011	2092
Liberty Mutual Insurance Co.	2998	3147	2780	2978	3110
Liberty Mutual Personal Insurance Co.	2792	2926	2593	2773	2890
Maryland Auto Insurance Fund	4934	4843	4458	5238	5407
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1217	1312	1131	1301	1438
* Nationwide Property & Casualty Co.	1918	2195	1762	1771	2232
* NGAC	2756	2826	2349	2835	2911
* NJM Insurance Co.	900	887	858	946	1009
Noblr Insurance Exchange	1241	1121	1074	1307	1274
Old Dominion Insurance Co.	1670	1474	1278	1710	1728
* Penn National Insurance Co.	1845	1782	1579	1916	2032
Privilege Underwriters Reciprocal Exch.	2165	2537	1096	2165	2864
* Progressive Select Insurance Co.	1011	1026	1006	1037	1086
* Progressive Specialty Insurance Co.	1421	1462	1423	1491	1573
* Root Insurance Co.	2522	2784	2294	2514	2746
* 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.	1935	2002	1642	1903	2031
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	1875	2205	945	1875	1867

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

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

August 2024

Scenario 9: Single Male, Age 50

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	1983	1840	2915	3225	2524	2257
* AIG Property Casualty Co.	2937	2937	4060	4060	3388	3388
* Allstate Indemnity Co.	3325	3224	4813	4917	3884	4425
American Family Connect P & C Ins. Co.	2198	2014	3606	3580	3230	3054
American National Property & Casualty Co.	1838	1816	3142	3142	2472	2502
American States Preferred Insurance Co.	3009	3198	4394	5760	4479	3702
* Amica Mutual Insurance Co.	2197	2197	4321	4321	3465	3465
* Amica Property and Casualty Insurance Co.	2829	2829	5569	5569	4473	4473
Berkley Insurance Co.	1563	1558	2018	2298	1910	1906
* Branch Insurance Exchange	1914	1855	3084	3325	2605	2209
* Brethren Mutual	2095	1709	3832	3977	3545	2734
* Chubb National Insurance Co.	3011	2614	4419	4461	3667	3666
Cincinnati Casualty Co.	2368	2181	3224	3421	3047	3086
Cincinnati Insurance Co.	1766	1766	3342	3342	2449	2494
* Clearcover Insurance Co.	2798	2798	5739	6745	4329	3803
* CSAA General Insurance Co.	1771	1508	2512	3050	2188	2402
* Cumberland Insurance Co. Inc.	1446	1446	3831	3176	2262	2320
* Dairyland Insurance Co.	7895	7662	13352	17334	11100	11133
Elephant Insurance Co.	5396	5670	8284	11527	8051	7219
* Encompass Home and Auto Insurance Company	2859	2545	4045	5457	3778	3258
Erie Insurance Exchange	1733	1733	2924	2818	2378	2120
* Farmers Casualty Insurance Co.	3217	3955	4742	6227	3936	4679
* Farmers Direct P & C Insurance Co.	3586	3586	5968	5234	4564	4158
* Farmers Group Property & Casualty Ins. Co.	4066	4066	6894	7362	6576	5438
* Farmers Insurance Exchange	3134	3024	4988	5544	4230	4010
* 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 Casualty Insurance Co.	5082	4946	7178	8030	6676	6344
* Horace Mann Insurance Co.	1914	1914	2924	2924	2515	2403

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

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

August 2024

Scenario 9: Single Male, Age 50

**Greater Baltimore Suburban area
Rates Effective as of 8/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	2276	2276	4222	4222	3002	3352
* Integon Indemnity	3341	3138	6133	6133	4406	4653
* Integon Preferred Insurance Co	2451	2335	3709	3818	3117	3176
Liberty Mutual Insurance Co.	4674	4446	5806	6073	5186	5290
Liberty Mutual Personal Insurance Co.	4392	4186	5409	5654	4848	4946
Maryland Auto Insurance Fund	9253	9253	13051	13830	11011	10816
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
* Nationwide Property & Casualty Co.	2221	2615	4763	5028	4431	3557
* NGAC	3991	3991	5417	7345	5136	5334
* NJM Insurance Co.	1638	1623	2262	2262	2083	2262
Noblr Insurance Exchange	1291	1284	1955	2156	1698	1466
Old Dominion Insurance Co.	1892	1790	3156	4230	2826	3194
* Penn National Insurance Co.	2560	2368	4326	4759	3106	2896
Privilege Underwriters Reciprocal Exch.	1846	2055	2815	2815	2472	1810
* Progressive Select Insurance Co.	1449	1357	2066	2272	1818	1629
* Progressive Specialty Insurance Co.	2042	1921	2976	3315	2591	2336
* Root Insurance Co.	3608	3474	5926	6396	5212	4842
* 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.	3998	3880	6248	6341	5309	5079
* State Farm Mutual Ins. Co.	2409	2325	3880	3944	3268	3127
* Teachers Insurance Co.	2458	2458	4370	4370	3177	4419
* Travelers Property Casualty Insurance Co.	2726	2715	4113	4379	3971	3544
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	1567	1567	2163	2163	1915	1872

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

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

August 2024

Scenario 9: Single Male, Age 50

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	1840	1853	1829	1889	1971
* AIG Property Casualty Co.	3183	3306	1747	3183	3287
* Allstate Indemnity Co.	3094	3090	2914	3129	3294
American Family Connect P & C Ins. Co.	2116	2552	1880	2240	2140
American National Property & Casualty Co.	1780	1876	1674	1846	1884
American States Preferred Insurance Co.	2929	3103	2822	3006	3345
* Amica Mutual Insurance Co.	2616	2616	2330	2616	2488
* Amica Property and Casualty Insurance Co.	3364	3364	2991	3364	3206
Berkley Insurance Co.	1622	1501	1163	1652	1667
* Branch Insurance Exchange	1900	1715	1657	2039	1981
* Brethren Mutual	1693	1897	1509	1838	1736
* Chubb National Insurance Co.	2471	3280	2272	3222	2680
Cincinnati Casualty Co.	2372	2645	1984	2157	2398
Cincinnati Insurance Co.	1767	1966	1599	1904	1842
* Clearcover Insurance Co.	2921	3051	2209	3051	3060
* CSAA General Insurance Co.	1382	1754	1348	1670	1642
* Cumberland Insurance Co. Inc.	1242	1309	1163	1309	1288
* Dairyland Insurance Co.	7367	6920	6367	7168	8777
Elephant Insurance Co.	4486	4123	4291	4940	5667
* Encompass Home and Auto Insurance Company	2686	2913	2532	2692	2916
Erie Insurance Exchange	1665	1689	1435	1676	1731
* Farmers Casualty Insurance Co.	3397	3926	3235	3492	3024
* Farmers Direct P & C Insurance Co.	3838	4062	3014	4062	3304
* Farmers Group Property & Casualty Ins. Co.	3506	3880	3304	4052	4036
* Farmers Insurance Exchange	3006	3096	2568	3148	3378
* 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 Casualty Insurance Co.	5044	5372	4294	4996	5116
* Horace Mann Insurance Co.	1935	2077	1765	2049	1930

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

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

August 2024

Scenario 9: Single Male, Age 50

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	2292	2471	2021	2589	2276
* Integon Indemnity	3225	3061	2669	3916	3841
* Integon Preferred Insurance Co	2314	2327	2000	2562	2688
Liberty Mutual Insurance Co.	4437	4616	4171	4412	4572
Liberty Mutual Personal Insurance Co.	4177	4344	3942	4156	4304
Maryland Auto Insurance Fund	8589	8406	7618	9171	9519
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1422	1526	1319	1528	1689
* Nationwide Property & Casualty Co.	2648	2994	2440	2448	2962
* NGAC	3891	3991	3292	4000	4119
* NJM Insurance Co.	1439	1416	1358	1515	1609
Noblr Insurance Exchange	1308	1196	1171	1388	1338
Old Dominion Insurance Co.	1896	1684	1442	1942	1984
* Penn National Insurance Co.	2350	2270	2022	2435	2578
Privilege Underwriters Reciprocal Exch.	2283	2554	1161	2283	3066
* Progressive Select Insurance Co.	1385	1372	1371	1396	1452
* Progressive Specialty Insurance Co.	1883	1890	1876	1942	2043
* Root Insurance Co.	3494	3870	3164	3440	3766
* 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.	3431	3745	3158	3449	3852
* State Farm Mutual Ins. Co.	2114	2316	1930	2131	2393
* Teachers Insurance Co.	2356	2609	2125	2683	2458
* Travelers Property Casualty Insurance Co.	2850	2931	2454	2794	2949
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	1736	1946	900	1736	1760

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

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

August 2024

Scenario 10: Single Male, Age 50

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	1450	1356	2117	2343	1846	1653
* AIG Property Casualty Co.	2279	2279	3142	3142	2630	2630
* Allstate Indemnity Co.	2310	2247	3093	3161	2616	2857
American Family Connect P & C Ins. Co.	1624	1498	2648	2628	2368	2246
American National Property & Casualty Co.	1444	1428	2418	2418	1944	1946
American States Preferred Insurance Co.	1639	1729	2321	2996	2376	1986
* Amica Mutual Insurance Co.	1774	1774	3446	3446	2811	2811
* Amica Property and Casualty Insurance Co.	2295	2295	4461	4461	3641	3641
Berkley Insurance Co.	1108	1100	1452	1671	1374	1372
* Branch Insurance Exchange	1384	1340	2171	2320	1850	1578
* Brethren Mutual	1675	1367	3049	3163	2804	2191
* Chubb National Insurance Co.	2510	2174	3684	3740	3075	3075
Cincinnati Casualty Co.	1746	1614	2374	2525	2249	2265
Cincinnati Insurance Co.	1565	1565	2962	2962	2180	2219
* Clearcover Insurance Co.	1783	1783	3561	4174	2688	2399
* CSAA General Insurance Co.	1218	1056	1675	1999	1457	1588
* Cumberland Insurance Co. Inc.	1521	1521	3791	3150	2305	2391
* Dairyland Insurance Co.	5146	4994	8579	11074	7169	7181
Elephant Insurance Co.	5310	5578	8152	11338	7918	7086
* Encompass Home and Auto Insurance Company	1680	1477	2300	3227	2291	1965
Erie Insurance Exchange	1096	1096	1876	1800	1514	1346
* Farmers Casualty Insurance Co.	2838	3427	4104	5287	3459	4098
* Farmers Direct P & C Insurance Co.	2794	2794	4594	4012	3540	3170
* Farmers Group Property & Casualty Ins. Co.	4240	4240	6968	7368	6682	5496
* Farmers Insurance Exchange	3222	3102	5438	6056	4516	4276
* 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 Casualty Insurance Co.	4128	4008	5842	6518	5412	5156
* Horace Mann Insurance Co.	1249	1249	1900	1900	1642	1570

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

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

August 2024

Scenario 10: Single Male, Age 50

**Greater Baltimore Suburban area
Rates Effective as of 8/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	1497	1497	2785	2785	1987	2222
* Integon Indemnity	3169	2984	5679	5679	4161	4359
* Integon Preferred Insurance Co	1933	1843	2887	2969	2447	2494
Liberty Mutual Insurance Co.	2931	2762	3776	3978	3294	3393
Liberty Mutual Personal Insurance Co.	2731	2578	3491	3675	3058	3148
Maryland Auto Insurance Fund	4787	4787	6735	7126	5697	5606
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
* Nationwide Property & Casualty Co.	2059	2430	4321	4514	4056	3263
* NGAC	2982	2982	3989	5316	3767	3931
* NJM Insurance Co.	986	972	1330	1330	1229	1330
Noblr Insurance Exchange	1708	1683	2596	2728	2246	1906
Old Dominion Insurance Co.	1702	1612	2740	3682	2498	2840
* Penn National Insurance Co.	2860	2689	4866	5376	3433	3261
Privilege Underwriters Reciprocal Exch.	2123	2379	3245	3245	2853	2097
* Progressive Select Insurance Co.	1172	1107	1641	1799	1455	1311
* Progressive Specialty Insurance Co.	1967	1852	2874	3202	2500	2255
* Root Insurance Co.	2486	2382	3956	4240	3476	3262
* 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.	2042	2034	3034	3223	2929	2616
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	1840	1840	2514	2514	2270	2217

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

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

August 2024

Scenario 10: Single Male, Age 50

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	1342	1358	1340	1386	1443
* AIG Property Casualty Co.	2473	2548	1348	2473	2561
* Allstate Indemnity Co.	2178	2156	2055	2181	2287
American Family Connect P & C Ins. Co.	1564	1866	1396	1650	1586
American National Property & Casualty Co.	1406	1492	1334	1462	1484
American States Preferred Insurance Co.	1597	1687	1544	1635	1811
* Amica Mutual Insurance Co.	2123	2123	1895	2123	2022
* Amica Property and Casualty Insurance Co.	2746	2746	2447	2746	2616
Berkley Insurance Co.	1148	1055	801	1175	1188
* Branch Insurance Exchange	1371	1240	1207	1463	1429
* Brethren Mutual	1367	1524	1205	1478	1390
* Chubb National Insurance Co.	2059	2764	1893	2698	2225
Cincinnati Casualty Co.	1756	1950	1474	1589	1772
Cincinnati Insurance Co.	1573	1769	1429	1706	1635
* Clearcover Insurance Co.	1871	1927	1401	1927	1948
* CSAA General Insurance Co.	983	1206	974	1157	1138
* Cumberland Insurance Co. Inc.	1310	1374	1221	1374	1351
* Dairyland Insurance Co.	4790	4495	4162	4682	5704
Elephant Insurance Co.	4407	4068	4230	4859	5587
* Encompass Home and Auto Insurance Company	1533	1716	1456	1566	1713
Erie Insurance Exchange	1051	1068	906	1060	1099
* Farmers Casualty Insurance Co.	2971	3447	2863	3094	2709
* Farmers Direct P & C Insurance Co.	2954	3140	2328	3140	2616
* Farmers Group Property & Casualty Ins. Co.	3630	4056	3498	4214	4144
* Farmers Insurance Exchange	3026	3098	2546	3178	3474
* 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 Casualty Insurance Co.	4050	4316	3474	4042	4146
* Horace Mann Insurance Co.	1266	1362	1152	1341	1262

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

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

August 2024

Scenario 10: Single Male, Age 50

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	1519	1650	1336	1723	1497
* Integon Indemnity	3066	2899	2537	3695	3628
* Integon Preferred Insurance Co	1826	1836	1582	2021	2116
Liberty Mutual Insurance Co.	2747	2885	2567	2729	2853
Liberty Mutual Personal Insurance Co.	2566	2690	2407	2549	2663
Maryland Auto Insurance Fund	4451	4360	3961	4742	4918
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1175	1265	1088	1255	1382
* Nationwide Property & Casualty Co.	2458	2775	2297	2271	2766
* NGAC	2908	2979	2488	2990	3075
* NJM Insurance Co.	881	866	842	921	977
Noblr Insurance Exchange	1678	1515	1480	1813	1735
Old Dominion Insurance Co.	1712	1508	1306	1748	1782
* Penn National Insurance Co.	2665	2566	2278	2772	2944
Privilege Underwriters Reciprocal Exch.	2642	2982	1326	2642	3579
* Progressive Select Insurance Co.	1112	1110	1104	1130	1173
* Progressive Specialty Insurance Co.	1794	1814	1792	1867	1964
* Root Insurance Co.	2400	2630	2196	2378	2576
* 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.	2117	2171	1838	2083	2192
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	2046	2331	1014	2046	2059

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

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

August 2024

Scenario 11: Single Female, Age 50

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	2304	2067	3528	3873	2969	2610
* AIG Property Casualty Co.	2783	2783	3939	3939	3263	3263
* Allstate Indemnity Co.	3639	3546	5747	5845	4405	5267
American Family Connect P & C Ins. Co.	1880	1680	3154	3122	2752	2634
American National Property & Casualty Co.	3586	3538	6370	6374	4908	4984
American States Preferred Insurance Co.	2652	2780	4018	5230	4018	3367
* Amica Mutual Insurance Co.	1546	1546	3071	3071	2482	2482
* Amica Property and Casualty Insurance Co.	1983	1983	3943	3943	3186	3186
Berkley Insurance Co.	1971	1940	2714	3161	2504	2500
* Branch Insurance Exchange	1885	1824	3090	3329	2584	2191
* Brethren Mutual	2539	2055	4745	4907	4345	3378
* Chubb National Insurance Co.	3633	3129	5383	5509	4497	4508
Cincinnati Casualty Co.	2472	2229	3406	3575	3186	3280
Cincinnati Insurance Co.	1957	1957	3783	3783	2750	2813
* Clearcover Insurance Co.	7808	7808	17452	20509	12619	11107
* CSAA General Insurance Co.	2323	1976	3364	4024	2840	3175
* Cumberland Insurance Co. Inc.	1909	1909	4798	3991	2918	3052
* Dairyland Insurance Co.	7437	7174	13278	17573	10754	10928
Elephant Insurance Co.	6698	7014	10695	14770	10278	9271
* Encompass Home and Auto Insurance Company	3182	2760	4294	6263	4467	3770
Erie Insurance Exchange	2584	2584	4567	4389	3626	3240
Farmers Casualty Insurance Co.	3630	4507	5569	7151	4584	5452
Farmers Direct P & C Insurance Co.	3466	3466	5756	5114	4430	4014
Farmers Group Property & Casualty Ins. Co.	4928	4928	8822	9384	8080	6958
Farmers Insurance Exchange	4364	4194	8560	9512	6734	6170
* 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 Casualty Insurance Co.	3856	3756	5444	6094	5092	4806
Horace Mann Insurance Co.	1695	1695	2812	2812	2338	2231

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

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

August 2024

Scenario 11: Single Female, Age 50

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Property & Casualty Ins. Co.	2087	2087	4409	4409	2905	3273
* Integon Indemnity	4465	4122	8536	8536	5961	6366
* Integon Preferred Insurance Co	3469	3274	5472	5630	4474	4597
Liberty Mutual Insurance Co.	2596	2437	3372	3548	2924	3015
Liberty Mutual Personal Insurance Co.	2429	2285	3126	3285	2725	2806
Maryland Auto Insurance Fund	4503	4503	6370	6755	5366	5272
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
* Nationwide Property & Casualty Co.	3084	3625	6897	7132	6358	5045
* NGAC	8565	8565	11562	15567	10896	11385
* NJM Insurance Co.	1520	1498	2274	2274	1997	2274
Noblr Insurance Exchange	2269	2209	3601	3931	3079	2609
Old Dominion Insurance Co.	2960	2804	4838	6544	4380	5014
Penn National Insurance Co.	3287	3077	5683	6279	3961	3777
Privilege Underwriters Reciprocal Exch.	2578	2871	3922	3922	3449	2517
* Progressive Select Insurance Co.	2159	1936	3296	3600	2747	2431
* Progressive Specialty Insurance Co.	3077	2778	4897	5435	3995	3580
Root Insurance Co.	4064	3790	6968	7484	5878	5546
* 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.	3224	3176	5045	5382	4839	4272
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	1952	1952	2660	2660	2389	2320

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

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

August 2024

Scenario 11: Single Female, Age 50

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	2167	2167	2124	2169	2276
* AIG Property Casualty Co.	3053	3095	1659	3053	3172
* Allstate Indemnity Co.	3322	3341	3117	3402	3673
American Family Connect P & C Ins. Co.	1730	2124	1570	1868	1786
American National Property & Casualty Co.	3406	3624	3198	3542	3680
American States Preferred Insurance Co.	2486	2733	2368	2649	2962
* Amica Mutual Insurance Co.	1820	1820	1595	1820	1756
* Amica Property and Casualty Insurance Co.	2334	2334	2044	2334	2252
Berkley Insurance Co.	2032	1860	1369	2101	2136
* Branch Insurance Exchange	1858	1685	1617	2002	1955
* Brethren Mutual	2020	2305	1783	2210	2080
* Chubb National Insurance Co.	2961	4006	2724	3913	3218
Cincinnati Casualty Co.	2406	2676	1989	2216	2464
Cincinnati Insurance Co.	1942	2180	1746	2117	2031
* Clearcover Insurance Co.	8281	8818	6186	8818	8888
* CSAA General Insurance Co.	1807	2275	1769	2155	2148
* Cumberland Insurance Co. Inc.	1636	1720	1510	1720	1693
* Dairyland Insurance Co.	6876	6387	5836	6675	8321
Elephant Insurance Co.	5507	5059	5258	6180	7050
* Encompass Home and Auto Insurance Company	2876	3249	2709	2955	3250
Erie Insurance Exchange	2461	2512	2096	2493	2590
Farmers Casualty Insurance Co.	3852	4502	3637	4028	3441
Farmers Direct P & C Insurance Co.	3642	3920	2890	3920	3226
Farmers Group Property & Casualty Ins. Co.	4140	4642	3910	4852	4896
Farmers Insurance Exchange	4188	4346	3502	4290	4760
* 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 Casualty Insurance Co.	3818	4066	3276	3794	3892
Horace Mann Insurance Co.	1691	1842	1517	1828	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 11: Single Female, Age 50

**Greater Baltimore Suburban area
Rates Effective as of 8/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Property & Casualty Ins. Co.	2107	2222	1785	2376	2087
* Integon Indemnity	4246	4009	3509	5230	5173
* Integon Preferred Insurance Co	3223	3242	2774	3623	3813
Liberty Mutual Insurance Co.	2418	2547	2265	2423	2526
Liberty Mutual Personal Insurance Co.	2270	2387	2133	2274	2364
Maryland Auto Insurance Fund	4188	4101	3729	4475	4643
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1620	1742	1494	1743	1931
* Nationwide Property & Casualty Co.	3608	4075	3263	3300	4173
* NGAC	8333	8550	7078	8584	8836
* NJM Insurance Co.	1326	1308	1258	1411	1523
Noblr Insurance Exchange	2265	2084	1961	2431	2324
Old Dominion Insurance Co.	2956	2610	2238	3022	3086
Penn National Insurance Co.	3054	2944	2593	3191	3388
Privilege Underwriters Reciprocal Exch.	3178	3572	1617	3178	4221
* Progressive Select Insurance Co.	2027	2034	1979	2021	2138
* Progressive Specialty Insurance Co.	2755	2854	2713	2851	3056
Root Insurance Co.	3842	4286	3460	3848	4206
* 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.	3309	3436	2767	3259	3483
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	2153	2456	1096	2153	2172

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

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

August 2024

Scenario 12: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	1102	1028	1661	1864	1398	1277
* AIG Property Casualty Co.	1451	1451	2053	2053	1668	1668
* Allstate Indemnity Co.	1964	1919	2839	2875	2281	2630
American Family Connect P & C Ins. Co.	1124	972	1828	1818	1644	1576
American National Property & Casualty Co.	998	982	1758	1760	1346	1376
American States Preferred Insurance Co.	1419	1475	2015	2562	2038	1746
* Amica Mutual Insurance Co.	1085	1085	2194	2194	1765	1765
* Amica Property and Casualty Insurance Co.	1407	1407	2842	2842	2285	2285
Berkley Insurance Co.	911	896	1200	1378	1123	1119
* Branch Insurance Exchange	1184	1134	1959	2086	1617	1378
* Brethren Mutual	906	695	1730	1767	1580	1173
* Chubb National Insurance Co.	1155	990	1734	1754	1451	1440
Cincinnati Casualty Co.	1072	946	1488	1544	1379	1447
Cincinnati Insurance Co.	993	993	1894	1894	1362	1410
* Clearcover Insurance Co.	1211	1211	2461	2879	1839	1645
* CSAA General Insurance Co.	1031	884	1420	1731	1229	1367
* Cumberland Insurance Co. Inc.	816	816	2309	1908	1319	1364
* Dairyland Insurance Co.	4670	4505	8182	10753	6672	6772
Elephant Insurance Co.	2963	3109	4328	6036	4247	3830
* Encompass Home and Auto Insurance Company	1169	1037	1631	2269	1594	1380
Erie Insurance Exchange	991	991	1765	1697	1394	1248
* Farmers Casualty Insurance Co.	1155	1421	1809	2285	1496	1740
* Farmers Direct P & C Insurance Co.	1250	1250	2000	1836	1590	1460
* Farmers Group Property & Casualty Ins. Co.	1688	1688	3008	3186	2800	2444
* Farmers Insurance Exchange	1338	1288	2326	2604	1914	1820
* 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 Casualty Insurance Co.	2766	2670	3916	4368	3624	3462
* Horace Mann Insurance Co.	919	919	1420	1420	1227	1179

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

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

August 2024

Scenario 12: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	1114	1114	2220	2220	1533	1668
* Integon Indemnity	2492	2276	4639	4639	3270	3515
* Integon Preferred Insurance Co	2071	1908	3250	3315	2677	2793
Liberty Mutual Insurance Co.	3321	3086	4338	4566	3772	3878
Liberty Mutual Personal Insurance Co.	3083	2871	3995	4204	3489	3584
Maryland Auto Insurance Fund	3922	3922	5540	5928	4629	4497
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
* Nationwide Property & Casualty Co.	1622	1893	3466	3598	3315	2589
* NGAC	2970	2970	4079	5741	3815	4045
* NJM Insurance Co.	1087	1080	1589	1589	1428	1589
Noblr Insurance Exchange	482	474	754	806	639	560
Old Dominion Insurance Co.	1320	1250	2238	3110	1980	2348
* Penn National Insurance Co.	2535	2359	4534	5006	3063	2905
Privilege Underwriters Reciprocal Exch.	970	1025	1461	1461	1280	900
* Progressive Select Insurance Co.	859	818	1199	1330	1048	967
* Progressive Specialty Insurance Co.	1196	1132	1761	1986	1505	1386
* Root Insurance Co.	2524	2346	4226	4532	3602	3430
* 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.	1686	1649	2549	2697	2446	2189
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	903	903	1278	1278	1104	1081

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

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

August 2024

Scenario 12: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	955	987	956	1019	1091
* AIG Property Casualty Co.	1572	1598	900	1572	1636
* Allstate Indemnity Co.	1804	1809	1702	1838	1978
American Family Connect P & C Ins. Co.	1014	1280	900	1110	1044
American National Property & Casualty Co.	948	992	880	972	1020
American States Preferred Insurance Co.	1339	1441	1279	1403	1567
* Amica Mutual Insurance Co.	1265	1265	1089	1265	1227
* Amica Property and Casualty Insurance Co.	1638	1638	1410	1638	1591
Berkley Insurance Co.	928	853	663	956	975
* Branch Insurance Exchange	1159	1031	1018	1249	1231
* Brethren Mutual	687	775	591	748	693
* Chubb National Insurance Co.	950	1252	852	1255	1039
Cincinnati Casualty Co.	1016	1135	828	949	1052
Cincinnati Insurance Co.	937	1056	835	1030	1002
* Clearcover Insurance Co.	1245	1302	946	1302	1315
* CSAA General Insurance Co.	826	1027	794	975	943
* Cumberland Insurance Co. Inc.	680	724	624	724	713
* Dairyland Insurance Co.	4317	4002	3686	4202	5204
Elephant Insurance Co.	2451	2179	2260	2668	3001
* Encompass Home and Auto Insurance Company	1043	1193	1009	1093	1181
Erie Insurance Exchange	938	957	793	955	994
* Farmers Casualty Insurance Co.	1215	1442	1149	1287	1101
* Farmers Direct P & C Insurance Co.	1266	1398	1028	1398	1154
* Farmers Group Property & Casualty Ins. Co.	1396	1540	1300	1660	1724
* Farmers Insurance Exchange	1344	1374	1106	1320	1446
* 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 Casualty Insurance Co.	2670	2846	2302	2692	2768
* Horace Mann Insurance Co.	903	961	814	973	925

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	1156	1193	965	1266	1114
* Integon Indemnity	2343	2225	1970	2875	2867
* Integon Preferred Insurance Co	1878	1896	1631	2141	2283
Liberty Mutual Insurance Co.	3065	3245	2836	3092	3219
Liberty Mutual Personal Insurance Co.	2852	3014	2645	2877	2993
Maryland Auto Insurance Fund	3587	3495	3098	3874	4051
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	674	716	620	741	821
* Nationwide Property & Casualty Co.	1915	2067	1747	1740	2125
* NGAC	2829	2909	2340	2960	3047
* NJM Insurance Co.	960	941	899	1005	1093
Noblr Insurance Exchange	478	430	427	515	499
Old Dominion Insurance Co.	1306	1160	984	1356	1402
* Penn National Insurance Co.	2324	2237	1967	2462	n/a
Privilege Underwriters Reciprocal Exch.	1158	1196	619	1158	1499
* Progressive Select Insurance Co.	779	787	778	810	858
* Progressive Specialty Insurance Co.	1041	1067	1046	1109	1191
* Root Insurance Co.	2376	2646	2138	2384	2588
* 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.	1702	1758	1448	1692	1795
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	1012	1067	547	1012	1051

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

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

August 2024

Scenario 13: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	1341	1255	2020	2240	1720	1552
* AIG Property Casualty Co.	1591	1591	2282	2282	1847	1847
* Allstate Indemnity Co.	2662	2596	3812	3882	3100	3505
American Family Connect P & C Ins. Co.	1556	1396	2560	2544	2276	2184
American National Property & Casualty Co.	952	938	1702	1702	1304	1334
American States Preferred Insurance Co.	1681	1759	2393	3071	2454	2047
* Amica Mutual Insurance Co.	1329	1329	2622	2622	2120	2120
* Amica Property and Casualty Insurance Co.	1737	1737	3438	3438	2780	2780
Berkley Insurance Co.	997	989	1328	1527	1238	1233
* Branch Insurance Exchange	1616	1555	2677	2874	2225	1882
* Brethren Mutual	1009	810	1899	1964	1752	1324
* Chubb National Insurance Co.	1660	1438	2455	2487	2043	2039
Cincinnati Casualty Co.	1308	1178	1800	1888	1689	1733
Cincinnati Insurance Co.	1320	1320	2550	2550	1859	1903
* Clearcover Insurance Co.	1887	1887	3770	4375	2833	2537
* CSAA General Insurance Co.	1272	1095	1734	2107	1503	1662
* Cumberland Insurance Co. Inc.	1392	1392	3545	2945	2138	2220
* Dairyland Insurance Co.	5756	5576	9806	12759	8110	8158
Elephant Insurance Co.	4243	4460	6496	9059	6299	5640
* Encompass Home and Auto Insurance Company	1467	1298	2023	2861	2021	1733
Erie Insurance Exchange	989	989	1761	1702	1382	1242
* Farmers Casualty Insurance Co.	1632	1981	2463	3127	2058	2410
* Farmers Direct P & C Insurance Co.	1598	1598	2588	2328	2032	1844
* Farmers Group Property & Casualty Ins. Co.	2396	2396	4114	4356	3882	3298
* Farmers Insurance Exchange	2646	2544	4812	5362	3902	3650
* 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 Casualty Insurance Co.	3402	3290	4832	5392	4466	4258
* Horace Mann Insurance Co.	1230	1230	1932	1932	1648	1581

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

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

August 2024

Scenario 13: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	1476	1476	2915	2915	2006	2240
* Integon Indemnity	3343	3106	6062	6062	4380	4625
* Integon Preferred Insurance Co	2014	1906	3167	3256	2590	2667
Liberty Mutual Insurance Co.	4059	3772	5421	5733	4637	4802
Liberty Mutual Personal Insurance Co.	3745	3488	4970	5252	4265	4415
Maryland Auto Insurance Fund	4861	4861	6806	7194	5772	5685
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
* Nationwide Property & Casualty Co.	2313	2709	5088	5264	4705	3743
* NGAC	4066	4066	5503	7526	5154	5446
* NJM Insurance Co.	1287	1275	1881	1881	1683	1881
Noblr Insurance Exchange	665	648	1022	1109	888	751
Old Dominion Insurance Co.	1714	1622	2780	3776	2524	2906
* Penn National Insurance Co.	3071	2877	5279	5830	3713	3530
Privilege Underwriters Reciprocal Exch.	1269	1417	1937	1937	1697	1247
* Progressive Select Insurance Co.	1068	1013	1518	1666	1328	1206
* Progressive Specialty Insurance Co.	1447	1368	2159	2411	1848	1679
* Root Insurance Co.	2638	2472	4486	4814	3792	3572
* 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.	1783	1752	2694	2861	2588	2308
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	1434	1434	1972	1972	1762	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.

August 2024

Scenario 13: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	1190	1239	1197	1267	1331
* AIG Property Casualty Co.	1729	1807	977	1729	1778
* Allstate Indemnity Co.	2457	2447	2303	2490	2665
American Family Connect P & C Ins. Co.	1444	1780	1300	1554	1484
American National Property & Casualty Co.	902	964	848	942	976
American States Preferred Insurance Co.	1606	1730	1548	1673	1861
* Amica Mutual Insurance Co.	1574	1574	1387	1574	1510
* Amica Property and Casualty Insurance Co.	2056	2056	1808	2056	1975
Berkley Insurance Co.	1030	949	728	1058	1071
* Branch Insurance Exchange	1589	1435	1382	1709	1677
* Brethren Mutual	799	904	710	868	820
* Chubb National Insurance Co.	1355	1809	1250	1778	1476
Cincinnati Casualty Co.	1267	1413	1048	1169	1304
Cincinnati Insurance Co.	1314	1472	1183	1430	1367
* Clearcover Insurance Co.	1963	2021	1487	2021	2050
* CSAA General Insurance Co.	1013	1259	997	1202	1164
* Cumberland Insurance Co. Inc.	1192	1251	1104	1251	1233
* Dairyland Insurance Co.	5326	4985	4605	5218	6398
Elephant Insurance Co.	3490	3167	3280	3850	4381
* Encompass Home and Auto Insurance Company	1307	1486	1259	1378	1490
Erie Insurance Exchange	946	974	813	963	991
* Farmers Casualty Insurance Co.	1715	2016	1634	1802	1557
* Farmers Direct P & C Insurance Co.	1648	1782	1320	1782	1484
* Farmers Group Property & Casualty Ins. Co.	2010	2234	1908	2364	2398
* Farmers Insurance Exchange	2554	2646	2124	2610	2866
* 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 Casualty Insurance Co.	3298	3522	2840	3318	3412
* Horace Mann Insurance Co.	1230	1331	1115	1323	1240

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

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

August 2024

Scenario 13: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	1500	1609	1298	1699	1476
* Integon Indemnity	3197	3013	2650	3865	3821
* Integon Preferred Insurance Co	1874	1883	1610	2106	2205
Liberty Mutual Insurance Co.	3729	3959	3451	3739	3928
Liberty Mutual Personal Insurance Co.	3448	3654	3200	3458	3630
Maryland Auto Insurance Fund	4526	4434	4037	4813	4990
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1045	1119	968	1132	1256
* Nationwide Property & Casualty Co.	2693	3094	2478	2471	3154
* NGAC	3905	4010	3290	4067	4176
* NJM Insurance Co.	1121	1110	1067	1192	1277
Noblr Insurance Exchange	661	609	578	706	682
Old Dominion Insurance Co.	1714	1510	1300	1758	1794
* Penn National Insurance Co.	2854	2750	2427	2981	3166
Privilege Underwriters Reciprocal Exch.	1569	1767	799	1569	2102
* Progressive Select Insurance Co.	986	1002	986	1024	1071
* Progressive Specialty Insurance Co.	1278	1326	1288	1365	1445
* Root Insurance Co.	2506	2786	2264	2506	2736
* 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.	1814	1869	1546	1792	1902
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	1592	1789	811	1592	1614

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

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

August 2024

Scenario 14: Single Female, Age 65

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	1418	1347	2081	2307	1811	1637
* AIG Property Casualty Co.	1828	1828	2591	2591	2117	2117
* Allstate Indemnity Co.	2638	2577	3787	3854	3073	3483
American Family Connect P & C Ins. Co.	1536	1374	2562	2540	2254	2164
American National Property & Casualty Co.	1406	1388	2508	2508	1928	1964
American States Preferred Insurance Co.	1592	1675	2297	2963	2337	1941
* Amica Mutual Insurance Co.	1978	1978	3866	3866	3139	3139
* Amica Property and Casualty Insurance Co.	2565	2565	5014	5014	4076	4076
Berkley Insurance Co.	1094	1083	1453	1674	1360	1358
* Branch Insurance Exchange	1918	1851	3059	3266	2600	2198
* Brethren Mutual	1396	1134	2600	2697	2405	1841
* Chubb National Insurance Co.	1937	1681	2852	2898	2372	2372
Cincinnati Casualty Co.	1310	1186	1798	1886	1693	1725
Cincinnati Insurance Co.	1536	1536	2982	2982	2191	2244
* Clearcover Insurance Co.	1458	1458	2924	3399	2209	1963
* CSAA General Insurance Co.	1511	1302	2084	2512	1792	1985
* Cumberland Insurance Co. Inc.	1587	1587	3973	3304	2423	2519
* Dairyland Insurance Co.	6035	5849	10383	13562	8559	8609
Elephant Insurance Co.	4504	4737	6883	9594	6677	5948
* Encompass Home and Auto Insurance Company	1876	1656	2528	3626	2605	2205
Erie Insurance Exchange	1309	1309	2255	2183	1805	1620
* Farmers Casualty Insurance Co.	1859	2236	2733	3475	2288	2726
* Farmers Direct P & C Insurance Co.	2002	2002	3296	2906	2548	2274
* Farmers Group Property & Casualty Ins. Co.	2748	2748	4652	4906	4358	3688
* Farmers Insurance Exchange	2560	2462	4684	5212	3786	3522
* 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 Casualty Insurance Co.	3206	3112	4514	5014	4172	3986
* Horace Mann Insurance Co.	1339	1339	2143	2143	1813	1735

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

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

August 2024

Scenario 14: Single Female, Age 65

**Greater Baltimore Suburban area
Rates Effective as of 8/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	1604	1604	3149	3149	2182	2426
* Integon Indemnity	3298	3076	5918	5918	4323	4542
* Integon Preferred Insurance Co	2398	2274	3738	3843	3073	3160
Liberty Mutual Insurance Co.	3745	3499	4937	5208	4254	4394
Liberty Mutual Personal Insurance Co.	3465	3244	4536	4779	3924	4047
Maryland Auto Insurance Fund	4714	4714	6637	7022	5610	5527
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
* Nationwide Property & Casualty Co.	2714	3176	5947	6130	5529	4387
* NGAC	3295	3295	4435	5971	4170	4380
* NJM Insurance Co.	1553	1537	2239	2239	2033	2239
Noblr Insurance Exchange	914	897	1407	1518	1225	1038
Old Dominion Insurance Co.	1948	1842	3104	4168	2854	3236
* Penn National Insurance Co.	2149	2002	3648	4019	2618	2149
Privilege Underwriters Reciprocal Exch.	1601	1821	2447	2447	2154	1597
* Progressive Select Insurance Co.	1176	1119	1677	1844	1463	1332
* Progressive Specialty Insurance Co.	1555	1484	2288	2555	1982	1802
* Root Insurance Co.	2966	2778	5076	5454	4294	4040
* 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.	3282	3165	5281	5340	4435	4239
* State Farm Mutual Ins. Co.	1832	1758	3009	3048	2512	2405
* Teachers Insurance Co.	1758	1758	3286	3286	2325	3257
* Travelers Property Casualty Insurance Co.	1846	1815	2816	2991	2703	2403
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	1572	1572	2114	2114	1918	1858

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	1264	1314	1282	1354	1413
* AIG Property Casualty Co.	1981	2091	1113	1981	2031
* Allstate Indemnity Co.	2431	2419	2282	2463	2645
American Family Connect P & C Ins. Co.	1418	1748	1282	1528	1460
American National Property & Casualty Co.	1328	1418	1246	1382	1442
American States Preferred Insurance Co.	1528	1645	1477	1594	1758
* Amica Mutual Insurance Co.	2339	2339	2073	2339	2257
* Amica Property and Casualty Insurance Co.	3032	3032	2685	3032	2928
Berkley Insurance Co.	1132	1040	789	1160	1173
* Branch Insurance Exchange	1890	1707	1646	2025	1983
* Brethren Mutual	1110	1264	995	1215	1151
* Chubb National Insurance Co.	1577	2114	1467	2065	1716
Cincinnati Casualty Co.	1267	1398	1054	1165	1307
Cincinnati Insurance Co.	1560	1742	1408	1695	1615
* Clearcover Insurance Co.	1515	1568	1155	1568	1585
* CSAA General Insurance Co.	1199	1490	1190	1420	1392
* Cumberland Insurance Co. Inc.	1365	1430	1266	1430	1410
* Dairyland Insurance Co.	5586	5240	4817	5467	6725
Elephant Insurance Co.	3709	3420	3539	4093	4707
* Encompass Home and Auto Insurance Company	1672	1897	1597	1766	1907
Erie Insurance Exchange	1259	1291	1092	1272	1309
* Farmers Casualty Insurance Co.	1938	2263	1866	2047	1780
* Farmers Direct P & C Insurance Co.	2094	2248	1656	2248	1888
* Farmers Group Property & Casualty Ins. Co.	2314	2608	2240	2704	2692
* Farmers Insurance Exchange	2482	2566	2076	2524	2776
* 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 Casualty Insurance Co.	3122	3330	2704	3134	3218
* Horace Mann Insurance Co.	1342	1462	1220	1448	1351

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	1618	1750	1415	1855	1604
* Integon Indemnity	3165	2984	2624	3817	3764
* Integon Preferred Insurance Co	2238	2245	1927	2510	2622
Liberty Mutual Insurance Co.	3469	3662	3215	3464	3634
Liberty Mutual Personal Insurance Co.	3215	3387	2988	3211	3362
Maryland Auto Insurance Fund	4391	4302	3921	4676	4851
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1401	1501	1299	1505	1667
* Nationwide Property & Casualty Co.	3163	3612	2897	2889	3682
* NGAC	3187	3272	2711	3310	3392
* NJM Insurance Co.	1344	1329	1281	1431	1529
Noblr Insurance Exchange	915	837	790	974	946
Old Dominion Insurance Co.	1948	1720	1482	2004	2028
* Penn National Insurance Co.	1987	1915	1698	2069	2198
Privilege Underwriters Reciprocal Exch.	2000	2317	1001	2000	2683
* Progressive Select Insurance Co.	1071	1097	1076	1123	1178
* Progressive Specialty Insurance Co.	1378	1428	1393	1476	1555
* Root Insurance Co.	2810	3136	2538	2810	3080
* 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.	2795	3068	2585	2843	3179
* State Farm Mutual Ins. Co.	1586	1745	1456	1618	1816
* Teachers Insurance Co.	1674	1878	1509	1939	1758
* Travelers Property Casualty Insurance Co.	1875	1941	1592	1855	1974
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	1720	2008	868	1720	1718

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

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

August 2024

Scenario 15: Single Female, Age 65

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	1273	1185	1939	2154	1633	1473
* AIG Property Casualty Co.	1637	1637	2331	2331	1898	1898
* Allstate Indemnity Co.	2602	2539	3792	3850	3042	3492
American Family Connect P & C Ins. Co.	1468	1302	2442	2422	2152	2068
American National Property & Casualty Co.	1414	1396	2592	2594	1952	2006
American States Preferred Insurance Co.	1541	1611	2229	2865	2253	1896
* Amica Mutual Insurance Co.	1451	1451	2886	2886	2332	2332
* Amica Property and Casualty Insurance Co.	1879	1879	3742	3742	3022	3022
Berkley Insurance Co.	964	958	1277	1469	1195	1189
* Branch Insurance Exchange	1761	1691	2896	3107	2421	2043
* Brethren Mutual	1145	913	2175	2242	2005	1502
* Chubb National Insurance Co.	1608	1389	2384	2418	1986	1981
Cincinnati Casualty Co.	1129	1011	1566	1635	1462	1509
Cincinnati Insurance Co.	1210	1210	2335	2335	1699	1740
* Clearcover Insurance Co.	1743	1743	3557	4164	2675	2371
* CSAA General Insurance Co.	1368	1178	1907	2274	1620	1810
* Cumberland Insurance Co. Inc.	1348	1348	3514	2920	2094	2183
* Dairyland Insurance Co.	5616	5428	9867	12984	8051	8146
Elephant Insurance Co.	4129	4339	6356	8853	6145	5496
* Encompass Home and Auto Insurance Company	1769	1557	2450	3493	2459	2106
Erie Insurance Exchange	1123	1123	1986	1914	1570	1408
* Farmers Casualty Insurance Co.	2045	2497	3125	3955	2584	3062
* Farmers Direct P & C Insurance Co.	1920	1920	3142	2814	2446	2206
* Farmers Group Property & Casualty Ins. Co.	3044	3044	5318	5630	4940	4266
* Farmers Insurance Exchange	3424	3300	6120	6800	4996	4670
* 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 Casualty Insurance Co.	3074	2976	4332	4808	4006	3824
* Horace Mann Insurance Co.	1196	1196	1925	1925	1626	1556

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

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

August 2024

Scenario 15: Single Female, Age 65

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	1443	1443	2892	2892	1981	2189
* Integon Indemnity	3003	2790	5467	5467	3944	4173
* Integon Preferred Insurance Co	2636	2474	4180	4290	3403	3516
Liberty Mutual Insurance Co.	3886	3617	5205	5497	4426	4604
Liberty Mutual Personal Insurance Co.	3591	3349	4778	5041	4078	4236
Maryland Auto Insurance Fund	4133	4133	5892	6277	4927	4821
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
* Nationwide Property & Casualty Co.	2543	2973	5613	5777	5227	4127
* NGAC	3075	3075	4161	5683	3909	4114
* NJM Insurance Co.	1268	1257	1867	1867	1663	1867
Noblr Insurance Exchange	816	794	1298	1407	1105	941
Old Dominion Insurance Co.	1718	1626	2838	3870	2554	2954
* Penn National Insurance Co.	2736	2843	5236	5782	3672	3143
Privilege Underwriters Reciprocal Exch.	1179	1305	1796	1796	1573	1147
* Progressive Select Insurance Co.	1152	1085	1670	1833	1429	1303
* Progressive Specialty Insurance Co.	1430	1346	2148	2405	1827	1662
* Root Insurance Co.	3028	2808	5258	5638	4402	4154
* 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	1772	2759	2927	2647	2361
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	1288	1288	1778	1778	1582	1540

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

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

August 2024

Scenario 15: Single Female, Age 65

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	1116	1162	1122	1190	1260
* AIG Property Casualty Co.	1777	1863	1000	1777	1826
* Allstate Indemnity Co.	2389	2383	2240	2425	2618
American Family Connect P & C Ins. Co.	1344	1668	1214	1454	1384
American National Property & Casualty Co.	1330	1418	1248	1384	1452
American States Preferred Insurance Co.	1461	1580	1402	1535	1703
* Amica Mutual Insurance Co.	1711	1711	1498	1711	1648
* Amica Property and Casualty Insurance Co.	2212	2212	1938	2212	2136
Berkley Insurance Co.	996	918	701	1020	1034
* Branch Insurance Exchange	1732	1564	1506	1858	1826
* Brethren Mutual	896	1017	797	976	922
* Chubb National Insurance Co.	1313	1752	1205	1725	1431
Cincinnati Casualty Co.	1084	1203	893	1001	1120
Cincinnati Insurance Co.	1196	1341	1078	1309	1251
* Clearcover Insurance Co.	1804	1883	1367	1883	1899
* CSAA General Insurance Co.	1089	1343	1074	1278	1265
* Cumberland Insurance Co. Inc.	1146	1209	1057	1209	1190
* Dairyland Insurance Co.	5192	4842	4438	5061	6272
Elephant Insurance Co.	3380	3073	3177	3744	4263
* Encompass Home and Auto Insurance Company	1569	1798	1507	1655	1793
Erie Insurance Exchange	1070	1099	919	1088	1124
* Farmers Casualty Insurance Co.	2147	2524	2038	2275	1950
* Farmers Direct P & C Insurance Co.	1992	2160	1588	2160	1798
* Farmers Group Property & Casualty Ins. Co.	2536	2846	2418	2990	3030
* Farmers Insurance Exchange	3310	3402	2770	3368	3712
* 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 Casualty Insurance Co.	2984	3172	2582	2998	3084
* Horace Mann Insurance Co.	1189	1290	1077	1287	1207

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

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

August 2024

Scenario 15: Single Female, Age 65

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	1463	1554	1257	1655	1443
* Integon Indemnity	2871	2711	2389	3479	3446
* Integon Preferred Insurance Co	2427	2442	2093	2745	2891
Liberty Mutual Insurance Co.	3551	3776	3304	3579	3761
Liberty Mutual Personal Insurance Co.	3290	3493	3065	3311	3477
Maryland Auto Insurance Fund	3810	3721	3340	4095	4270
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1041	1113	964	1127	1253
* Nationwide Property & Casualty Co.	2962	3334	2682	2694	3421
* NGAC	2956	3038	2496	3078	3160
* NJM Insurance Co.	1107	1095	1052	1174	1261
Noblr Insurance Exchange	812	738	704	873	844
Old Dominion Insurance Co.	1712	1516	1294	1766	1808
* Penn National Insurance Co.	2817	2713	2395	2948	3131
Privilege Underwriters Reciprocal Exch.	1449	1610	744	1449	1929
* Progressive Select Insurance Co.	1040	1066	1040	1086	1151
* Progressive Specialty Insurance Co.	1250	1297	1259	1336	1427
* Root Insurance Co.	2852	3190	2562	2862	3132
* 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.	1831	1894	1550	1812	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	1430	1596	736	1430	1454

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

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

August 2024

Scenario 16: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	2079	1924	3143	3505	2647	2399
* AIG Property Casualty Co.	2750	2750	3832	3832	3193	3193
* Allstate Indemnity Co.	3216	3125	5422	5501	3992	4991
American Family Connect P & C Ins. Co.	2566	2250	4192	4174	3768	3630
American National Property & Casualty Co.	2196	2158	3930	3934	2986	3064
American States Preferred Insurance Co.	3165	3324	4627	6000	4680	3956
* Amica Mutual Insurance Co.	2257	2257	4422	4422	3522	3522
* Amica Property and Casualty Insurance Co.	2924	2924	5731	5731	4563	4563
Berkley Insurance Co.	1609	1575	2100	2410	1980	1987
* Branch Insurance Exchange	2000	1924	3314	3548	2743	2332
* Brethren Mutual	3084	2530	5790	5925	5247	4050
* Chubb National Insurance Co.	3399	2952	4964	5046	4199	4184
Cincinnati Casualty Co.	3364	2997	4632	4828	4310	4499
Cincinnati Insurance Co.	1871	1871	3573	3573	2579	2642
* Clearcover Insurance Co.	2792	2792	5897	6982	4409	3843
* CSAA General Insurance Co.	1361	1159	1933	2345	1654	1854
* Cumberland Insurance Co. Inc.	2359	2359	6528	5408	3778	3901
* Dairyland Insurance Co.	6725	6489	11650	15248	9543	9675
Elephant Insurance Co.	10440	11002	16007	22735	15656	14238
* Encompass Home and Auto Insurance Company	3267	2923	4632	6232	4322	3772
Erie Insurance Exchange	1867	1867	3322	3202	2625	2344
* Farmers Casualty Insurance Co.	2759	3420	4277	5487	3515	4188
* Farmers Direct P & C Insurance Co.	3046	3046	5034	4536	3900	3568
* Farmers Group Property & Casualty Ins. Co.	4114	4114	7502	8016	6854	5920
* Farmers Insurance Exchange	2592	2496	4430	4938	3664	3488
* 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 Casualty Insurance Co.	6380	6132	9294	10584	8594	8176
* Horace Mann Insurance Co.	1899	1899	2899	2899	2498	2412

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

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

August 2024

Scenario 16: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	2482	2482	5030	5030	3381	3762
* Integon Indemnity	3807	3588	6720	6720	4932	5200
* Integon Preferred Insurance Co	3367	3135	5407	5540	4401	4596
Liberty Mutual Insurance Co.	5439	5125	6935	7293	6098	6261
Liberty Mutual Personal Insurance Co.	5077	4802	6429	6750	5672	5818
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
* Nationwide Property & Casualty Co.	2507	2938	5496	5740	5170	4069
* NGAC	3652	3652	4988	6848	4741	4925
* NJM Insurance Co.	1315	1303	1929	1929	1704	1929
Noblr Insurance Exchange	1140	1126	1808	1922	1527	1319
Old Dominion Insurance Co.	1786	1696	3024	4080	2686	3066
* Penn National Insurance Co.	6277	5825	10989	12127	7548	7165
Privilege Underwriters Reciprocal Exch.	2565	2790	3876	3876	3419	2452
* Progressive Select Insurance Co.	1499	1404	2164	2400	1869	1699
* Progressive Specialty Insurance Co.	2388	2244	3556	3996	3021	2772
* Root Insurance Co.	4116	3846	6782	7290	5934	5638
* 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.	3007	2965	4652	4948	4465	3979
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	2002	2002	2796	2796	2464	2408

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

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

August 2024

Scenario 16: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	1853	1902	1844	1939	2061
* AIG Property Casualty Co.	3008	2981	1659	3008	3152
* Allstate Indemnity Co.	2874	2958	2723	3011	3220
American Family Connect P & C Ins. Co.	2338	2934	2092	2538	2400
American National Property & Casualty Co.	2090	2220	1952	2176	2232
American States Preferred Insurance Co.	3014	3228	2874	3135	3527
* Amica Mutual Insurance Co.	2641	2641	2319	2641	2545
* Amica Property and Casualty Insurance Co.	3419	3419	3003	3419	3298
Berkley Insurance Co.	1649	1526	1184	1694	1722
* Branch Insurance Exchange	1972	1755	1722	2129	2081
* Brethren Mutual	2493	2848	2126	2727	2515
* Chubb National Insurance Co.	2837	3698	2581	3668	3072
Cincinnati Casualty Co.	3228	3630	2644	3018	3325
Cincinnati Insurance Co.	1803	1995	1608	1958	1912
* Clearcover Insurance Co.	2908	3070	2169	3070	3059
* CSAA General Insurance Co.	1090	1360	1033	1291	1251
* Cumberland Insurance Co. Inc.	2002	2116	1848	2116	2087
* Dairyland Insurance Co.	6225	5768	5331	6059	7477
Elephant Insurance Co.	8627	7324	7724	9381	10457
* Encompass Home and Auto Insurance Company	2995	3333	2873	3075	3318
Erie Insurance Exchange	1775	1824	1509	1807	1871
* Farmers Casualty Insurance Co.	2927	3436	2759	3072	2615
* Farmers Direct P & C Insurance Co.	3170	3446	2526	3446	2818
* Farmers Group Property & Casualty Ins. Co.	3484	3870	3234	4062	4132
* Farmers Insurance Exchange	2508	2574	2088	2568	2802
* 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 Casualty Insurance Co.	6150	6674	5178	6198	6374
* Horace Mann Insurance Co.	1866	1981	1694	2003	1905

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	2551	2628	2142	2784	2482
* Integon Indemnity	3695	3543	3070	4440	4371
* Integon Preferred Insurance Co	3101	3167	2646	3540	3705
Liberty Mutual Insurance Co.	5088	5380	4760	5088	5289
Liberty Mutual Personal Insurance Co.	4765	5030	4470	4767	4943
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
* Nationwide Property & Casualty Co.	2978	3269	2673	2707	3295
* NGAC	3550	3648	2977	3651	3769
* NJM Insurance Co.	1163	1171	1115	1237	1326
Noblr Insurance Exchange	1139	1047	1013	1229	1190
Old Dominion Insurance Co.	1790	1590	1352	1834	1880
* Penn National Insurance Co.	5775	5574	4907	6046	6406
Privilege Underwriters Reciprocal Exch.	3126	3373	1623	3126	4126
* Progressive Select Insurance Co.	1370	1383	1359	1413	1494
* Progressive Specialty Insurance Co.	2115	2171	2110	2231	2385
* Root Insurance Co.	3864	4322	3464	3862	4206
* 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.	3096	3209	2601	3044	3241
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	2240	2432	1159	2240	2307

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

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

August 2024

Scenario 17: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	2647	2501	3780	4179	3351	3009
* AIG Property Casualty Co.	2047	2047	2845	2845	2370	2370
* Allstate Indemnity Co.	5982	5791	8135	8331	6848	7419
American Family Connect P & C Ins. Co.	2742	2530	4546	4506	4006	3814
American National Property & Casualty Co.	3260	3222	5594	5598	4400	4448
American States Preferred Insurance Co.	3594	3781	5105	6658	5265	4378
* Amica Mutual Insurance Co.	2362	2362	4728	4728	3841	3841
* Amica Property and Casualty Insurance Co.	2973	2973	5962	5962	4841	4841
Berkley Insurance Co.	2492	2465	3330	3851	3122	3121
* Branch Insurance Exchange	2679	2583	4144	4364	3555	3032
* Brethren Mutual	3505	3018	6427	6656	5900	4643
* Chubb National Insurance Co.	4076	3530	5988	6117	5026	5028
Cincinnati Casualty Co.	3059	2789	4114	4346	3885	3943
Cincinnati Insurance Co.	2541	2541	4873	4873	3559	3648
* Clearcover Insurance Co.	5662	5662	11111	12967	8523	7627
* CSAA General Insurance Co.	3178	2686	4671	5623	3844	4389
* Cumberland Insurance Co. Inc.	3652	3652	8939	7452	5548	5859
* Dairyland Insurance Co.	7309	7096	12036	15464	10116	10121
Elephant Insurance Co.	6910	7269	10845	15149	10456	9273
* Encompass Home and Auto Insurance Company	4526	3944	6195	9018	6375	5376
Erie Insurance Exchange	2900	2900	4924	4728	4000	3574
Farmers Casualty Insurance Co.	4294	5363	6550	8435	5435	6449
Farmers Direct P & C Insurance Co.	4046	4046	6684	5916	5170	4676
Farmers Group Property & Casualty Ins. Co.	5944	5944	10392	11018	9656	8114
Farmers Insurance Exchange	5272	5092	8798	9752	7342	6994
* 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 Casualty Insurance Co.	4680	4536	6692	7460	6182	5862
Horace Mann Insurance Co.	3156	3156	5043	5043	4302	4092

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

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

August 2024

Scenario 17: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Property & Casualty Ins. Co.	2942	2942	5656	5656	4024	4410
* Integon Indemnity	5145	4932	8739	8739	6481	6736
* Integon Preferred Insurance Co	4968	4733	7415	7645	6264	6336
Liberty Mutual Insurance Co.	7399	6967	9649	10200	8412	8628
Liberty Mutual Personal Insurance Co.	6847	6459	8871	9364	7759	7953
Maryland Auto Insurance Fund	7063	7063	10218	10700	8700	8592
* MGA Insurance Company, Inc.	5524	5476	8946	10584	8296	7338
* Mutual Benefit Insurance Co.	2947	2947	4094	5666	4094	4094
* Nationwide Property & Casualty Co.	4576	5421	10127	10492	9451	7485
* NGAC	10562	10562	13930	18086	13080	13584
* NJM Insurance Co.	2299	2267	3299	3299	3011	3299
Noblr Insurance Exchange	1941	1880	2873	3099	2526	2153
Old Dominion Insurance Co.	4230	4012	6844	9132	6204	7008
Penn National Insurance Co.	6379	6067	10710	11872	7574	7285
Privilege Underwriters Reciprocal Exch.	3027	3360	4596	4596	4069	2938
* Progressive Select Insurance Co.	2253	2130	3212	3551	2820	2551
* Progressive Specialty Insurance Co.	3297	3121	4815	5374	4184	3796
Root Insurance Co.	4090	3902	6402	6878	5758	5438
* 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.	3990	3963	5996	6384	5790	5105
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	2550	2550	3491	3491	3134	3047

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	2470	2482	2477	2550	2647
* AIG Property Casualty Co.	2220	2334	1208	2220	2283
* Allstate Indemnity Co.	5603	5491	5177	5572	5976
American Family Connect P & C Ins. Co.	2602	3108	2362	2774	2684
American National Property & Casualty Co.	3136	3312	2950	3240	3346
American States Preferred Insurance Co.	3453	3653	3310	3535	3996
* Amica Mutual Insurance Co.	2779	2779	2451	2779	2694
* Amica Property and Casualty Insurance Co.	3496	3496	3083	3496	3391
Berkley Insurance Co.	2579	2363	1767	2646	2681
* Branch Insurance Exchange	2657	2350	2344	2835	2775
* Brethren Mutual	2949	3344	2611	3238	3048
* Chubb National Insurance Co.	3344	4475	3081	4380	3623
Cincinnati Casualty Co.	2997	3303	2511	2766	3051
Cincinnati Insurance Co.	2524	2856	2277	2765	2634
* Clearcover Insurance Co.	5928	6077	4469	6077	6206
* CSAA General Insurance Co.	2525	3164	2400	2989	2901
* Cumberland Insurance Co. Inc.	3134	3297	2877	3297	3253
* Dairyland Insurance Co.	6841	6416	5950	6658	8084
Elephant Insurance Co.	5604	5199	5367	6272	7265
* Encompass Home and Auto Insurance Compai	4101	4604	3865	4241	4614
Erie Insurance Exchange	2765	2803	2376	2790	2899
Farmers Casualty Insurance Co.	4579	5347	4327	4769	4084
Farmers Direct P & C Insurance Co.	4238	4532	3368	4532	3756
Farmers Group Property & Casualty Ins. Co.	5032	5568	4712	5866	5866
Farmers Insurance Exchange	5144	5290	4328	5254	5726
* 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 Casualty Insurance Co.	4554	4856	3934	4580	4724
Horace Mann Insurance Co.	3179	3439	2851	3407	3203

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Property & Casualty Ins. Co.	3015	3234	2591	3416	2942
* Integon Indemnity	5042	4809	4183	5931	5878
* Integon Preferred Insurance Co	4669	4674	4081	5145	5466
Liberty Mutual Insurance Co.	6974	7265	6463	6868	7231
Liberty Mutual Personal Insurance Co.	6463	6727	6005	6367	6696
Maryland Auto Insurance Fund	6684	6572	6112	7101	7230
* MGA Insurance Company, Inc.	5120	5633	4813	5145	6111
* Mutual Benefit Insurance Co.	2674	2890	2480	2865	3168
* Nationwide Property & Casualty Co.	5443	6111	4953	4963	6194
* NGAC	10465	10676	9090	10599	10957
* NJM Insurance Co.	2006	1957	1883	2112	2288
Noblr Insurance Exchange	1935	1763	1693	2075	1989
Old Dominion Insurance Co.	4268	3718	3234	4300	4388
Penn National Insurance Co.	6044	5819	5153	6227	6620
Privilege Underwriters Reciprocal Exch.	3735	4166	1879	3735	4971
* Progressive Select Insurance Co.	2099	2106	2090	2154	2259
* Progressive Specialty Insurance Co.	2997	3045	3001	3131	3307
Root Insurance Co.	3890	4316	3532	3868	4194
* 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.	4067	4174	3555	4057	4286
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	2824	3196	1411	2824	2867

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

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

August 2024

Scenario 18: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	2164	1971	3351	3718	2777	2495
* AIG Property Casualty Co.	3027	3027	4218	4218	3524	3524
* Allstate Indemnity Co.	3777	3672	6600	6699	4765	6066
American Family Connect P & C Ins. Co.	2378	2104	3904	3880	3508	3374
American National Property & Casualty Co.	2614	2578	4620	4622	3558	3632
American States Preferred Insurance Co.	2986	3142	4513	5884	4520	3785
* Amica Mutual Insurance Co.	2632	2632	5110	5110	4084	4084
* Amica Property and Casualty Insurance Co.	3409	3409	6617	6617	5294	5294
Berkley Insurance Co.	1735	1702	2283	2624	2143	2150
* Branch Insurance Exchange	1862	1783	3057	3269	2558	2153
* Brethren Mutual	3085	2451	5762	5914	5245	4058
* Chubb National Insurance Co.	4128	3903	4926	4959	4519	4515
Cincinnati Casualty Co.	2677	2444	3657	3860	3448	3511
Cincinnati Insurance Co.	2124	2124	4027	4027	2926	2992
* Clearcover Insurance Co.	2765	2765	5915	7025	4422	3816
* CSAA General Insurance Co.	1339	1141	1936	2305	1630	1837
* Cumberland Insurance Co. Inc.	1999	1999	5583	4621	3205	3282
* Dairyland Insurance Co.	7854	7607	13480	17593	11122	11202
Elephant Insurance Co.	10567	11140	16180	23003	15833	14379
* Encompass Home and Auto Insurance Company	3144	2823	4429	5930	4129	3586
Erie Insurance Exchange	2148	2148	3802	3673	3011	2690
* Farmers Casualty Insurance Co.	2637	3262	4049	5215	3340	3989
* Farmers Direct P & C Insurance Co.	2928	2928	4864	4374	3760	3432
* Farmers Group Property & Casualty Ins. Co.	3636	3636	6614	7040	6046	5228
* Farmers Insurance Exchange	2586	2490	4360	4856	3620	3430
* 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 Casualty Insurance Co.	6198	5978	8992	10216	8358	7924
* Horace Mann Insurance Co.	1906	1906	2873	2873	2484	2388

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

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

August 2024

Scenario 18: Married Rate, No Youthful Drivers

**Greater Baltimore Suburban area
Rates Effective as of 8/1/2024**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	2469	2469	4727	4727	3280	3661
* Integon Indemnity	3321	3134	6022	6022	4353	4592
* Integon Preferred Insurance Co	3040	2873	4841	4982	3948	4081
Liberty Mutual Insurance Co.	5197	4894	6623	6951	5812	5981
Liberty Mutual Personal Insurance Co.	4862	4592	6147	6441	5418	5569
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
* Nationwide Property & Casualty Co.	2413	2815	5351	5606	4943	3918
* NGAC	3532	3532	4836	6629	4610	4769
* NJM Insurance Co.	1489	1474	2208	2208	1955	2208
Noblr Insurance Exchange	1982	1957	3131	3360	2693	2278
Old Dominion Insurance Co.	1800	1698	2950	3930	2668	2996
* Penn National Insurance Co.	3531	3224	6010	6596	4300	3981
Privilege Underwriters Reciprocal Exch.	2883	3184	4370	4370	3859	2795
* Progressive Select Insurance Co.	1499	1397	2209	2443	1888	1706
* Progressive Specialty Insurance Co.	2602	2441	3847	4255	3345	2985
* Root Insurance Co.	4150	3900	6930	7440	6002	5648
* 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.	4844	4717	7279	7375	6258	5999
* State Farm Mutual Ins. Co.	2774	2684	4360	4427	3698	3541
* Teachers Insurance Co.	2661	2661	4880	4880	3447	4817
* Travelers Property Casualty Insurance Co.	3692	3639	5743	6121	5509	4889
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	2308	2308	3161	3161	2832	2762

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	1910	1975	1898	2002	2131
* AIG Property Casualty Co.	3313	3315	1814	3313	3457
* Allstate Indemnity Co.	3350	3469	3185	3535	3773
American Family Connect P & C Ins. Co.	2208	2768	1952	2368	2242
American National Property & Casualty Co.	2486	2638	2330	2586	2680
American States Preferred Insurance Co.	2819	3076	2689	2985	3335
* Amica Mutual Insurance Co.	3112	3112	2765	3112	2979
* Amica Property and Casualty Insurance Co.	4029	4029	3575	4029	3862
Berkley Insurance Co.	1782	1645	1266	1832	1861
* Branch Insurance Exchange	1837	1642	1598	1967	1932
* Brethren Mutual	2407	2750	2072	2634	2443
* Chubb National Insurance Co.	3828	4281	3713	4252	3947
Cincinnati Casualty Co.	2644	2938	2201	2419	2690
Cincinnati Insurance Co.	2071	2298	1862	2244	2179
* Clearcover Insurance Co.	2894	3066	2153	3066	3036
* CSAA General Insurance Co.	1061	1319	1015	1250	1237
* Cumberland Insurance Co. Inc.	1705	1796	1585	1796	1772
* Dairyland Insurance Co.	7305	6834	6283	7107	8743
Elephant Insurance Co.	8725	7417	7816	9487	10588
* Encompass Home and Auto Insurance Company	2916	3188	2778	2981	3197
Erie Insurance Exchange	2048	2109	1748	2083	2149
* Farmers Casualty Insurance Co.	2794	3269	2642	2930	2501
* Farmers Direct P & C Insurance Co.	3064	3320	2436	3320	2718
* Farmers Group Property & Casualty Ins. Co.	3062	3414	2854	3590	3650
* Farmers Insurance Exchange	2370	2430	1994	2566	2788
* 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 Casualty Insurance Co.	6000	6498	5062	6028	6192
* Horace Mann Insurance Co.	1898	2020	1734	2020	1912

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	2504	2644	2167	2778	2469
* Integon Indemnity	3225	3061	2665	3894	3811
* Integon Preferred Insurance Co	2842	2883	2420	3208	3332
Liberty Mutual Insurance Co.	4859	5131	4553	4874	5052
Liberty Mutual Personal Insurance Co.	4554	4805	4285	4572	4733
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
* Nationwide Property & Casualty Co.	2818	3204	2564	2589	3239
* NGAC	3435	3526	2878	3531	3640
* NJM Insurance Co.	1307	1291	1371	1380	1486
Noblr Insurance Exchange	1977	1788	1753	2117	2069
Old Dominion Insurance Co.	1802	1600	1370	1846	1878
* Penn National Insurance Co.	3209	3105	2761	3324	3512
Privilege Underwriters Reciprocal Exch.	3545	3920	1813	3545	4706
* Progressive Select Insurance Co.	1366	1384	1358	1411	1493
* Progressive Specialty Insurance Co.	2412	2448	2409	2496	2606
* Root Insurance Co.	3920	4370	3530	3910	4278
* 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.	4017	4353	3723	4030	4466
* State Farm Mutual Ins. Co.	2382	2598	2184	2396	2679
* Teachers Insurance Co.	2563	2779	2262	2860	2661
* Travelers Property Casualty Insurance Co.	3803	3941	3188	3736	3985
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	2556	2892	1293	2556	2586

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

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

August 2024

Scenario 19: Married Rate with Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	4587	4346	6694	7374	5896	5268
* AIG Property Casualty Co.	5699	5699	7841	7841	6657	6657
* Allstate Indemnity Co.	11413	11079	16049	16443	13313	14544
American Family Connect P & C Ins. Co.	7358	6708	11880	11830	10642	10112
American National Property & Casualty Co.	5262	5220	8864	8868	7166	7182
American States Preferred Insurance Co.	7922	8290	11295	14681	11916	9657
* Amica Mutual Insurance Co.	3883	3883	8925	8925	6814	6814
* Amica Property and Casualty Insurance Co.	5676	5676	11080	11080	9049	9049
Berkley Insurance Co.	4862	4847	6516	7559	6139	6111
* Branch Insurance Exchange	5027	4874	7936	8464	6832	5737
* Brethren Mutual	5448	4786	9577	10051	8925	7269
* Chubb National Insurance Co.	8960	8122	11971	12247	10313	10389
Cincinnati Casualty Co.	8083	7289	10676	11222	10116	10273
Cincinnati Insurance Co.	5748	5748	11208	11208	8244	8443
* Clearcover Insurance Co.	6738	6738	13180	15002	9913	8939
* CSAA General Insurance Co.	3857	3242	5354	6691	4708	5199
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	22718	22101	37019	47352	31260	31121
Elephant Insurance Co.	9293	9743	14747	20374	14221	12734
* Encompass Home and Auto Insurance Company	4798	4239	6423	9091	6585	5555
Erie Insurance Exchange	4401	4401	7258	7057	5940	5306
* Farmers Casualty Insurance Co.	8046	9738	11867	15213	9849	11750
* Farmers Direct P & C Insurance Co.	8822	8822	14526	12690	11152	10006
* Farmers Group Property & Casualty Ins. Co.	12540	12540	20772	21860	19840	16730
* Farmers Insurance Exchange	8522	8242	14130	15632	11912	11264
* 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 Casualty Insurance Co.	12628	12266	18060	20130	16658	15822
* Horace Mann Insurance Co.	4224	4224	6659	6659	5677	5459

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

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

August 2024

Scenario 19: Married Rate with Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	5082	5082	10167	10167	6944	7866
* Integon Indemnity	8397	7939	14038	14038	10666	11130
* Integon Preferred Insurance Co	7436	7226	11159	11548	9382	9466
Liberty Mutual Insurance Co.	6025	5693	7620	7993	6732	6916
Liberty Mutual Personal Insurance Co.	5609	5311	7043	7381	6244	6409
Maryland Auto Insurance Fund	27978	27978	39620	40848	34396	34430
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
* Nationwide Property & Casualty Co.	4469	5267	9965	10321	9169	7322
* NGAC	9420	9420	12642	16930	11850	12477
* NJM Insurance Co.	3025	2986	4415	4415	3987	4415
Noblr Insurance Exchange	3061	3013	4568	4886	4062	3368
Old Dominion Insurance Co.	4974	4708	7680	10288	7144	8124
* Penn National Insurance Co.	5863	5542	9971	11030	7041	6744
Privilege Underwriters Reciprocal Exch.	6795	7809	10427	10427	9154	6863
* Progressive Select Insurance Co.	2814	2664	4016	4404	3570	3186
* Progressive Specialty Insurance Co.	3983	3782	5782	6400	5098	4573
* Root Insurance Co.	9082	8522	16084	17140	13340	12340
* 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.	8857	8772	13443	14339	12941	11443
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	5604	5604	7478	7478	6888	6668

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	4256	4371	4291	4466	4589
* AIG Property Casualty Co.	6230	6420	3270	6230	6448
* Allstate Indemnity Co.	10498	10315	9651	10535	11395
American Family Connect P & C Ins. Co.	6770	8080	6246	7378	7104
American National Property & Casualty Co.	5106	5458	4860	5324	5456
American States Preferred Insurance Co.	7543	8202	7285	7833	8890
* Amica Mutual Insurance Co.	4696	4696	3862	4696	4400
* Amica Property and Casualty Insurance Co.	6776	6776	6028	6776	6493
Berkley Insurance Co.	5081	4622	3367	5186	5232
* Branch Insurance Exchange	4959	4467	4287	5337	5202
* Brethren Mutual	4571	5240	4149	5071	4834
* Chubb National Insurance Co.	7660	9593	7458	9300	8141
Cincinnati Casualty Co.	7741	8532	6477	7280	7946
Cincinnati Insurance Co.	5884	6589	5317	6402	6063
* Clearcover Insurance Co.	7064	7127	5376	7127	7293
* CSAA General Insurance Co.	2985	3845	2886	3633	3515
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	21069	19873	18512	20782	25110
Elephant Insurance Co.	7692	7250	7543	8611	9998
* Encompass Home and Auto Insurance Company	4356	4838	4121	4541	4906
Erie Insurance Exchange	4311	4433	3823	4316	4410
* Farmers Casualty Insurance Co.	8423	9769	8090	8824	7669
* Farmers Direct P & C Insurance Co.	9362	10010	7370	10010	8284
* Farmers Group Property & Casualty Ins. Co.	10578	11938	10302	12410	12370
* Farmers Insurance Exchange	8342	8588	7056	8430	9220
* 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 Casualty Insurance Co.	12404	13194	10648	12390	12760
* Horace Mann Insurance Co.	4251	4649	3860	4583	4269

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	5171	5662	4512	5952	5082
* Integon Indemnity	8164	7787	6759	9644	9527
* Integon Preferred Insurance Co	7145	7148	6139	7835	8074
Liberty Mutual Insurance Co.	5663	5904	5294	5621	5876
Liberty Mutual Personal Insurance Co.	5282	5495	4951	5243	5476
Maryland Auto Insurance Fund	26565	26194	24445	27730	28135
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3890	4198	3607	4119	4554
* Nationwide Property & Casualty Co.	5252	6128	4801	4803	6145
* NGAC	9127	9374	7786	9455	9709
* NJM Insurance Co.	2587	2562	2472	2776	2957
Noblr Insurance Exchange	3015	2790	2620	3242	3127
Old Dominion Insurance Co.	4982	4338	3778	5058	5114
* Penn National Insurance Co.	5491	5290	4675	5728	6096
Privilege Underwriters Reciprocal Exch.	8543	10057	4243	8543	11563
* Progressive Select Insurance Co.	2676	2698	2672	2747	2824
* Progressive Specialty Insurance Co.	3689	3759	3707	3856	3994
* Root Insurance Co.	8626	9486	7806	8598	9544
* 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.	9055	9283	7782	8960	9467
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 Recipricol Exchange	6152	7261	2982	6152	6118

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

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

August 2024

Scenario 20: Married Rate with Youthful Drivers

Greater Baltimore Suburban area Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	5848	5485	8684	9734	7402	6756
* AIG Property Casualty Co.	5953	5953	8194	8194	6937	6937
* Allstate Indemnity Co.	19858	19236	28630	29176	23291	25979
American Family Connect P & C Ins. Co.	9540	8538	15438	15346	13768	13020
American National Property & Casualty Co.	11566	11428	19886	19898	15698	15860
American States Preferred Insurance Co.	11492	11850	16758	21596	17173	14569
* Amica Mutual Insurance Co.	7303	7303	16037	16037	12495	12495
* Amica Property and Casualty Insurance Co.	6350	6350	12737	12737	10333	10333
Berkley Insurance Co.	15315	15180	20698	24146	19522	19449
* Branch Insurance Exchange	7505	7257	12289	13066	10278	8719
* Brethren Mutual	4674	3985	8290	8608	7665	6175
* Chubb National Insurance Co.	14357	12280	21525	22265	18034	18141
Cincinnati Casualty Co.	10160	8972	13530	14075	12625	13194
Cincinnati Insurance Co.	5674	5674	10909	10909	7943	8197
* Clearcover Insurance Co.	7888	7888	15994	18488	11899	10692
* CSAA General Insurance Co.	3555	2972	4978	6261	4390	4867
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	21517	20808	36422	47263	30152	30406
Elephant Insurance Co.	6821	7156	10799	15007	10406	9362
* Encompass Home and Auto Insurance Company	8177	7114	11010	16147	11589	9799
Erie Insurance Exchange	3952	3952	6730	6455	5461	4851
* Farmers Casualty Insurance Co.	6530	8051	10199	12978	8311	9804
* Farmers Direct P & C Insurance Co.	6886	6886	11212	10004	8700	7948
* Farmers Group Property & Casualty Ins. Co.	10234	10234	17720	18756	16752	14516
* Farmers Insurance Exchange	13310	12820	22984	25596	18970	18036
* 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 Casualty Insurance Co.	10454	10084	15078	16890	13898	13232
* Horace Mann Insurance Co.	3552	3552	5601	5601	4789	4612

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

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

August 2024

Scenario 20: Married Rate with Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	4319	4319	8864	8864	5983	6711
* Integon Indemnity	7868	7313	13493	13493	10059	10610
* Integon Preferred Insurance Co	12965	12184	20144	20670	16655	17159
Liberty Mutual Insurance Co.	8543	7934	11164	11743	9716	10002
Liberty Mutual Personal Insurance Co.	7874	7326	10233	10753	8928	9190
Maryland Auto Insurance Fund	19486	19486	27093	28321	23386	22866
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
* Nationwide Property & Casualty Co.	4374	5166	9634	9943	9160	7157
* NGAC	8826	8826	12009	16499	11233	11875
* NJM Insurance Co.	2609	2585	3910	3910	3493	3910
Noblr Insurance Exchange	4834	4710	7697	8328	6601	5589
Old Dominion Insurance Co.	10218	9678	16100	22256	14748	17476
* Penn National Insurance Co.	12197	11585	21671	24028	14547	14047
Privilege Underwriters Reciprocal Exch.	4941	5454	7487	7487	6601	4777
* Progressive Select Insurance Co.	5467	5155	8013	8939	6927	6280
* Progressive Specialty Insurance Co.	8089	7654	11832	13280	10226	9330
* Root Insurance Co.	11840	10892	21864	23386	17728	16540
* 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.	7734	7602	11856	12577	11389	10132
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	6246	6246	8507	8507	7691	7464

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	5158	5295	5163	5457	5810
* AIG Property Casualty Co.	6517	6561	3469	6517	6798
* Allstate Indemnity Co.	18070	17780	16448	18166	20092
American Family Connect P & C Ins. Co.	8652	10406	7938	9508	9070
American National Property & Casualty Co.	11102	11774	10458	11512	11902
American States Preferred Insurance Co.	10550	11588	9924	11184	12949
* Amica Mutual Insurance Co.	8787	8787	7386	8787	8308
* Amica Property and Casualty Insurance Co.	7483	7483	6512	7483	7243
Berkley Insurance Co.	15858	14248	10258	16245	16547
* Branch Insurance Exchange	7365	6533	6391	8004	7826
* Brethren Mutual	3813	4350	3397	4235	3990
* Chubb National Insurance Co.	11669	15877	10665	15533	12739
Cincinnati Casualty Co.	9554	10605	7863	9139	9837
Cincinnati Insurance Co.	5512	6268	4949	6078	5826
* Clearcover Insurance Co.	8157	8409	6160	8409	8558
* CSAA General Insurance Co.	2768	3580	2606	3367	3236
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	19921	18539	17219	19486	23850
Elephant Insurance Co.	5587	5082	5281	6245	7116
* Encompass Home and Auto Insurance Company	7244	8341	6898	7612	8330
Erie Insurance Exchange	3789	3848	3255	3812	3957
* Farmers Casualty Insurance Co.	6894	8097	6513	7271	6191
* Farmers Direct P & C Insurance Co.	7200	7820	5724	7820	6396
* Farmers Group Property & Casualty Ins. Co.	8520	9540	8098	10096	10354
* Farmers Insurance Exchange	12866	13198	10682	13108	14380
* 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 Casualty Insurance Co.	10116	10786	8630	10186	10508
* Horace Mann Insurance Co.	3537	3838	3191	3824	3588

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

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

August 2024

Scenario 20: Married Rate with Youthful Drivers

Greater Baltimore Suburban area Rates Effective as of 8/1/2024					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	4447	4751	3781	5021	4319
* Integon Indemnity	7532	7196	6285	9000	8990
* Integon Preferred Insurance Co	12013	12098	10387	13511	14242
Liberty Mutual Insurance Co.	7897	8284	7281	7915	8290
Liberty Mutual Personal Insurance Co.	7292	7642	6737	7312	7646
Maryland Auto Insurance Fund	18073	17702	15953	19238	19643
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3175	3398	2945	3407	3785
* Nationwide Property & Casualty Co.	5231	5756	4712	4708	5833
* NGAC	8475	8712	7112	8825	9075
* NJM Insurance Co.	2254	2205	2106	2385	2593
Noblr Insurance Exchange	4805	4366	4084	5198	4983
Old Dominion Insurance Co.	10168	8828	7614	10338	10594
* Penn National Insurance Co.	11382	10925	9619	12062	12832
Privilege Underwriters Reciprocal Exch.	6057	6713	3110	6057	7978
* Progressive Select Insurance Co.	4949	5030	4940	5173	5464
* Progressive Specialty Insurance Co.	7214	7344	7228	7604	8076
* Root Insurance Co.	11140	12382	9940	11174	12400
* 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.	7855	8081	6667	7795	8256
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	6924	7840	3447	6924	7017

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

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

August 2024

Scenario 21: Married Rate, No Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	2039	1844	3143	3469	2625	2330
* AIG Property Casualty Co.	3028	3028	4238	4238	3533	3533
* Allstate Indemnity Co.	4623	4496	7229	7359	5574	6620
American Family Connect P & C Ins. Co.	3058	2758	5050	5020	4482	4302
American National Property & Casualty Co.	2524	2490	4470	4472	3464	3520
American States Preferred Insurance Co.	3351	3547	5128	6757	5148	4236
* Amica Mutual Insurance Co.	2529	2529	4948	4948	3988	3988
* Amica Property and Casualty Insurance Co.	3273	3273	6406	6406	5169	5169
Berkley Insurance Co.	1761	1744	2348	2696	2184	2178
* Branch Insurance Exchange	3247	3124	5439	5873	4519	3796
* Brethren Mutual	2632	2149	4830	5009	4455	3471
* Chubb National Insurance Co.	4704	4078	6892	7008	5748	5753
Cincinnati Casualty Co.	3567	3263	4831	5113	4555	4632
Cincinnati Insurance Co.	3222	3222	6169	6169	4509	4592
* Clearcover Insurance Co.	2817	2817	5842	6928	4421	3848
* CSAA General Insurance Co.	3638	3074	5336	6423	4463	5028
* Cumberland Insurance Co. Inc.	2140	2140	5382	4468	3280	3389
* Dairyland Insurance Co.	7993	7728	14089	18566	11489	11621
Elephant Insurance Co.	8812	9267	13841	19323	13378	11934
* Encompass Home and Auto Insurance Company	3967	3502	5506	7640	5355	4545
Erie Insurance Exchange	2363	2363	4022	3900	3236	2903
* Farmers Casualty Insurance Co.	5235	6456	7754	10121	6465	7692
* Farmers Direct P & C Insurance Co.	5220	5220	8724	7684	6676	6064
* Farmers Group Property & Casualty Ins. Co.	8350	8350	14438	15422	13536	11220
* Farmers Insurance Exchange	8720	8410	15546	17256	12690	11934
* 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 Casualty Insurance Co.	6634	6444	9508	10692	8848	8364
* Horace Mann Insurance Co.	2533	2533	3990	3990	3387	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.

August 2024

Scenario 21: Married Rate, No Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	3053	3053	6046	6046	4130	4658
* Integon Indemnity	4266	3991	7972	7972	5635	5969
* Integon Preferred Insurance Co	4151	3950	6508	6710	5336	5451
Liberty Mutual Insurance Co.	4485	4256	5657	5931	4991	5115
Liberty Mutual Personal Insurance Co.	4221	4018	5279	5524	4679	4787
Maryland Auto Insurance Fund	10648	10648	14991	15797	12723	12530
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
* Nationwide Property & Casualty Co.	3892	4626	8690	9036	8005	6396
* NGAC	4437	4437	6042	8268	5706	5962
* NJM Insurance Co.	1917	1897	2879	2879	2538	2879
Noblr Insurance Exchange	3243	3194	5343	5703	4504	3780
Old Dominion Insurance Co.	2950	2794	4746	6340	4324	4890
* Penn National Insurance Co.	4118	3848	6969	7686	4931	4682
Privilege Underwriters Reciprocal Exch.	3129	3513	4769	4769	4194	3085
* Progressive Select Insurance Co.	2296	2127	3417	3756	2939	2610
* Progressive Specialty Insurance Co.	3462	3225	5179	5748	4449	3975
* Root Insurance Co.	4710	4450	8056	8666	6900	6438
* 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.	4210	4172	6437	6865	6199	5495
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	2444	2444	3343	3343	3000	2918

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

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

August 2024

Scenario 21: Married Rate, No Youthful Driver

Greater Baltimore Suburban area Rates Effective as of 8/1/2024					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	1836	1869	1820	1893	2006
* AIG Property Casualty Co.	3308	3395	1792	3308	3427
* Allstate Indemnity Co.	4210	4229	3945	4306	4640
American Family Connect P & C Ins. Co.	2828	3464	2570	3054	2932
American National Property & Casualty Co.	2412	2594	2288	2532	2596
American States Preferred Insurance Co.	3199	3493	3070	3374	3750
* Amica Mutual Insurance Co.	3014	3014	2689	3014	2873
* Amica Property and Casualty Insurance Co.	3897	3897	3473	3897	3721
Berkley Insurance Co.	1817	1677	1288	1868	1893
* Branch Insurance Exchange	3203	2887	2767	3448	3368
* Brethren Mutual	2113	2387	1882	2310	2184
* Chubb National Insurance Co.	3845	5161	3566	5034	4165
Cincinnati Casualty Co.	3530	3918	2951	3238	3579
Cincinnati Insurance Co.	3241	3642	2933	3522	3365
* Clearcover Insurance Co.	2971	3103	2214	3103	3101
* CSAA General Insurance Co.	2822	3577	2732	3384	3335
* Cumberland Insurance Co. Inc.	1845	1939	1722	1939	1911
* Dairyland Insurance Co.	7405	6916	6319	7200	8936
Elephant Insurance Co.	7218	6659	6916	8043	9292
* Encompass Home and Auto Insurance Company	3692	4019	3468	3744	4048
Erie Insurance Exchange	2283	2345	1991	2303	2367
* Farmers Casualty Insurance Co.	5540	6433	5284	5736	4952
* Farmers Direct P & C Insurance Co.	5544	5894	4378	5894	4832
* Farmers Group Property & Casualty Ins. Co.	7204	7976	6762	8314	8218
* Farmers Insurance Exchange	8480	8772	7080	8624	9480
* 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 Casualty Insurance Co.	6520	6998	5548	6496	6668
* Horace Mann Insurance Co.	2547	2755	2309	2721	2557

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	3086	3308	2675	3490	3053
* Integon Indemnity	4106	3873	3373	5003	4908
* Integon Preferred Insurance Co	3898	3922	3351	4352	4559
Liberty Mutual Insurance Co.	4236	4438	3996	4219	4376
Liberty Mutual Personal Insurance Co.	4001	4176	3779	3983	4125
Maryland Auto Insurance Fund	9919	9717	8852	10549	10899
MGA Insurance Company, Inc.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2158	2317	1999	2324	2574
* Nationwide Property & Casualty Co.	4630	5295	4229	4249	5331
* NGAC	4295	4407	3612	4441	4569
* NJM Insurance Co.	1669	1648	1580	1773	1916
Noblr Insurance Exchange	3191	2898	2794	3479	3382
Old Dominion Insurance Co.	2956	2590	2246	3008	3054
* Penn National Insurance Co.	3818	3688	3271	3964	n/a
Privilege Underwriters Reciprocal Exch.	3879	4409	1965	3879	5184
* Progressive Select Insurance Co.	2141	2159	2121	2188	2294
* Progressive Specialty Insurance Co.	3149	3200	3145	3272	3449
* Root Insurance Co.	4490	4994	4034	4452	4906
* 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.	4348	4481	3711	4283	4542
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 Recipricol Exchange	2705	3066	1367	2705	2736

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

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

August 2024

Scenario 22: Married Rate, No Youthful Driver

Greater Baltimore Suburban area Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Agency Insurance Co.	2039	1894	3101	3434	2626	2358
* AIG Property Casualty Co.	2247	2247	3151	3151	2595	2595
* Allstate Indemnity Co.	3998	3891	7154	7253	5104	6566
American Family Connect P & C Ins. Co.	2670	2344	4408	4380	3936	3800
American National Property & Casualty Co.	2080	2054	3670	3672	2838	2888
American States Preferred Insurance Co.	2848	3017	4320	5650	4339	3582
* Amica Mutual Insurance Co.	2443	2443	4743	4743	3783	3783
* Amica Property and Casualty Insurance Co.	3192	3192	6190	6190	4930	4930
Berkley Insurance Co.	1753	1733	2293	2628	2160	2160
* Branch Insurance Exchange	2086	2005	3384	3653	2874	2400
* Brethren Mutual	2238	1788	4138	4278	3821	2910
* Chubb National Insurance Co.	3214	2820	4620	4681	3890	3888
Cincinnati Casualty Co.	2261	2070	3101	3274	2925	2971
Cincinnati Insurance Co.	2114	2114	4027	4027	2935	3001
* Clearcover Insurance Co.	2941	2941	6251	7348	4666	4029
* CSAA General Insurance Co.	1419	1207	2050	2458	1741	1951
* Cumberland Insurance Co. Inc.	1750	1750	4932	4078	2810	2857
* Dairyland Insurance Co.	7026	6809	11975	15589	9911	9964
Elephant Insurance Co.	10325	10894	15684	22326	15380	13913
* Encompass Home and Auto Insurance Company	2809	2538	3997	5311	3667	3204
Erie Insurance Exchange	2006	2006	3475	3358	2789	2488
* Farmers Casualty Insurance Co.	2792	3408	4159	5383	3464	4137
* Farmers Direct P & C Insurance Co.	3180	3180	5246	4686	4072	3688
* Farmers Group Property & Casualty Ins. Co.	3982	3982	6852	7274	6450	5446
* Farmers Insurance Exchange	2650	2552	4554	5054	3774	3538
* 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 Casualty Insurance Co.	5726	5532	8230	9258	7624	7254
* Horace Mann Insurance Co.	2158	2158	3333	3333	2847	2738

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

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

August 2024

Scenario 22: Married Rate, No Youthful Driver

Greater Baltimore Suburban area Rates Effective as of 8/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	2806	2806	5496	5496	3760	4226
* Integon Indemnity	3871	3653	6850	6850	5064	5285
* Integon Preferred Insurance Co	3591	3422	5592	5762	4621	4750
Liberty Mutual Insurance Co.	5458	5146	6999	7341	6128	6292
Liberty Mutual Personal Insurance Co.	5093	4821	6483	6794	5699	5846
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
* Nationwide Property & Casualty Co.	2718	3174	6072	6345	5568	4429
* NGAC	4678	4678	6349	8598	6019	6284
* NJM Insurance Co.	2105	2083	3100	3100	2791	3100
Noblr Insurance Exchange	1358	1326	2079	2264	1823	1537
Old Dominion Insurance Co.	2754	2610	4470	6062	4064	4670
* Penn National Insurance Co.	3045	2772	5112	5597	3743	3436
Privilege Underwriters Reciprocal Exch.	2303	2575	3507	3507	3081	2263
* Progressive Select Insurance Co.	1460	1371	2122	2328	1849	1654
* Progressive Specialty Insurance Co.	2340	2203	3512	3905	3007	2717
* Root Insurance Co.	4372	4140	7254	7816	6358	5956
* 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.	3300	3253	5110	5444	4900	4356
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	2169	2169	2965	2965	2660	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 22: Married Rate, No Youthful Driver

**Greater Baltimore Suburban area
Rates Effective as of 8/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Agency Insurance Co.	1817	1896	1824	1926	2021
* AIG Property Casualty Co.	2434	2536	1370	2434	2510
* Allstate Indemnity Co.	3502	3645	3321	3725	4008
American Family Connect P & C Ins. Co.	2456	3104	2178	2646	2500
American National Property & Casualty Co.	1982	2116	1864	2070	2134
American States Preferred Insurance Co.	2712	2959	2606	2871	3172
* Amica Mutual Insurance Co.	2892	2892	2574	2892	2761
* Amica Property and Casualty Insurance Co.	3776	3776	3359	3776	3605
Berkley Insurance Co.	1811	1676	1290	1852	1875
* Branch Insurance Exchange	2067	1875	1787	2203	2152
* Brethren Mutual	1765	1990	1561	1916	1803
* Chubb National Insurance Co.	2674	3480	2485	3423	2889
Cincinnati Casualty Co.	2237	2477	1862	2035	2277
Cincinnati Insurance Co.	2065	2285	1857	2241	2183
* Clearcover Insurance Co.	3078	3239	2312	3239	3214
* CSAA General Insurance Co.	1107	1394	1070	1318	1311
* Cumberland Insurance Co. Inc.	1499	1573	1405	1573	1552
* Dairyland Insurance Co.	6528	6117	5634	6368	7814
Elephant Insurance Co.	8541	7325	7714	9260	10399
* Encompass Home and Auto Insurance Company	2581	2838	2480	2669	2845
Erie Insurance Exchange	1927	1975	1653	1949	2011
* Farmers Casualty Insurance Co.	2939	3423	2815	3079	2655
* Farmers Direct P & C Insurance Co.	3330	3602	2652	3602	2968
* Farmers Group Property & Casualty Ins. Co.	3374	3780	3212	3948	3956
* Farmers Insurance Exchange	2574	2650	2172	2616	2862
* 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 Casualty Insurance Co.	5558	5980	4716	5572	5714
* Horace Mann Insurance Co.	2149	2311	1965	2302	2166

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	2829	3017	2463	3180	2806
* Integon Indemnity	3754	3549	3098	4509	4412
* Integon Preferred Insurance Co	3378	3412	2883	3788	3913
Liberty Mutual Insurance Co.	5142	5430	4800	5123	5298
Liberty Mutual Personal Insurance Co.	4814	5075	4509	4797	4952
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
* Nationwide Property & Casualty Co.	3158	3660	2892	2908	3703
* NGAC	4522	4651	3825	4700	4813
* NJM Insurance Co.	1812	1792	1714	1933	2070
Noblr Insurance Exchange	1347	1219	1172	1426	1403
Old Dominion Insurance Co.	2742	2422	2060	2816	2870
* Penn National Insurance Co.	2760	2671	2386	2855	3018
Privilege Underwriters Reciprocal Exch.	2847	3217	1452	2847	3794
* Progressive Select Insurance Co.	1359	1382	1357	1406	1458
* Progressive Specialty Insurance Co.	2094	2180	2107	2225	2338
* Root Insurance Co.	4138	4636	3722	4116	4516
* 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.	3399	3520	2855	3340	3547
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	2400	2728	1215	2400	2422

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

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

August 2024

Scenario 1: Young Single Male, Age 19

Eastern Shore (w/o Cecil)
Rates Effective as of 8/1/2024

	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	4828	4862	4588	4876	5444	4575	5432	4782
* Allstate Indemnity Co.	8607	8529	8936	9895	8264	8569	8560	8325
American Family Connect P & C Ins. Co.	4784	5258	4672	4758	5438	4546	5306	4764
American National Property & Casualty Co.	4942	5320	5236	5008	5480	4942	5522	5298
American States Preferred Insurance Co.	5659	5659	5659	6326	5451	5659	6056	5263
* Amica Mutual Insurance Co.	5569	5569	5569	5569	5569	5569	5569	5569
* Amica Property and Casualty Insurance Co.	7078	7078	7078	7078	7078	7078	7078	7078
Berkley Insurance Co.	4410	4506	4874	4874	4614	4410	4498	4642
* Branch Insurance Exchange	3762	3293	3265	3400	3907	3196	3358	3343
* Brethren Mutual	3571	3959	3446	3533	4116	3277	3882	3379
* Chubb National Insurance Co.	6864	6864	6864	6332	7308	6864	7173	6898
Cincinnati Casualty Co.	4214	4375	4207	4453	4293	4173	4322	4033
Cincinnati Insurance Co.	5135	5235	4754	5176	5189	4815	5019	4940
* Clearcover Insurance Co.	12606	12881	12606	12606	12881	12606	12881	12881
* CSAA General Insurance Co.	5856	5998	5574	4986	5918	4986	5398	5366
* Cumberland Insurance Co. Inc.	4869	4869	4869	4869	4844	4869	4844	4844
* Dairyland Insurance Co.	10286	10307	9695	11578	10601	10122	10842	9137
Elephant Insurance Co.	8238	8165	8238	9110	8165	8238	8623	8165
* Encompass Home and Auto Insurance Compa	6889	6889	6889	6889	6889	6889	6889	6889
Erie Insurance Exchange	3920	3920	3920	3920	3920	3920	3920	3920
Farmers Casualty Insurance Co.	9432	9432	9432	9432	9432	9432	9432	9432
Farmers Direct P & C Insurance Co.	6158	6158	6158	6158	6158	6158	6158	6158
Farmers Group Property & Casualty Ins. Co.	10072	10072	10072	10072	10072	10072	10072	10072
Farmers Insurance Exchange	5186	5324	5212	5410	5378	5066	5420	5178
* 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 Casualty Insurance Co.	4944	4968	4774	4980	5180	4674	5068	5030
Horace Mann Insurance Co.	3734	3734	3734	3734	3734	3734	3734	3734

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

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

August 2024

Scenario 1: Young Single Male, Age 19

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Property & Casualty Ins. Co.	3931	3931	3931	3931	3931	3931	3931	3931
* Integon Indemnity	8830	9251	8696	9646	8538	7372	8559	8291
* Integon Preferred Insurance Co	8144	8456	7627	8616	8097	7249	7977	7664
Liberty Mutual Insurance Co.	12238	12362	12112	12224	12703	11363	12193	11369
Liberty Mutual Personal Insurance Co.	11106	11217	10993	11093	11526	10320	11065	10324
Maryland Auto Insurance Fund	4940	4940	4940	4940	4940	4940	5163	4940
* MGA Insurance Company, Inc.	11455	11970	10611	11359	13118	10293	11948	10141
* Mutual Benefit Insurance Co.	9217	9217	9217	9203	9217	9203	9203	9097
* Nationwide Property & Casualty Co.	7078	8268	7928	6880	7966	6880	7436	6830
* NGAC	19913	19913	19913	21602	19913	19913	21052	19913
* NJM Insurance Co.	4078	4078	4549	4078	4078	4078	4078	4078
Noblr Insurance Exchange	4621	3976	4012	4081	4774	3837	4000	4018
Old Dominion Insurance Co.	8122	8508	8140	8668	8152	8152	8596	8304
Penn National Insurance Co.	8059	8019	8168	8685	8117	8034	8016	8390
Privilege Underwriters Reciprocal Exch.	6411	6411	6411	6411	6411	6411	6411	7205
* Progressive Select Insurance Co.	3268	3302	3189	3269	3696	3119	3651	3230
* Progressive Specialty Insurance Co.	4700	4753	4381	4724	5245	4484	5375	4661
Root Insurance Co.	4258	4340	4074	4482	4384	4110	4322	2484
* 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.	6119	6221	6336	6985	5733	5805	6252	5878
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	5500	5500	5500	5500	5500	5500	5500	6143

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

Eastern Shore (w/o Cecil)
Rates Effective as of 8/1/2024

	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	3291	3291	3291	3291	3291	3291	3291	3806
* Allstate Indemnity Co.	6862	6798	7182	7882	6565	6859	6816	6601
* American Family Connect P & C Ins. Co.	3522	3882	3440	3538	4032	3358	3928	3520
American National Property & Casualty Co.	4880	5230	5126	4960	5380	4880	5504	5230
American States Preferred Insurance Co.	4949	4949	4949	5567	4759	4949	5339	4544
* Amica Mutual Insurance Co.	5621	5621	5621	5621	5621	5621	5621	5621
* Amica Property and Casualty Insurance Co.	7123	7123	7123	7123	7123	7123	7123	7123
Berkley Insurance Co.	2800	2849	3085	3085	2913	2800	2847	2963
* Branch Insurance Exchange	3674	3249	3193	3361	3821	3166	3318	3302
* Brethren Mutual	2553	2838	2436	2683	3000	2362	2831	2436
* Chubb National Insurance Co.	5876	5876	5876	5425	6316	5876	6206	5916
Cincinnati Casualty Co.	3511	3605	3449	3700	3525	3495	3666	3379
Cincinnati Insurance Co.	4620	4688	4193	4656	4650	4330	4511	4425
* Clearcover Insurance Co.	9124	9551	9124	9124	9551	9124	9551	9551
* CSAA General Insurance Co.	5222	5371	5055	4474	5206	4474	4820	4794
* Cumberland Insurance Co. Inc.	3995	3995	3995	3995	3965	3995	3965	3965
* Dairyland Insurance Co.	7218	7245	6653	8213	7509	7128	7857	6305
Elephant Insurance Co.	5757	5687	5757	6374	5687	5757	6013	5687
* Encompass Home and Auto Insurance Compa	7188	7188	7188	7188	7188	7188	7188	7188
Erie Insurance Exchange	2979	2979	2979	2979	2979	2979	2979	2979
Farmers Casualty Insurance Co.	7063	7063	7063	7063	7063	7063	7063	7063
Farmers Direct P & C Insurance Co.	4310	4310	4310	4310	4310	4310	4310	4310
Farmers Group Property & Casualty Ins. Co.	7092	7092	7092	7092	7092	7092	7092	7092
Farmers Insurance Exchange	4818	4996	4870	5078	5022	4724	5142	4858
* 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 Casualty Insurance Co.	3872	3898	3716	3908	4050	3686	4002	3958
Horace Mann Insurance Co.	2474	2474	2474	2474	2474	2474	2474	2474

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

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

August 2024

Scenario 2: Young Single Female, Age 19

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Horace Mann Property & Casualty Ins. Co.	2703	2703	2703	2703	2703	2703	2703	2703
* Integon Indemnity	7641	8174	7441	8338	7315	6439	7767	7237
* Integon Preferred Insurance Co	7038	7388	6482	7560	6926	6344	7198	6672
Liberty Mutual Insurance Co.	9688	9753	9504	9830	10023	9091	9873	9097
Liberty Mutual Personal Insurance Co.	8811	8869	8646	8938	9114	8275	8981	8282
Maryland Auto Insurance Fund	3941	3941	3941	3941	3941	3941	4143	3941
* MGA Insurance Company, Inc.	6618	6996	6133	6540	7630	6011	7198	5846
* Mutual Benefit Insurance Co.	6959	6959	6959	7145	6959	7145	7145	6946
* Nationwide Property & Casualty Co.	6592	7342	7279	6424	7195	6424	6700	6093
* NGAC	13641	13641	13641	15149	13641	13641	14672	13641
* NJM Insurance Co.	3720	3720	4263	3720	3720	3720	3720	3720
Noblr Insurance Exchange	3205	2815	2789	2897	3350	2746	2858	2850
Old Dominion Insurance Co.	6126	6418	6144	6802	6156	6156	6658	6264
Penn National Insurance Co.	7173	7123	7278	7777	7229	7151	7167	7501
Privilege Underwriters Reciprocal Exch.	4279	4279	4279	4279	4279	4279	4279	4854
* Progressive Select Insurance Co.	2778	2823	2633	2756	3087	2674	3151	2741
* Progressive Specialty Insurance Co.	3767	3830	3451	3747	4160	3616	4350	3720
Root Insurance Co.	4192	4292	3960	4094	4634	4028	4552	4128
* 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.	5297	5392	5499	6095	4965	5050	5442	5108
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	3191	3191	3191	3191	3191	3191	3191	3588

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

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

August 2024

Scenario 3: Single Male, Age 23

Eastern Shore (w/o Cecil)
Rates Effective as of 8/1/2024

	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	2059	2079	1998	2058	2328	1963	2308	2028
* Allstate Indemnity Co.	2716	2716	2716	2716	2716	2716	2716	3168
* American Family Connect P & C Ins. Co.	3790	3760	3953	4329	3637	3766	3759	3654
American National Property & Casualty Co.	2280	2488	2232	2258	2586	2168	2512	2256
American States Preferred Insurance Co.	2658	2854	2810	2692	2938	2658	2968	2838
* Amica Mutual Insurance Co.	2831	2831	2831	3187	2709	2831	2987	2676
* Amica Property and Casualty Insurance Co.	2100	2100	2100	2100	2100	2100	2100	2100
Berkley Insurance Co.	3178	3178	3178	3178	3178	3178	3178	3178
* Branch Insurance Exchange	2271	2323	2501	2501	2374	2271	2318	2391
* Brethren Mutual	2026	1798	1791	1851	2123	1748	1818	1818
* Chubb National Insurance Co.	2050	2256	1992	2035	2335	1881	2220	1927
Cincinnati Casualty Co.	3886	3886	3886	3595	4103	3886	4057	3903
Cincinnati Insurance Co.	2417	2515	2425	2533	2480	2386	2480	2304
* Clearcover Insurance Co.	2516	2559	2312	2532	2541	2349	2457	2417
* CSAA General Insurance Co.	4545	4706	4545	4545	4706	4545	4706	4706
* Cumberland Insurance Co. Inc.	2488	2515	2404	2168	2554	2168	2278	2297
* Dairyland Insurance Co.	2455	2455	2455	2455	2440	2455	2440	2440
Elephant Insurance Co.	6478	6505	6056	7272	6726	6339	6866	5660
* Encompass Home and Auto Insurance Compa	5241	5192	5241	5798	5192	5241	5468	5192
Erie Insurance Exchange	3187	3187	3187	3187	3187	3187	3187	3187
Farmers Casualty Insurance Co.	2359	2359	2359	2359	2359	2359	2359	2359
Farmers Direct P & C Insurance Co.	5386	5386	5386	5386	5386	5386	5386	5386
Farmers Group Property & Casualty Ins. Co.	3500	3500	3500	3500	3500	3500	3500	3500
Farmers Insurance Exchange	5966	5966	5966	5966	5966	5966	5966	5966
* Foremost Insurance Co.	3352	3406	3368	3482	3452	3276	3468	3318
Garrison Property & Casualty Ins. Co.	7270	7364	6955	7312	8268	6874	8280	7184
* GEICO Secure Co.	2711	2648	2676	2508	2647	2712	2610	2486
Hartford Casualty Insurance Co.	1737	1650	1737	1737	1723	1737	1723	1723
Horace Mann Insurance Co.	3620	3634	3490	3646	3784	3430	3718	3688
	1875	1875	1875	1875	1875	1875	1875	1875

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

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

August 2024

Scenario 3: Single Male, Age 23

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Horace Mann Property & Casualty Ins. Co.	2014	2014	2014	2014	2014	2014	2014	2014
* Integon Indemnity	3420	3584	3365	3665	3321	2869	3416	3236
* Integon Preferred Insurance Co	3914	4082	3634	4169	3859	3489	3934	3677
Liberty Mutual Insurance Co.	8216	8289	8138	8188	8511	7640	8193	7628
Liberty Mutual Personal Insurance Co.	7487	7553	7419	7464	7752	6970	7465	6958
Maryland Auto Insurance Fund	3435	3435	3435	3435	3435	3435	3622	3435
* MGA Insurance Company, Inc.	5027	5258	4707	4963	5777	4507	5238	4429
* Mutual Benefit Insurance Co.	3320	3320	3320	3344	3320	3344	3344	3294
* Nationwide Property & Casualty Co.	3464	3942	3874	3349	3812	3349	3563	3270
* NGAC	7369	7369	7369	7966	7369	7369	7808	7369
* NJM Insurance Co.	1394	1394	1546	1394	1394	1394	1394	1394
Noblr Insurance Exchange	1986	1750	1775	1762	2092	1674	1732	1731
Old Dominion Insurance Co.	3742	3926	3760	4084	3772	3772	4020	3838
Penn National Insurance Co.	4634	4615	4694	4882	4671	4608	4597	4816
Privilege Underwriters Reciprocal Exch.	3115	3115	3115	3115	3115	3115	3115	3518
* Progressive Select Insurance Co.	1823	1845	1808	1806	2049	1755	2023	1796
* Progressive Specialty Insurance Co.	2503	2541	2364	2492	2794	2401	2860	2472
Root Insurance Co.	3036	3086	2928	2946	3322	2906	3220	2962
* 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.	3088	3133	3183	3457	2890	2921	3123	2952
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	2649	2649	2649	2649	2649	2649	2649	2970

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

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

August 2024

Scenario 4: Single Female, Age 23

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	2478	2508	2322	2473	2758	2370	2803	2437
* Allstate Indemnity Co.	4120	4088	4323	4732	3955	4101	4088	3974
American Family Connect P & C Ins. Co.	2800	3070	2730	2792	3196	2656	3110	2780
American National Property & Casualty Co.	3844	4078	4010	3910	4192	3844	4344	4084
American States Preferred Insurance Co.	3040	3040	3040	3467	2889	3040	3238	2824
* Amica Mutual Insurance Co.	2624	2624	2624	2624	2624	2624	2624	2624
* Amica Property and Casualty Insurance Co.	3332	3332	3332	3332	3332	3332	3332	3332
Berkley Insurance Co.	3677	3761	4090	4090	3860	3677	3771	3913
* Branch Insurance Exchange	2796	2484	2439	2576	2898	2426	2529	2524
* Brethren Mutual	2776	3067	2690	2862	3197	2579	3049	2639
* Chubb National Insurance Co.	5235	5235	5235	4841	5568	5235	5514	5251
Cincinnati Casualty Co.	3553	3671	3531	3740	3609	3521	3684	3404
Cincinnati Insurance Co.	4679	4751	4203	4720	4714	4333	4570	4478
* Clearcover Insurance Co.	5542	5780	5542	5542	5780	5542	5780	5780
* CSAA General Insurance Co.	4505	4588	4401	3885	4544	3885	4119	4106
* Cumberland Insurance Co. Inc.	2288	2288	2288	2288	2273	2288	2273	2273
* Dairyland Insurance Co.	6596	6601	6120	7432	6834	6465	7022	5763
Elephant Insurance Co.	4331	4283	4331	4802	4283	4331	4510	4283
* Encompass Home and Auto Insurance Compa	4325	4325	4325	4325	4325	4325	4325	4325
Erie Insurance Exchange	3146	3146	3146	3146	3146	3146	3146	3146
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	5836	6048	5900	6156	6078	5724	6226	5884
* 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 Casualty Insurance Co.	4184	4202	4038	4218	4376	3972	4302	4258
Horace Mann Insurance Co.	2172	2172	2172	2172	2172	2172	2172	2172

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

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

August 2024

Scenario 4: Single Female, Age 23

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Horace Mann Property & Casualty Ins. Co.	2309	2309	2309	2309	2309	2309	2309	2309
* Integon Indemnity	4149	4390	4056	4459	3989	3483	4197	3914
* Integon Preferred Insurance Co	4920	5161	4521	5288	4810	4416	5037	4637
Liberty Mutual Insurance Co.	8363	8441	8237	8396	8676	7809	8430	7815
Liberty Mutual Personal Insurance Co.	7619	7690	7506	7648	7901	7122	7679	7128
Maryland Auto Insurance Fund	2979	2979	2979	2979	2979	2979	3170	2979
* MGA Insurance Company, Inc.	4372	4600	4069	4322	5033	3953	4674	3857
* Mutual Benefit Insurance Co.	3199	3199	3199	3216	3199	3216	3216	3165
* Nationwide Property & Casualty Co.	5163	5777	5726	5109	5665	5109	5304	4829
* NGAC	8244	8244	8244	9211	8244	8244	8923	8244
* NJM Insurance Co.	2426	2426	2807	2426	2426	2426	2426	2426
Noblr Insurance Exchange	2989	2618	2644	2664	3150	2502	2567	2607
Old Dominion Insurance Co.	5606	5876	5624	6238	5636	5636	6104	5732
Penn National Insurance Co.	5997	5962	6084	6490	6049	5965	5976	6260
Privilege Underwriters Reciprocal Exch.	3909	3909	3909	3909	3909	3909	3909	4453
* Progressive Select Insurance Co.	2235	2268	2130	2214	2476	2153	2517	2201
* Progressive Specialty Insurance Co.	3033	3081	2795	3013	3346	2914	3480	2985
Root Insurance Co.	3622	3690	3452	3524	3984	3464	3890	3544
* 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.	3709	3769	3838	4184	3470	3519	3771	3555
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	2839	2839	2839	2839	2839	2839	2839	3191

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

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

August 2024

Scenario 5: Single Male, Age 30

Eastern Shore (w/o Cecil)
Rates Effective as of 8/1/2024

	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	1773	1791	1780	1774	2038	1688	1969	1749
* Allstate Indemnity Co.	2410	2410	2410	2410	2410	2410	2410	2795
* Allstate Indemnity Co.	2321	2307	2403	2607	2239	2299	2305	2252
American Family Connect P & C Ins. Co.	1574	1704	1540	1528	1776	1482	1714	1536
American National Property & Casualty Co.	2448	2646	2600	2482	2724	2448	2736	2636
American States Preferred Insurance Co.	2585	2585	2585	2907	2502	2585	2711	2482
* Amica Mutual Insurance Co.	1596	1596	1596	1596	1596	1596	1596	1596
* Amica Property and Casualty Insurance Co.	2100	2100	2100	2100	2100	2100	2100	2100
Berkley Insurance Co.	1911	1946	2088	2088	1985	1911	1940	2004
* Branch Insurance Exchange	1295	1154	1158	1181	1382	1117	1167	1167
* Brethren Mutual	2107	2288	2061	2031	2346	1904	2243	1941
* Chubb National Insurance Co.	3385	3385	3385	3128	3508	3385	3482	3393
Cincinnati Casualty Co.	2578	2725	2640	2688	2710	2520	2611	2433
Cincinnati Insurance Co.	2823	2894	2643	2845	2867	2643	2762	2728
* Clearcover Insurance Co.	6602	6798	6602	6602	6798	6602	6798	6798
* CSAA General Insurance Co.	1557	1560	1498	1359	1621	1359	1421	1434
* Cumberland Insurance Co. Inc.	1454	1454	1454	1454	1449	1454	1449	1449
* Dairyland Insurance Co.	7800	7912	7295	8776	8199	7645	8431	6740
Elephant Insurance Co.	5929	5876	5929	6575	5876	5929	6193	5876
* Encompass Home and Auto Insurance Compa	1848	1848	1848	1848	1848	1848	1848	1848
Erie Insurance Exchange	2195	2195	2195	2195	2195	2195	2195	2195
Farmers Casualty Insurance Co.	3774	3774	3774	3774	3774	3774	3774	3774
Farmers Direct P & C Insurance Co.	2904	2904	2904	2904	2904	2904	2904	2904
Farmers Group Property & Casualty Ins. Co.	4172	4172	4172	4172	4172	4172	4172	4172
Farmers Insurance Exchange	1804	1824	1810	1852	1856	1758	1832	1776
* 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 Casualty Insurance Co.	3618	3628	3498	3650	3794	3434	3720	3692
Horace Mann Insurance Co.	1481	1481	1481	1481	1481	1481	1481	1481

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

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

August 2024

Scenario 5: Single Male, Age 30

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Horace Mann Property & Casualty Ins. Co.	2002	2002	2002	2002	2002	2002	2002	2002
* Integon Indemnity	3794	3973	3796	4068	3798	3234	3841	3647
* Integon Preferred Insurance Co	2956	3071	2784	3122	2957	2629	2936	2776
Liberty Mutual Insurance Co.	5516	5552	5479	5445	5700	5108	5464	5097
Liberty Mutual Personal Insurance Co.	5058	5088	5023	4995	5224	4689	5011	4681
Maryland Auto Insurance Fund	3669	3669	3669	3669	3669	3669	3887	3669
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
* Nationwide Property & Casualty Co.	2175	2501	2441	2102	2408	2102	2310	2084
* NGAC	9406	9406	9406	10265	9406	9406	10025	9406
* NJM Insurance Co.	1079	1079	1199	1079	1079	1079	1079	1079
Noblr Insurance Exchange	1926	1681	1722	1736	2016	1619	1677	1694
Old Dominion Insurance Co.	2510	2638	2528	2704	2540	2540	2682	2586
Penn National Insurance Co.	2544	2537	2573	2729	2569	2525	2524	2642
Privilege Underwriters Reciprocal Exch.	3596	3596	3596	3596	3596	3596	3596	4056
* Progressive Select Insurance Co.	1300	1313	1339	1290	1489	1246	1416	1278
* Progressive Specialty Insurance Co.	1835	1857	1800	1828	2084	1753	2055	1804
Root Insurance Co.	3360	3420	3262	3228	3724	3198	3582	3268
* 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.	3068	3088	3169	3402	2820	2910	3065	2914
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	2331	2331	2331	2331	2331	2331	2331	2605

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

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

August 2024

Scenario 6: Single Female, Age 30

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	1470	1485	1477	1478	1699	1397	1640	1457
* Allstate Indemnity Co.	1899	1888	1952	2112	1839	1882	1889	1852
American Family Connect P & C Ins. Co.	1542	1680	1500	1492	1744	1446	1686	1508
American National Property & Casualty Co.	1684	1818	1784	1710	1866	1684	1886	1802
American States Preferred Insurance Co.	1752	1752	1752	1942	1710	1752	1833	1694
* Amica Mutual Insurance Co.	1786	1786	1786	1786	1786	1786	1786	1786
* Amica Property and Casualty Insurance Co.	2305	2305	2305	2305	2305	2305	2305	2305
Berkley Insurance Co.	1119	1135	1214	1214	1156	1119	1133	1170
* Branch Insurance Exchange	1242	1103	1124	1121	1343	1064	1112	1114
* Brethren Mutual	1511	1656	1463	1474	1713	1370	1622	1408
* Chubb National Insurance Co.	2282	2282	2282	2114	2345	2282	2329	2293
Cincinnati Casualty Co.	1571	1672	1611	1656	1658	1536	1593	1488
Cincinnati Insurance Co.	1631	1673	1549	1643	1661	1538	1597	1584
* Clearcover Insurance Co.	1438	1439	1438	1438	1439	1438	1439	1439
* CSAA General Insurance Co.	1265	1263	1209	1108	1330	1108	1161	1171
* Cumberland Insurance Co. Inc.	1187	1187	1187	1187	1186	1187	1186	1186
* Dairyland Insurance Co.	8228	8344	7697	9230	8651	8041	8854	7089
Elephant Insurance Co.	4019	3984	4019	4466	3984	4019	4183	3984
* Encompass Home and Auto Insurance Compa	1608	1608	1608	1608	1608	1608	1608	1608
Erie Insurance Exchange	1329	1329	1329	1329	1329	1329	1329	1329
* Farmers Casualty Insurance Co.	2468	2468	2468	2468	2468	2468	2468	2468
* Farmers Direct P & C Insurance Co.	1892	1892	1892	1892	1892	1892	1892	1892
* Farmers Group Property & Casualty Ins. Co.	2918	2918	2918	2918	2918	2918	2918	2918
* Farmers Insurance Exchange	1722	1754	1730	1782	1774	1686	1792	1710
* 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 Casualty Insurance Co.	3532	3542	3454	3550	3714	3342	3610	3584
* Horace Mann Insurance Co.	1170	1170	1170	1170	1170	1170	1170	1170

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

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

August 2024

Scenario 6: Single Female, Age 30

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
* Horace Mann Property & Casualty Ins. Co.	1532	1532	1532	1532	1532	1532	1532	1532
* Integon Indemnity	2519	2634	2521	2709	2525	2166	2547	2430
* Integon Preferred Insurance Co	2332	2412	2215	2449	2349	2065	2282	2185
Liberty Mutual Insurance Co.	3566	3594	3553	3502	3680	3320	3496	3315
Liberty Mutual Personal Insurance Co.	3303	3326	3291	3245	3405	3079	3239	3075
Maryland Auto Insurance Fund	4241	4241	4241	4241	4241	4241	4480	4241
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
* Nationwide Property & Casualty Co.	2195	2530	2470	2100	2433	2100	2291	2099
* NGAC	2463	2463	2463	2688	2463	2463	2624	2463
* NJM Insurance Co.	871	871	945	871	871	871	871	871
Noblr Insurance Exchange	1219	1067	1094	1076	1311	1023	1060	1063
Old Dominion Insurance Co.	1684	1776	1702	1794	1714	1714	1796	1746
* Penn National Insurance Co.	1812	1807	1829	1934	1828	1799	1793	1877
Privilege Underwriters Reciprocal Exch.	2011	2011	2011	2011	2011	2011	2011	2253
* Progressive Select Insurance Co.	1036	1048	1065	1032	1189	994	1134	1024
* Progressive Specialty Insurance Co.	1487	1505	1465	1486	1702	1416	1673	1470
* Root Insurance Co.	2596	2650	2542	2474	2894	2464	2766	2526
* 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.	2099	2115	2163	2294	1941	1987	2087	1987
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	1835	1835	1835	1835	1835	1835	1835	2031

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

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

August 2024

Scenario 7: Single Male, Age 40

Eastern Shore (w/o Cecil)
Rates Effective as of 8/1/2024

	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Agency Insurance Co.	1670	1690	1661	1673	1915	1592	1876	1655
* Allstate Indemnity Co.	2610	2610	2610	2610	2610	2610	2610	3010
* American Family Connect P & C Ins. Co.	2582	2566	2673	2904	2490	2564	2567	2508
American National Property & Casualty Co.	1552	1696	1510	1514	1762	1458	1706	1518
American States Preferred Insurance Co.	2484	2666	2626	2522	2736	2484	2774	2648
* Amica Mutual Insurance Co.	2681	2681	2681	3009	2613	2681	2833	2558
* Amica Property and Casualty Insurance Co.	1977	1977	1977	1977	1977	1977	1977	1977
Berkley Insurance Co.	2552	2552	2552	2552	2552	2552	2552	2552
* Branch Insurance Exchange	1939	1972	2118	2118	2009	1939	1965	2034
* Brethren Mutual	1381	1232	1232	1258	1480	1195	1255	1249
* Chubb National Insurance Co.	2073	2277	2004	2049	2363	1890	2237	1941
Cincinnati Casualty Co.	3593	3593	3593	3322	3770	3593	3722	3614
Cincinnati Insurance Co.	2267	2398	2300	2389	2368	2224	2323	2157
* Clearcover Insurance Co.	1926	1978	1826	1939	1964	1806	1884	1869
* CSAA General Insurance Co.	6829	7014	6829	6829	7014	6829	7014	7014
* Cumberland Insurance Co. Inc.	1768	1780	1701	1550	1838	1550	1619	1623
* Dairyland Insurance Co.	1256	1256	1256	1256	1252	1256	1252	1252
Elephant Insurance Co.	6739	6847	6278	7581	7111	6595	7322	5780
* Encompass Home and Auto Insurance Compa	4873	4825	4873	5384	4825	4873	5112	4825
Erie Insurance Exchange	2212	2212	2212	2212	2212	2212	2212	2212
Farmers Casualty Insurance Co.	2196	2196	2196	2196	2196	2196	2196	2196
Farmers Direct P & C Insurance Co.	3859	3859	3859	3859	3859	3859	3859	3859
Farmers Group Property & Casualty Ins. Co.	2986	2986	2986	2986	2986	2986	2986	2986
Farmers Insurance Exchange	4056	4056	4056	4056	4056	4056	4056	4056
* Foremost Insurance Co.	2208	2254	2216	2292	2276	2162	2306	2196
Garrison Property & Casualty Ins. Co.	3251	3291	3178	3268	3725	3074	3670	3206
* GEICO Secure Co.	2163	2124	2136	2023	2156	2174	2114	2029
Hartford Casualty Insurance Co.	2000	1931	2000	2000	2001	2000	2001	2001
Horace Mann Insurance Co.	3314	3320	3228	3340	3484	3146	3402	3376
	1647	1647	1647	1647	1647	1647	1647	1647

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

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

August 2024

Scenario 7: Single Male, Age 40

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	2190	2190	2190	2190	2190	2190	2190	2190
* Integon Indemnity	3001	3276	2974	3296	3035	2675	3304	3021
* Integon Preferred Insurance Co	3224	3361	3026	3420	3232	2891	3237	3050
Liberty Mutual Insurance Co.	3628	3646	3625	3541	3740	3366	3565	3350
Liberty Mutual Personal Insurance Co.	3356	3375	3354	3280	3456	3122	3302	3108
Maryland Auto Insurance Fund	3767	3767	3767	3767	3767	3767	3974	3767
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
* Nationwide Property & Casualty Co.	2304	2592	2558	2203	2513	2203	2399	2156
* NGAC	5481	5481	5481	6176	5481	5481	5968	5481
* NJM Insurance Co.	1097	1097	1211	1097	1097	1097	1097	1097
Noblr Insurance Exchange	2058	1811	1790	1830	2166	1694	1813	1789
Old Dominion Insurance Co.	2372	2494	2390	2542	2402	2402	2524	2446
* Penn National Insurance Co.	2345	2335	2373	2524	2367	2331	2335	2444
Privilege Underwriters Reciprocal Exch.	3527	3527	3527	3527	3527	3527	3527	3958
* Progressive Select Insurance Co.	1255	1271	1275	1247	1433	1204	1387	1240
* Progressive Specialty Insurance Co.	1702	1726	1658	1697	1933	1627	1930	1684
* Root Insurance Co.	3668	3766	3526	3530	4098	3508	3974	3608
* 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.	3324	3352	3485	3750	3048	3202	3363	3192
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	2305	2305	2305	2305	2305	2305	2305	2557

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

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

August 2024

Scenario 8: Single Female, Age 40

Eastern Shore (w/o Cecil)
Rates Effective as of 8/1/2024

	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	1186	1199	1203	1191	1375	1128	1318	1175
* Allstate Indemnity Co.	2273	2273	2273	2273	2273	2273	2273	2631
American Family Connect P & C Ins. Co.	1310	1428	1272	1276	1486	1232	1436	1282
American National Property & Casualty Co.	1160	1250	1226	1178	1284	1160	1298	1240
American States Preferred Insurance Co.	1548	1548	1548	1715	1515	1548	1615	1508
* Amica Mutual Insurance Co.	1654	1654	1654	1654	1654	1654	1654	1654
* Amica Property and Casualty Insurance Co.	2139	2139	2139	2139	2139	2139	2139	2139
Berkley Insurance Co.	1014	1030	1102	1102	1050	1014	1028	1061
* Branch Insurance Exchange	1156	1029	1046	1049	1248	995	1037	1040
* Brethren Mutual	1290	1407	1257	1257	1447	1170	1380	1196
* Chubb National Insurance Co.	1873	1873	1873	1737	1940	1873	1920	1886
Cincinnati Casualty Co.	1217	1297	1237	1290	1278	1193	1247	1157
Cincinnati Insurance Co.	1260	1290	1193	1269	1279	1196	1232	1220
* Clearcover Insurance Co.	1240	1254	1240	1240	1254	1240	1254	1254
* CSAA General Insurance Co.	1082	1088	1045	956	1119	956	998	998
* Cumberland Insurance Co. Inc.	968	968	968	968	966	968	966	966
* Dairyland Insurance Co.	4600	4676	4281	5202	4853	4524	5039	3963
Elephant Insurance Co.	2821	2798	2821	3121	2798	2821	2928	2798
* Encompass Home and Auto Insurance Compa	1409	1409	1409	1409	1409	1409	1409	1409
Erie Insurance Exchange	1356	1356	1356	1356	1356	1356	1356	1356
* Farmers Casualty Insurance Co.	2568	2568	2568	2568	2568	2568	2568	2568
* Farmers Direct P & C Insurance Co.	1966	1966	1966	1966	1966	1966	1966	1966
* Farmers Group Property & Casualty Ins. Co.	2750	2750	2750	2750	2750	2750	2750	2750
* Farmers Insurance Exchange	1612	1626	1612	1660	1650	1574	1648	1588
* 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 Casualty Insurance Co.	2774	2774	2738	2782	2920	2622	2818	2806
* Horace Mann Insurance Co.	1049	1049	1049	1049	1049	1049	1049	1049

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

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

August 2024

Scenario 8: Single Female, Age 40

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	1376	1376	1376	1376	1376	1376	1376	1376
* Integon Indemnity	2213	2345	2211	2395	2225	1928	2292	2166
* Integon Preferred Insurance Co	1538	1593	1453	1620	1539	1363	1515	1440
Liberty Mutual Insurance Co.	2886	2904	2880	2820	2970	2693	2832	2686
Liberty Mutual Personal Insurance Co.	2690	2706	2688	2631	2766	2517	2641	2509
Maryland Auto Insurance Fund	3770	3770	3770	3770	3770	3770	3991	3770
MGA Insurance Company, Inc.	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
* Nationwide Property & Casualty Co.	1554	1779	1742	1505	1718	1505	1645	1495
* NGAC	2437	2437	2437	2691	2437	2437	2617	2437
* NJM Insurance Co.	761	761	825	761	761	761	761	761
Noblr Insurance Exchange	1128	992	1016	1001	1215	949	984	987
Old Dominion Insurance Co.	1402	1480	1420	1504	1432	1432	1502	1458
* Penn National Insurance Co.	1549	1546	1565	1657	1564	1538	1536	1607
Privilege Underwriters Reciprocal Exch.	1756	1756	1756	1756	1756	1756	1756	1973
* Progressive Select Insurance Co.	884	892	912	878	1012	848	962	872
* Progressive Specialty Insurance Co.	1198	1212	1190	1196	1373	1141	1343	1183
* Root Insurance Co.	2344	2404	2280	2252	2612	2242	2526	2304
* 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.	1591	1603	1660	1772	1466	1534	1601	1531
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	1540	1540	1540	1540	1540	1540	1540	1717

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

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

August 2024

Scenario 9: Single Male, Age 50

Eastern Shore (w/o Cecil)
Rates Effective as of 8/1/2024

	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	1549	1568	1614	1544	1808	1480	1708	1522
* Allstate Indemnity Co.	2577	2577	2577	2577	2577	2577	2577	3010
* American Family Connect P & C Ins. Co.	2689	2674	2785	3052	2589	2638	2660	2601
American National Property & Casualty Co.	1972	2120	1930	1872	2206	1850	2114	1898
American States Preferred Insurance Co.	1534	1632	1642	1556	1668	1534	1670	1590
* Amica Mutual Insurance Co.	2818	2818	2818	3188	2719	2818	2934	2733
* Amica Property and Casualty Insurance Co.	2253	2253	2253	2253	2253	2253	2253	2253
Berkley Insurance Co.	2883	2883	2883	2883	2883	2883	2883	2883
* Branch Insurance Exchange	1390	1414	1501	1501	1437	1390	1409	1448
* Brethren Mutual	1695	1511	1545	1537	1844	1457	1509	1521
* Chubb National Insurance Co.	1620	1757	1591	1564	1797	1472	1723	1498
Cincinnati Casualty Co.	2701	2701	2701	2517	2747	2701	2743	2721
Cincinnati Insurance Co.	2032	2152	2090	2089	2153	1977	2049	1905
* Clearcover Insurance Co.	1745	1799	1663	1756	1783	1647	1710	1701
* CSAA General Insurance Co.	2329	2348	2329	2329	2348	2329	2348	2348
* Cumberland Insurance Co. Inc.	1567	1576	1533	1378	1618	1378	1448	1440
* Dairyland Insurance Co.	1111	1111	1111	1111	1107	1111	1107	1107
Elephant Insurance Co.	6229	6313	5831	6936	6557	6044	6629	5326
* Encompass Home and Auto Insurance Compa	4242	4192	4242	4696	4192	4242	4398	4192
Erie Insurance Exchange	2650	2650	2650	2650	2650	2650	2650	2650
* Farmers Casualty Insurance Co.	1555	1555	1555	1555	1555	1555	1555	1555
* Farmers Direct P & C Insurance Co.	3936	3936	3936	3936	3936	3936	3936	3936
* Farmers Group Property & Casualty Ins. Co.	3234	3234	3234	3234	3234	3234	3234	3234
* Farmers Insurance Exchange	4052	4052	4052	4052	4052	4052	4052	4052
* Foremost Insurance Co.	2702	2718	2726	2748	2776	2634	2710	2638
Garrison Property & Casualty Ins. Co.	2863	2878	2859	2901	3311	2685	3155	2815
* GEICO Secure Co.	2344	2302	2314	2198	2308	2352	2274	2168
Hartford Casualty Insurance Co.	1905	1852	1905	1905	1895	1905	1895	1895
* Horace Mann Insurance Co.	4460	4458	4530	4452	4736	4190	4462	4466
	1760	1760	1760	1760	1760	1760	1760	1760

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

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

August 2024

Scenario 9: Single Male, Age 50

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
* Horace Mann Property & Casualty Ins. Co.	2268	2268	2268	2268	2268	2268	2268	2268
* Integon Indemnity	2567	2683	2565	2731	2563	2191	2606	2468
* Integon Preferred Insurance Co	1968	2035	1858	2069	1960	1731	1950	1828
Liberty Mutual Insurance Co.	4288	4312	4274	4236	4391	4061	4226	4061
Liberty Mutual Personal Insurance Co.	4046	4066	4030	4001	4134	3841	3990	3838
Maryland Auto Insurance Fund	6488	6488	6488	6488	6488	6488	6913	6488
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
* Nationwide Property & Casualty Co.	2190	2511	2508	2136	2413	2136	2300	2087
* NGAC	3420	3420	3420	3791	3420	3420	3686	3420
* NJM Insurance Co.	1191	1191	1286	1191	1191	1191	1191	1191
Noblr Insurance Exchange	1229	1080	1136	1092	1339	1034	1044	1089
Old Dominion Insurance Co.	1584	1670	1602	1720	1614	1614	1700	1642
* Penn National Insurance Co.	1994	1993	2016	2129	2016	1976	1976	2067
Privilege Underwriters Reciprocal Exch.	1844	1844	1844	1844	1844	1844	1844	2068
* Progressive Select Insurance Co.	1187	1203	1270	1174	1380	1142	1286	1164
* Progressive Specialty Insurance Co.	1569	1590	1594	1556	1805	1502	1744	1536
* Root Insurance Co.	3412	3442	3386	3192	3838	3154	3572	3220
* 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.	3312	3217	3104	3236	3415	2970	3455	3073
* State Farm Mutual Ins. Co.	2015	1957	1872	1980	2082	1792	2121	1864
* Teachers Insurance Co.	2430	2430	2430	2430	2430	2430	2430	2430
* Travelers Property Casualty Insurance Co.	2484	2485	2519	2651	2278	2316	2411	2314
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	1428	1428	1428	1428	1428	1428	1428	1585

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

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

August 2024

Scenario 10: Single Male, Age 50

Eastern Shore (w/o Cecil)
Rates Effective as of 8/1/2024

	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	1132	1142	1162	1129	1313	1077	1248	1114
* AIG Property Casualty Co.	1988	1988	1988	1988	1988	1988	1988	2339
* Allstate Indemnity Co.	1906	1896	1970	2140	1843	1877	1889	1851
American Family Connect P & C Ins. Co.	1456	1574	1422	1388	1630	1366	1566	1408
American National Property & Casualty Co.	1224	1312	1320	1242	1342	1224	1332	1280
American States Preferred Insurance Co.	1537	1537	1537	1723	1491	1537	1596	1492
* Amica Mutual Insurance Co.	1824	1824	1824	1824	1824	1824	1824	1824
* Amica Property and Casualty Insurance Co.	2351	2351	2351	2351	2351	2351	2351	2351
Berkley Insurance Co.	970	987	1055	1055	1006	970	986	1014
* Branch Insurance Exchange	1226	1099	1115	1119	1318	1064	1102	1108
* Brethren Mutual	1302	1406	1281	1253	1437	1177	1383	1195
* Chubb National Insurance Co.	2275	2275	2275	2109	2303	2275	2308	2274
Cincinnati Casualty Co.	1511	1605	1560	1555	1608	1467	1521	1415
Cincinnati Insurance Co.	1566	1613	1488	1580	1600	1463	1535	1524
* Clearcover Insurance Co.	1505	1518	1505	1505	1518	1505	1518	1518
* CSAA General Insurance Co.	1113	1111	1066	990	1170	990	1025	1036
* Cumberland Insurance Co. Inc.	1183	1183	1183	1183	1182	1183	1182	1182
* Dairyland Insurance Co.	4012	4051	3748	4491	4200	3912	4279	3463
Elephant Insurance Co.	4185	4138	4185	4634	4138	4185	4338	4138
* Encompass Home and Auto Insurance Compa	1511	1511	1511	1511	1511	1511	1511	1511
Erie Insurance Exchange	986	986	986	986	986	986	986	986
* Farmers Casualty Insurance Co.	3427	3427	3427	3427	3427	3427	3427	3427
* Farmers Direct P & C Insurance Co.	2400	2400	2400	2400	2400	2400	2400	2400
* Farmers Group Property & Casualty Ins. Co.	4178	4178	4178	4178	4178	4178	4178	4178
* Farmers Insurance Exchange	2466	2522	2486	2568	2550	2412	2564	2450
* 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 Casualty Insurance Co.	3504	3500	3472	3514	3692	3304	3548	3530
* Horace Mann Insurance Co.	1141	1141	1141	1141	1141	1141	1141	1141

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

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

August 2024

Scenario 10: Single Male, Age 50

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
* Horace Mann Property & Casualty Ins. Co.	1503	1503	1503	1503	1503	1503	1503	1503
* Integon Indemnity	2393	2519	2399	2578	2399	2067	2442	2318
* Integon Preferred Insurance Co	1547	1601	1457	1630	1535	1364	1533	1439
Liberty Mutual Insurance Co.	2639	2659	2626	2604	2717	2478	2605	2483
Liberty Mutual Personal Insurance Co.	2469	2485	2456	2439	2539	2322	2440	2329
Maryland Auto Insurance Fund	3395	3395	3395	3395	3395	3395	3607	3395
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
* Nationwide Property & Casualty Co.	1981	2305	2270	1959	2213	1959	2099	1931
* NGAC	2571	2571	2571	2843	2571	2571	2763	2571
* NJM Insurance Co.	746	746	810	746	746	746	746	746
Noblr Insurance Exchange	1533	1340	1333	1376	1587	1303	1340	1354
Old Dominion Insurance Co.	1430	1502	1448	1552	1460	1460	1538	1482
* Penn National Insurance Co.	2233	2228	2259	2395	2257	2214	2213	2320
Privilege Underwriters Reciprocal Exch.	2145	2145	2145	2145	2145	2145	2145	2400
* Progressive Select Insurance Co.	963	972	1001	956	1100	927	1042	947
* Progressive Specialty Insurance Co.	1495	1511	1489	1486	1711	1429	1668	1468
* Root Insurance Co.	2296	2330	2258	2188	2548	2164	2422	2212
* 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.	1834	1840	1862	1970	1692	1714	1794	1718
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	1692	1692	1692	1692	1692	1692	1692	1874

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	1857	1882	2069	1837	2234	1772	2018	1821
* AIG Property Casualty Co.	2488	2488	2488	2488	2488	2488	2488	2887
* Allstate Indemnity Co.	2802	2783	2891	3147	2698	2778	2784	2719
American Family Connect P & C Ins. Co.	1580	1730	1540	1546	1810	1488	1738	1550
American National Property & Casualty Co.	2858	3068	3016	2910	3148	2858	3210	3050
American States Preferred Insurance Co.	2346	2346	2346	2637	2292	2346	2487	2236
* Amica Mutual Insurance Co.	1526	1526	1526	1526	1526	1526	1526	1526
* Amica Property and Casualty Insurance Co.	1954	1954	1954	1954	1954	1954	1954	1954
Berkley Insurance Co.	1703	1730	1860	1860	1766	1703	1726	1787
* Branch Insurance Exchange	1639	1465	1471	1494	1755	1421	1484	1481
* Brethren Mutual	1923	2095	1867	1877	2164	1742	2057	1783
* Chubb National Insurance Co.	3217	3217	3217	2973	3351	3217	3321	3226
Cincinnati Casualty Co.	1965	2078	1982	2049	2057	1925	2043	1869
Cincinnati Insurance Co.	1916	1964	1793	1933	1945	1812	1876	1855
* Clearcover Insurance Co.	6302	6496	6302	6302	6496	6302	6496	6496
* CSAA General Insurance Co.	2061	2084	2007	1830	2124	1830	1898	1880
* Cumberland Insurance Co. Inc.	1443	1443	1443	1443	1439	1443	1439	1439
* Dairyland Insurance Co.	5653	5751	5231	6389	5986	5545	6220	4826
Elephant Insurance Co.	5236	5173	5236	5840	5173	5236	5432	5173
* Encompass Home and Auto Insurance Compa	2825	2825	2825	2825	2825	2825	2825	2825
Erie Insurance Exchange	2268	2268	2268	2268	2268	2268	2268	2268
Farmers Casualty Insurance Co.	4429	4429	4429	4429	4429	4429	4429	4429
Farmers Direct P & C Insurance Co.	2990	2990	2990	2990	2990	2990	2990	2990
Farmers Group Property & Casualty Ins. Co.	4684	4684	4684	4684	4684	4684	4684	4684
Farmers Insurance Exchange	3360	3434	3378	3492	3460	3300	3540	3354
* 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 Casualty Insurance Co.	3376	3376	3416	3370	3578	3178	3390	3382
Horace Mann Insurance Co.	1496	1496	1496	1496	1496	1496	1496	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 11: Single Female, Age 50

Eastern Shore (w/o Cecil)
Rates Effective as of 8/1/2024

	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Horace Mann Property & Casualty Ins. Co.	2015	2015	2015	2015	2015	2015	2015	2015
* Integon Indemnity	3227	3450	3219	3491	3244	2814	3416	3173
* Integon Preferred Insurance Co	2664	2781	2496	2831	2664	2389	2702	2517
Liberty Mutual Insurance Co.	2324	2334	2314	2289	2386	2191	2308	2188
Liberty Mutual Personal Insurance Co.	2184	2195	2174	2153	2241	2063	2171	2063
Maryland Auto Insurance Fund	3170	3170	3170	3170	3170	3170	3377	3170
MGA Insurance Company, Inc.	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
* Nationwide Property & Casualty Co.	2891	3257	3226	2785	3165	2785	3009	2725
* NGAC	7323	7323	7323	8143	7323	7323	7904	7323
* NJM Insurance Co.	1091	1091	1194	1091	1091	1091	1091	1091
Noblr Insurance Exchange	2102	1846	1922	1862	2302	1773	1792	1847
Old Dominion Insurance Co.	2432	2554	2450	2648	2462	2462	2618	2502
Penn National Insurance Co.	2524	2515	2554	2714	2550	2507	2509	2628
Privilege Underwriters Reciprocal Exch.	2545	2545	2545	2545	2545	2545	2545	2867
* Progressive Select Insurance Co.	1776	1802	1980	1750	2106	1709	1921	1747
* Progressive Specialty Insurance Co.	2338	2384	2466	2314	2742	2248	2640	2314
Root Insurance Co.	3510	3608	3394	3380	3940	3362	3828	3468
* 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.	2667	2688	2804	3003	2443	2580	2700	2564
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	1756	1756	1756	1756	1756	1756	1756	1960

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

Eastern Shore (w/o Cecil)
Rates Effective as of 8/1/2024

	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	788	798	735	789	874	755	898	779
* AIG Property Casualty Co.	1280	1280	1280	1280	1280	1280	1280	1489
* Allstate Indemnity Co.	1539	1529	1604	1709	1490	1540	1531	1495
American Family Connect P & C Ins. Co.	906	984	884	894	1036	852	1004	882
American National Property & Casualty Co.	776	822	816	792	842	776	870	820
American States Preferred Insurance Co.	1250	1250	1250	1404	1216	1250	1319	1187
* Amica Mutual Insurance Co.	1049	1049	1049	1049	1049	1049	1049	1049
* Amica Property and Casualty Insurance Co.	1356	1356	1356	1356	1356	1356	1356	1356
Berkley Insurance Co.	786	799	853	853	814	786	798	825
* Branch Insurance Exchange	989	893	879	920	1048	874	916	910
* Brethren Mutual	619	672	598	641	704	571	673	584
* Chubb National Insurance Co.	1008	1008	1008	942	1052	1008	1045	1026
Cincinnati Casualty Co.	790	828	778	832	809	780	841	760
Cincinnati Insurance Co.	925	939	844	935	931	878	907	888
* Clearcover Insurance Co.	945	978	945	945	978	945	978	978
* CSAA General Insurance Co.	911	925	905	802	915	802	841	835
* Cumberland Insurance Co. Inc.	598	598	598	598	594	598	594	594
* Dairyland Insurance Co.	3530	3573	3255	4000	3716	3469	3874	3032
Elephant Insurance Co.	2159	2138	2159	2338	2138	2159	2281	2138
* Encompass Home and Auto Insurance Compa	1032	1032	1032	1032	1032	1032	1032	1032
Erie Insurance Exchange	856	856	856	856	856	856	856	856
* Farmers Casualty Insurance Co.	1364	1364	1364	1364	1364	1364	1364	1364
* Farmers Direct P & C Insurance Co.	1032	1032	1032	1032	1032	1032	1032	1032
* Farmers Group Property & Casualty Ins. Co.	1540	1540	1540	1540	1540	1540	1540	1540
* Farmers Insurance Exchange	1048	1084	1062	1098	1090	1028	1112	1054
* 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 Casualty Insurance Co.	2232	2240	2144	2262	2330	2132	2308	2290
* Horace Mann Insurance Co.	795	795	795	795	795	795	795	795

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

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

August 2024

Scenario 12: Single Male, Age 65

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
* Horace Mann Property & Casualty Ins. Co.	1078	1078	1078	1078	1078	1078	1078	1078
* Integon Indemnity	1743	1897	1725	1903	1739	1553	1903	1731
* Integon Preferred Insurance Co	1490	1575	1370	1612	1468	1355	1569	1415
Liberty Mutual Insurance Co.	2883	2889	2856	2870	2955	2713	2880	2707
Liberty Mutual Personal Insurance Co.	2686	2694	2662	2674	2751	2531	2682	2529
Maryland Auto Insurance Fund	2565	2565	2565	2565	2565	2565	2774	2565
MGA Insurance Company, Inc.	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
* Nationwide Property & Casualty Co.	1468	1638	1613	1443	1600	1443	1546	1385
* NGAC	2381	2381	2381	2774	2381	2381	2650	2381
* NJM Insurance Co.	783	783	881	783	783	783	783	783
Noblr Insurance Exchange	429	386	390	393	449	375	384	387
Old Dominion Insurance Co.	1030	1084	1048	1182	1060	1060	1158	1076
* Penn National Insurance Co.	1881	1869	2608	2039	1903	1871	1884	1972
Privilege Underwriters Reciprocal Exch.	897	897	897	897	897	897	897	1021
* Progressive Select Insurance Co.	669	677	647	665	733	648	737	659
* Progressive Specialty Insurance Co.	849	862	777	843	933	816	972	837
* Root Insurance Co.	2142	2204	2054	2080	2390	2066	2342	2128
* 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.	1360	1369	1421	1560	1262	1323	1391	1319
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	799	799	799	799	799	799	799	901

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

Eastern Shore (w/o Cecil)
Rates Effective as of 8/1/2024

	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	1000	1011	965	1007	1133	953	1129	993
* Allstate Indemnity Co.	1436	1436	1436	1436	1436	1436	1436	1634
* American Family Connect P & C Ins. Co.	2088	2074	2163	2341	2016	2077	2075	2026
American National Property & Casualty Co.	1328	1444	1294	1286	1506	1242	1452	1292
American States Preferred Insurance Co.	764	816	808	778	834	764	848	806
* Amica Mutual Insurance Co.	1537	1537	1537	1706	1500	1537	1613	1477
* Amica Property and Casualty Insurance Co.	1330	1330	1330	1330	1330	1330	1330	1330
Berkley Insurance Co.	1731	1731	1731	1731	1731	1731	1731	1731
* Branch Insurance Exchange	878	892	949	949	908	878	890	918
* Brethren Mutual	1384	1239	1232	1268	1476	1206	1270	1258
* Chubb National Insurance Co.	768	832	748	741	856	696	817	713
Cincinnati Casualty Co.	1468	1468	1468	1362	1521	1468	1507	1482
Cincinnati Insurance Co.	1024	1085	1030	1079	1068	1007	1066	977
* Clearcover Insurance Co.	1295	1322	1212	1305	1314	1224	1266	1254
* CSAA General Insurance Co.	1533	1553	1533	1533	1553	1533	1553	1553
* Cumberland Insurance Co. Inc.	1134	1147	1107	1000	1158	1000	1048	1043
* Dairyland Insurance Co.	1060	1060	1060	1060	1057	1060	1057	1057
Elephant Insurance Co.	4393	4447	4096	4963	4606	4320	4767	3813
* Encompass Home and Auto Insurance Compa	3182	3148	3182	3490	3148	3182	3337	3148
Erie Insurance Exchange	1289	1289	1289	1289	1289	1289	1289	1289
* Farmers Casualty Insurance Co.	886	886	886	886	886	886	886	886
* Farmers Direct P & C Insurance Co.	1940	1940	1940	1940	1940	1940	1940	1940
* Farmers Group Property & Casualty Ins. Co.	1336	1336	1336	1336	1336	1336	1336	1336
* Farmers Insurance Exchange	2252	2252	2252	2252	2252	2252	2252	2252
* Foremost Insurance Co.	2036	2096	2050	2126	2116	1996	2144	2042
Garrison Property & Casualty Ins. Co.	3612	3648	3329	3657	4020	3420	4126	3577
* GEICO Secure Co.	1142	1122	1126	1073	1140	1152	1120	1078
Hartford Casualty Insurance Co.	947	922	947	947	937	947	937	937
* Horace Mann Insurance Co.	2782	2788	2694	2810	2916	2644	2860	2836
	1089	1089	1089	1089	1089	1089	1089	1089

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

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

August 2024

Scenario 13: Single Male, Age 65

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
* Horace Mann Property & Casualty Ins. Co.	1449	1449	1449	1449	1449	1449	1449	1449
* Integon Indemnity	2405	2575	2397	2624	2411	2110	2517	2365
* Integon Preferred Insurance Co	1547	1616	1448	1647	1549	1392	1561	1464
Liberty Mutual Insurance Co.	3522	3543	3487	3496	3633	3289	3507	3291
Liberty Mutual Personal Insurance Co.	3261	3282	3231	3241	3361	3052	3249	3056
Maryland Auto Insurance Fund	3433	3433	3433	3433	3433	3433	3642	3433
MGA Insurance Company, Inc.	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
* Nationwide Property & Casualty Co.	2124	2460	2376	2059	2370	2059	2257	2056
* NGAC	3360	3360	3360	3833	3360	3360	3684	3360
* NJM Insurance Co.	927	927	1012	927	927	927	927	927
Noblr Insurance Exchange	614	544	558	552	660	521	537	546
Old Dominion Insurance Co.	1398	1472	1416	1544	1428	1428	1522	1452
* Penn National Insurance Co.	2360	2351	2389	2536	2383	2347	2348	2456
Privilege Underwriters Reciprocal Exch.	1269	1269	1269	1269	1269	1269	1269	1422
* Progressive Select Insurance Co.	857	866	855	857	963	826	939	849
* Progressive Specialty Insurance Co.	1065	1078	1006	1066	1195	1016	1210	1053
* Root Insurance Co.	2304	2366	2234	2214	2580	2210	2500	2278
* 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.	1464	1477	1531	1655	1356	1420	1491	1416
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	1298	1298	1298	1298	1298	1298	1298	1446

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	1064	1070	1001	1073	1194	1007	1194	1052
* AIG Property Casualty Co.	1640	1640	1640	1640	1640	1640	1640	1877
* Allstate Indemnity Co.	2052	2037	2125	2294	1984	2048	2043	1996
American Family Connect P & C Ins. Co.	1302	1418	1264	1266	1480	1220	1424	1270
American National Property & Casualty Co.	1110	1190	1164	1130	1224	1110	1250	1190
American States Preferred Insurance Co.	1480	1480	1480	1636	1445	1480	1548	1432
* Amica Mutual Insurance Co.	1963	1963	1963	1963	1963	1963	1963	1963
* Amica Property and Casualty Insurance Co.	2539	2539	2539	2539	2539	2539	2539	2539
Berkley Insurance Co.	958	975	1040	1040	994	958	973	1002
* Branch Insurance Exchange	1669	1482	1480	1519	1769	1436	1508	1502
* Brethren Mutual	1069	1165	1041	1034	1200	973	1142	995
* Chubb National Insurance Co.	1706	1706	1706	1583	1779	1706	1755	1725
Cincinnati Casualty Co.	1013	1080	1016	1081	1057	995	1060	971
Cincinnati Insurance Co.	1537	1568	1447	1546	1555	1453	1506	1486
* Clearcover Insurance Co.	1182	1195	1182	1182	1195	1182	1195	1195
* CSAA General Insurance Co.	1352	1369	1306	1192	1385	1192	1251	1243
* Cumberland Insurance Co. Inc.	1206	1206	1206	1206	1204	1206	1204	1204
* Dairyland Insurance Co.	4627	4698	4328	5217	4866	4545	5023	4004
Elephant Insurance Co.	3465	3434	3465	3817	3434	3465	3615	3434
* Encompass Home and Auto Insurance Compa	1649	1649	1649	1649	1649	1649	1649	1649
Erie Insurance Exchange	1188	1188	1188	1188	1188	1188	1188	1188
* Farmers Casualty Insurance Co.	2231	2231	2231	2231	2231	2231	2231	2231
* Farmers Direct P & C Insurance Co.	1674	1674	1674	1674	1674	1674	1674	1674
* Farmers Group Property & Casualty Ins. Co.	2628	2628	2628	2628	2628	2628	2628	2628
* Farmers Insurance Exchange	2008	2054	2018	2086	2072	1966	2102	2004
* 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 Casualty Insurance Co.	2674	2680	2616	2690	2804	2530	2726	2710
* Horace Mann Insurance Co.	1185	1185	1185	1185	1185	1185	1185	1185

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

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

August 2024

Scenario 14: Single Female, Age 65

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
* Horace Mann Property & Casualty Ins. Co.	1568	1568	1568	1568	1568	1568	1568	1568
* Integon Indemnity	2397	2555	2393	2614	2407	2100	2490	2351
* Integon Preferred Insurance Co	1849	1929	1733	1967	1849	1661	1861	1748
Liberty Mutual Insurance Co.	3277	3294	3247	3253	3378	3071	3264	3077
Liberty Mutual Personal Insurance Co.	3041	3059	3015	3022	3134	2856	3030	2862
Maryland Auto Insurance Fund	3334	3334	3334	3334	3334	3334	3543	3334
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
* Nationwide Property & Casualty Co.	2477	2673	2758	2395	2581	2395	2448	2233
* NGAC	2779	2779	2779	3129	2779	2779	3017	2779
* NJM Insurance Co.	1098	1098	1199	1098	1098	1098	1098	1098
Noblr Insurance Exchange	836	734	748	745	895	711	730	738
Old Dominion Insurance Co.	1608	1692	1626	1742	1638	1638	1734	1664
* Penn National Insurance Co.	1652	1645	1671	1770	1666	1644	1644	1717
Privilege Underwriters Reciprocal Exch.	1625	1625	1625	1625	1625	1625	1625	1822
* Progressive Select Insurance Co.	931	937	905	928	1034	895	1024	922
* Progressive Specialty Insurance Co.	1144	1156	1061	1148	1275	1090	1297	1132
* Root Insurance Co.	2588	2656	2498	2478	2900	2470	2806	2544
* 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.	2640	2590	2429	2615	2744	2370	2820	2474
* State Farm Mutual Ins. Co.	1480	1452	1352	1476	1541	1320	1594	1384
* Teachers Insurance Co.	1686	1686	1686	1686	1686	1686	1686	1686
* Travelers Property Casualty Insurance Co.	1500	1512	1576	1713	1390	1464	1536	1456
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	1418	1418	1418	1418	1418	1418	1418	1579

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024

	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Agency Insurance Co.	936	946	892	943	1056	891	1058	927
* Allstate Indemnity Co.	1473	1473	1473	1473	1473	1473	1473	1682
* American Family Connect P & C Ins. Co.	2009	1995	2091	2251	1940	2008	1999	1951
American National Property & Casualty Co.	1226	1338	1188	1198	1398	1148	1348	1198
American States Preferred Insurance Co.	1104	1180	1152	1124	1212	1104	1252	1180
* Amica Mutual Insurance Co.	1392	1392	1392	1547	1357	1392	1464	1334
* Amica Property and Casualty Insurance Co.	1435	1435	1435	1435	1435	1435	1435	1435
Berkley Insurance Co.	1853	1853	1853	1853	1853	1853	1853	1853
* Branch Insurance Exchange	845	860	918	918	876	845	859	883
* Brethren Mutual	1511	1351	1345	1383	1614	1315	1383	1374
* Chubb National Insurance Co.	851	927	826	836	956	777	909	794
Cincinnati Casualty Co.	1415	1415	1415	1314	1471	1415	1458	1431
Cincinnati Insurance Co.	860	914	861	911	898	846	909	826
* Clearcover Insurance Co.	1180	1202	1102	1187	1189	1121	1156	1138
* CSAA General Insurance Co.	1390	1419	1390	1390	1419	1390	1419	1419
* Cumberland Insurance Co. Inc.	1221	1243	1190	1090	1240	1090	1132	1122
* Dairyland Insurance Co.	1010	1010	1010	1010	1006	1010	1006	1006
Elephant Insurance Co.	4274	4344	3973	4831	4511	4200	4682	3676
* Encompass Home and Auto Insurance Compa	3077	3048	3077	3374	3048	3077	3231	3048
Erie Insurance Exchange	1543	1543	1543	1543	1543	1543	1543	1543
* Farmers Casualty Insurance Co.	997	997	997	997	997	997	997	997
* Farmers Direct P & C Insurance Co.	2450	2450	2450	2450	2450	2450	2450	2450
* Farmers Group Property & Casualty Ins. Co.	1600	1600	1600	1600	1600	1600	1600	1600
* Farmers Insurance Exchange	2856	2856	2856	2856	2856	2856	2856	2856
* Foremost Insurance Co.	2612	2680	2626	2730	2704	2558	2746	2616
Garrison Property & Casualty Ins. Co.	3589	3627	3359	3623	4029	3394	4080	3546
* GEICO Secure Co.	1335	1312	1318	1253	1339	1345	1313	1266
Hartford Casualty Insurance Co.	923	899	923	923	927	923	927	927
* Horace Mann Insurance Co.	2528	2534	2454	2550	2644	2404	2588	2568
	1048	1048	1048	1048	1048	1048	1048	1048

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

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

August 2024

Scenario 15: Single Female, Age 65

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
* Horace Mann Property & Casualty Ins. Co.	1396	1396	1396	1396	1396	1396	1396	1396
* Integon Indemnity	2167	2320	2158	2359	2169	1905	2280	2130
* Integon Preferred Insurance Co	1972	2069	1836	2112	1969	1786	2021	1877
Liberty Mutual Insurance Co.	3340	3357	3293	3335	3443	3138	3351	3145
Liberty Mutual Personal Insurance Co.	3099	3114	3059	3097	3192	2915	3111	2923
Maryland Auto Insurance Fund	2812	2812	2812	2812	2812	2812	3021	2812
MGA Insurance Company, Inc.	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
* Nationwide Property & Casualty Co.	2320	2617	2561	2233	2543	2233	2409	2189
* NGAC	2552	2552	2552	2904	2552	2552	2791	2552
* NJM Insurance Co.	910	910	997	910	910	910	910	910
Noblr Insurance Exchange	736	659	668	669	800	631	649	659
Old Dominion Insurance Co.	1388	1464	1406	1538	1418	1418	1522	1440
* Penn National Insurance Co.	2320	2310	2348	2495	2341	2307	2311	2417
Privilege Underwriters Reciprocal Exch.	1163	1163	1163	1163	1163	1163	1163	1307
* Progressive Select Insurance Co.	909	920	892	907	1008	879	1001	903
* Progressive Specialty Insurance Co.	1037	1051	971	1037	1160	991	1184	1026
* Root Insurance Co.	2572	2654	2468	2484	2890	2476	2824	2558
* 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.	1453	1467	1529	1666	1342	1422	1491	1416
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	1161	1161	1161	1161	1161	1161	1161	1297

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

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

August 2024

Scenario 16: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	1546	1569	1540	1541	1763	1483	1744	1528
* Allstate Indemnity Co.	2407	2407	2407	2407	2407	2407	2407	2843
* American Family Connect P & C Ins. Co.	2465	2449	2561	2776	2370	2437	2442	2383
American National Property & Casualty Co.	2118	2298	2058	2070	2408	1972	2326	2060
American States Preferred Insurance Co.	1778	1892	1894	1816	1934	1778	1964	1862
* Amica Mutual Insurance Co.	2816	2816	2816	3218	2721	2816	2963	2683
* Amica Property and Casualty Insurance Co.	2232	2232	2232	2232	2232	2232	2232	2232
Berkley Insurance Co.	2881	2881	2881	2881	2881	2881	2881	2881
* Branch Insurance Exchange	1413	1431	1526	1526	1459	1413	1428	1472
* Brethren Mutual	1706	1528	1535	1567	1840	1485	1546	1549
* Chubb National Insurance Co.	2258	2456	2175	2325	2581	2062	2456	2113
Cincinnati Casualty Co.	3020	3020	3020	2826	3139	3020	3121	3049
Cincinnati Insurance Co.	2586	2700	2573	2698	2657	2553	2702	2466
* Clearcover Insurance Co.	1767	1798	1643	1775	1788	1682	1726	1706
* CSAA General Insurance Co.	2281	2321	2281	2281	2321	2281	2321	2321
* Cumberland Insurance Co. Inc.	1194	1213	1199	1059	1194	1059	1105	1094
* Dairyland Insurance Co.	1752	1752	1752	1752	1744	1752	1744	1744
Elephant Insurance Co.	5100	5150	4697	5772	5358	5005	5569	4383
* Encompass Home and Auto Insurance Compa	7285	7151	7285	7971	7151	7285	7760	7151
Erie Insurance Exchange	2948	2948	2948	2948	2948	2948	2948	2948
* Farmers Casualty Insurance Co.	1643	1643	1643	1643	1643	1643	1643	1643
* Farmers Direct P & C Insurance Co.	3334	3334	3334	3334	3334	3334	3334	3334
* Farmers Group Property & Casualty Ins. Co.	2614	2614	2614	2614	2614	2614	2614	2614
* Farmers Insurance Exchange	3940	3940	3940	3940	3940	3940	3940	3940
* Foremost Insurance Co.	2028	2084	2048	2112	2102	1980	2118	2026
Garrison Property & Casualty Ins. Co.	3422	3446	3369	3464	3943	3211	3812	3373
* GEICO Secure Co.	2810	2759	2757	2634	2797	2836	2746	2623
Hartford Casualty Insurance Co.	1848	1761	1848	1848	1858	1848	1858	1858
* Horace Mann Insurance Co.	5086	5094	4852	5158	5338	4846	5296	5246
	1673	1673	1673	1673	1673	1673	1673	1673

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

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

August 2024

Scenario 16: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
* Horace Mann Property & Casualty Ins. Co.	2406	2406	2406	2406	2406	2406	2406	2406
* Integon Indemnity	3017	3130	3005	3167	2968	2525	3019	2829
* Integon Preferred Insurance Co	2554	2677	2398	2723	2552	2296	2646	2399
Liberty Mutual Insurance Co.	4917	4937	4886	4852	5039	4614	4851	4616
Liberty Mutual Personal Insurance Co.	4612	4629	4580	4554	4723	4341	4548	4341
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.	1590	1590	1590	1672	1590	1672	1672	1598
* Nationwide Property & Casualty Co.	2386	2647	2663	2300	2573	2300	2460	2196
* NGAC	3107	3107	3107	3454	3107	3107	3363	3107
* NJM Insurance Co.	1011	1011	1092	1011	1011	1011	1011	1011
Noblr Insurance Exchange	1024	937	953	944	1106	904	924	934
Old Dominion Insurance Co.	1474	1554	1492	1614	1504	1504	1602	1534
* Penn National Insurance Co.	4781	4766	4833	5147	4840	4741	4755	4986
Privilege Underwriters Reciprocal Exch.	2472	2472	2472	2472	2472	2472	2472	2798
* Progressive Select Insurance Co.	1159	1176	1171	1151	1312	1119	1279	1142
* Progressive Specialty Insurance Co.	1741	1770	1681	1727	1952	1676	1988	1718
* Root Insurance Co.	3520	3592	3364	3390	3952	3332	3816	3430
* 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.	2541	2544	2642	2827	2317	2436	2537	2420
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	1790	1790	1790	1790	1790	1790	1790	2010

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

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

August 2024

Scenario 17: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
Agency Insurance Co.	2085	2105	2128	2077	2410	1983	2294	2043
* AIG Property Casualty Co.	1805	1805	1805	1805	1805	1805	1805	2094
* Allstate Indemnity Co.	4706	4674	4916	5417	4507	4637	4653	4525
American Family Connect P & C Ins. Co.	2426	2638	2362	2334	2736	2282	2632	2362
American National Property & Casualty Co.	2656	2838	2820	2694	2906	2656	2938	2794
American States Preferred Insurance Co.	3259	3259	3259	3695	3118	3259	3420	3111
* Amica Mutual Insurance Co.	2335	2335	2335	2335	2335	2335	2335	2335
* Amica Property and Casualty Insurance Co.	2933	2933	2933	2933	2933	2933	2933	2933
Berkley Insurance Co.	2167	2205	2363	2363	2248	2167	2202	2272
* Branch Insurance Exchange	2330	2072	2092	2128	2483	2006	2078	2092
* Brethren Mutual	2762	3030	2684	2738	3137	2527	2986	2586
* Chubb National Insurance Co.	3617	3617	3617	3356	3763	3617	3733	3634
Cincinnati Casualty Co.	2487	2628	2533	2610	2607	2434	2543	2358
Cincinnati Insurance Co.	2513	2568	2339	2525	2549	2346	2457	2430
* Clearcover Insurance Co.	4633	4668	4633	4633	4668	4633	4668	4668
* CSAA General Insurance Co.	2812	2856	2787	2486	2848	2486	2559	2561
* Cumberland Insurance Co. Inc.	2699	2699	2699	2699	2688	2699	2688	2688
* Dairyland Insurance Co.	5801	5845	5411	6444	6073	5611	6108	4964
Elephant Insurance Co.	5278	5232	5278	5852	5232	5278	5508	5232
* Encompass Home and Auto Insurance Compa	4004	4004	4004	4004	4004	4004	4004	4004
Erie Insurance Exchange	2556	2556	2556	2556	2556	2556	2556	2556
Farmers Casualty Insurance Co.	5245	5245	5245	5245	5245	5245	5245	5245
Farmers Direct P & C Insurance Co.	3528	3528	3528	3528	3528	3528	3528	3528
Farmers Group Property & Casualty Ins. Co.	5652	5652	5652	5652	5652	5652	5652	5652
Farmers Insurance Exchange	4246	4336	4270	4394	4394	4146	4382	4212
* 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 Casualty Insurance Co.	3866	3880	3766	3886	4058	3658	3950	3922
Horace Mann Insurance Co.	2787	2787	2787	2787	2787	2787	2787	2787

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

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

August 2024

Scenario 17: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Property & Casualty Ins. Co.	2911	2911	2911	2911	2911	2911	2911	2911
* Integon Indemnity	4220	4301	4191	4420	4108	3446	4035	3900
* Integon Preferred Insurance Co	3936	4082	3685	4152	3895	3466	3905	3666
Liberty Mutual Insurance Co.	6682	6759	6681	6549	6907	6236	6548	6228
Liberty Mutual Personal Insurance Co.	6202	6268	6195	6080	6403	5799	6077	5790
Maryland Auto Insurance Fund	5211	5211	5211	5211	5211	5211	5504	5211
* MGA Insurance Company, Inc.	4949	5216	4772	4792	5781	4393	5137	4295
* Mutual Benefit Insurance Co.	2575	2575	2575	2604	2575	2604	2604	2551
* Nationwide Property & Casualty Co.	4310	4901	4866	4190	4748	4190	4462	4075
* NGAC	9460	9460	9460	10188	9460	9460	10002	9460
* NJM Insurance Co.	1615	1615	1806	1615	1615	1615	1615	1615
Noblr Insurance Exchange	1793	1577	1658	1613	1953	1519	1539	1579
Old Dominion Insurance Co.	3568	3746	3586	3824	3598	3598	3782	3660
Penn National Insurance Co.	5122	5123	5177	5474	5182	5067	5045	5304
Privilege Underwriters Reciprocal Exch.	2968	2968	2968	2968	2968	2968	2968	3356
* Progressive Select Insurance Co.	1793	1813	1827	1774	2045	1721	1969	1760
* Progressive Specialty Insurance Co.	2496	2531	2461	2479	2839	2390	2803	2451
Root Insurance Co.	3682	3728	3570	3518	4096	3458	3902	3534
* 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.	3438	3483	3527	3794	3207	3236	3436	3257
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	2283	2283	2283	2283	2283	2283	2283	2554

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

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

August 2024

Scenario 18: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
Agency Insurance Co.	1607	1628	1610	1608	1846	1534	1806	1592
* AIG Property Casualty Co.	2664	2664	2664	2664	2664	2664	2664	3132
* Allstate Indemnity Co.	2870	2852	2971	3233	2761	2835	2847	2781
American Family Connect P & C Ins. Co.	2018	2182	1964	1940	2284	1874	2198	1944
American National Property & Casualty Co.	2086	2226	2204	2126	2284	2086	2328	2214
American States Preferred Insurance Co.	2663	2663	2663	3012	2596	2663	2814	2546
* Amica Mutual Insurance Co.	2653	2653	2653	2653	2653	2653	2653	2653
* Amica Property and Casualty Insurance Co.	3424	3424	3424	3424	3424	3424	3424	3424
Berkley Insurance Co.	1524	1544	1645	1645	1571	1524	1541	1590
* Branch Insurance Exchange	1597	1423	1425	1457	1717	1378	1450	1445
* Brethren Mutual	2201	2397	2123	2248	2511	2011	2390	2063
* Chubb National Insurance Co.	3938	3938	3938	3833	3989	3938	3979	3955
Cincinnati Casualty Co.	2207	2338	2252	2293	2326	2156	2259	2086
Cincinnati Insurance Co.	2040	2083	1916	2049	2072	1932	1997	1978
* Clearcover Insurance Co.	2310	2333	2310	2310	2333	2310	2333	2333
* CSAA General Insurance Co.	1180	1200	1179	1060	1189	1060	1091	1078
* Cumberland Insurance Co. Inc.	1514	1514	1514	1514	1508	1514	1508	1508
* Dairyland Insurance Co.	6111	6195	5695	6843	6437	5954	6574	5230
Elephant Insurance Co.	7366	7232	7366	8059	7232	7366	7853	7232
* Encompass Home and Auto Insurance Compa	2873	2873	2873	2873	2873	2873	2873	2873
Erie Insurance Exchange	1910	1910	1910	1910	1910	1910	1910	1910
* Farmers Casualty Insurance Co.	3197	3197	3197	3197	3197	3197	3197	3197
* Farmers Direct P & C Insurance Co.	2536	2536	2536	2536	2536	2536	2536	2536
* Farmers Group Property & Casualty Ins. Co.	3474	3474	3474	3474	3474	3474	3474	3474
* Farmers Insurance Exchange	1958	1994	1976	2028	2022	1916	2026	1942
* 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 Casualty Insurance Co.	5034	5034	4884	5090	5306	4788	5202	5164
* Horace Mann Insurance Co.	1726	1726	1726	1726	1726	1726	1726	1726

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

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

August 2024

Scenario 18: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	2431	2431	2431	2431	2431	2431	2431	2431
* Integon Indemnity	2598	2705	2598	2750	2588	2209	2618	2476
* Integon Preferred Insurance Co	2378	2480	2247	2518	2393	2128	2406	2235
Liberty Mutual Insurance Co.	4668	4681	4634	4618	4782	4402	4629	4400
Liberty Mutual Personal Insurance Co.	4388	4398	4356	4344	4489	4146	4350	4148
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
* Nationwide Property & Casualty Co.	2276	2593	2548	2190	2501	2190	2417	2155
* NGAC	3011	3011	3011	3339	3011	3011	3251	3011
* NJM Insurance Co.	1075	1075	1201	1075	1075	1075	1075	1075
Noblr Insurance Exchange	1761	1563	1621	1600	1866	1517	1585	1598
Old Dominion Insurance Co.	1512	1588	1530	1626	1542	1542	1622	1568
* Penn National Insurance Co.	2729	2727	2753	2910	2761	2702	2701	2828
Privilege Underwriters Reciprocal Exch.	2826	2826	2826	2826	2826	2826	2826	3191
* Progressive Select Insurance Co.	1165	1180	1177	1158	1323	1119	1285	1150
* Progressive Specialty Insurance Co.	2039	2060	2091	2031	2370	1941	2258	2003
* Root Insurance Co.	3614	3698	3478	3456	4068	3418	3902	3512
* 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.	3905	3800	3690	3811	4014	3537	4049	3643
* State Farm Mutual Ins. Co.	2285	2221	2138	2241	2356	2046	2393	2120
* Teachers Insurance Co.	2587	2587	2587	2587	2587	2587	2587	2587
* Travelers Property Casualty Insurance Co.	3090	3106	3225	3456	2826	2967	3111	2961
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	2088	2088	2088	2088	2088	2088	2088	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.

August 2024

Scenario 19: Married Rate with Youthful Driver

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
Agency Insurance Co.	3609	3637	3637	3631	4177	3423	4001	3568
* AIG Property Casualty Co.	5014	5014	5014	5014	5014	5014	5014	5885
* Allstate Indemnity Co.	8589	8512	8946	9884	8225	8533	8524	8278
American Family Connect P & C Ins. Co.	6140	6736	5986	6090	6996	5804	6810	6084
American National Property & Casualty Co.	4410	4772	4714	4460	4910	4410	4874	4710
American States Preferred Insurance Co.	7207	7207	7207	8023	7024	7207	7613	6873
* Amica Mutual Insurance Co.	3796	3796	3796	3796	3796	3796	3796	3796
* Amica Property and Casualty Insurance Co.	5726	5726	5726	5726	5726	5726	5726	5726
Berkley Insurance Co.	4201	4294	4622	4622	4388	4201	4287	4416
* Branch Insurance Exchange	4405	3842	3855	3943	4640	3712	3898	3888
* Brethren Mutual	4400	4859	4272	4288	5021	4037	4749	4151
* Chubb National Insurance Co.	8113	8113	8113	7656	8487	8113	5987	8158
Cincinnati Casualty Co.	6211	6502	6230	6679	6358	6149	6381	5969
Cincinnati Insurance Co.	5803	5932	5463	5845	5881	5467	5674	5602
* Clearcover Insurance Co.	5555	5526	5555	5555	5526	5555	5526	5526
* CSAA General Insurance Co.	3349	3411	3294	2871	3356	2871	3073	3041
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	17522	17662	16463	19727	18226	17221	18702	15379
Elephant Insurance Co.	7646	7561	7646	8585	7561	7646	7847	7561
* Encompass Home and Auto Insurance Compa	4284	4284	4284	4284	4284	4284	4284	4284
Erie Insurance Exchange	4185	4185	4185	4185	4185	4185	4185	4185
* Farmers Casualty Insurance Co.	9736	9736	9736	9736	9736	9736	9736	9736
* Farmers Direct P & C Insurance Co.	7510	7510	7510	7510	7510	7510	7510	7510
* Farmers Group Property & Casualty Ins. Co.	12210	12210	12210	12210	12210	12210	12210	12210
* Farmers Insurance Exchange	6776	6928	6786	7036	7016	6606	6998	6738
* 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 Casualty Insurance Co.	10680	10708	10606	10696	11284	10032	10794	10750
* Horace Mann Insurance Co.	3721	3721	3721	3721	3721	3721	3721	3721

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

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

August 2024

Scenario 19: Married Rate with Youthful Driver

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	5042	5042	5042	5042	5042	5042	5042	5042
* Integon Indemnity	6335	6684	6305	6846	6206	5349	6362	5989
* Integon Preferred Insurance Co	6160	6347	5867	6443	6200	5427	5945	5752
Liberty Mutual Insurance Co.	5337	5371	5279	5336	5484	5050	5319	5065
Liberty Mutual Personal Insurance Co.	4992	5020	4938	4988	5120	4734	4977	4744
Maryland Auto Insurance Fund	20162	20162	20162	20162	20162	20162	20975	20162
MGA Insurance Company, Inc.	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
* Nationwide Property & Casualty Co.	4203	4899	4770	4032	4692	4032	4389	4023
* NGAC	7986	7986	7986	8962	7986	7986	8656	7986
* NJM Insurance Co.	2092	2092	2279	2092	2092	2092	2092	2092
Noblr Insurance Exchange	2840	2422	2548	2499	3031	2328	2424	2412
Old Dominion Insurance Co.	4104	4302	4122	4390	4134	4134	4370	4208
* Penn National Insurance Co.	4553	4538	4605	4892	4595	4258	4523	4737
Privilege Underwriters Reciprocal Exch.	7020	7020	7020	7020	7020	7020	7020	7833
* Progressive Select Insurance Co.	2306	2322	2395	2300	2669	2200	2506	2271
* Progressive Specialty Insurance Co.	3108	3134	3118	3107	3582	2955	3450	3058
* Root Insurance Co.	7872	8136	7602	7534	8934	7508	8602	7738
* 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.	7419	7497	7663	8329	6867	7016	7468	7061
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	5070	5070	5070	5070	5070	5070	5070	5645

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate 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 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	4251	4309	4056	4243	4762	4077	4826	4194
* Allstate Indemnity Co.	14399	14259	15281	16753	13706	14402	14265	13755
American Family Connect P & C Ins. Co.	7754	8504	7576	7766	8872	7364	8634	7696
American National Property & Casualty Co.	9380	10050	9948	9528	10320	9380	10440	9970
American States Preferred Insurance Co.	9460	9460	9460	10889	9139	9460	10200	8700
* Amica Mutual Insurance Co.	7176	7176	7176	7176	7176	7176	7176	7176
* Amica Property and Casualty Insurance Co.	6204	6204	6204	6204	6204	6204	6204	6204
Berkley Insurance Co.	12818	13122	14248	14248	13444	12818	13137	13591
* Branch Insurance Exchange	6326	5575	5503	5748	6628	5424	5691	5662
* Brethren Mutual	3501	3887	3380	3586	4063	3259	3850	3353
* Chubb National Insurance Co.	12391	12391	12391	11440	13334	12391	13084	12475
Cincinnati Casualty Co.	7484	7699	7394	7956	7545	7440	7840	7211
Cincinnati Insurance Co.	5482	5564	5011	5519	5524	5136	5354	5255
* Clearcover Insurance Co.	6164	6301	6164	6164	6301	6164	6301	6301
* CSAA General Insurance Co.	3055	3122	3067	2617	3005	2617	2798	2772
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Dairyland Insurance Co.	16347	16469	15123	18498	17088	16067	17732	14170
Elephant Insurance Co.	5199	5135	5199	5769	5135	5199	5426	5135
* Encompass Home and Auto Insurance Compa	7084	7084	7084	7084	7084	7084	7084	7084
Erie Insurance Exchange	3540	3540	3540	3540	3540	3540	3540	3540
* Farmers Casualty Insurance Co.	7862	7862	7862	7862	7862	7862	7862	7862
* Farmers Direct P & C Insurance Co.	5832	5832	5832	5832	5832	5832	5832	5832
* Farmers Group Property & Casualty Ins. Co.	9726	9726	9726	9726	9726	9726	9726	9726
* Farmers Insurance Exchange	10034	10372	10122	10532	10448	9826	10624	10084
* 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 Casualty Insurance Co.	8400	8432	8096	8490	8810	7986	8672	8584
* Horace Mann Insurance Co.	3074	3074	3074	3074	3074	3074	3074	3074

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

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

August 2024

Scenario 20: Married Rate with Youthful Drivers

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	4238	4238	4238	4238	4238	4238	4238	4238
* Integon Indemnity	5692	6113	5631	6188	5562	4868	5914	5441
* Integon Preferred Insurance Co	9883	10331	9230	10540	9831	8859	10064	9309
Liberty Mutual Insurance Co.	7261	7291	7165	7290	7468	6845	7311	6848
Liberty Mutual Personal Insurance Co.	6720	6748	6634	6746	6906	6347	6768	6351
Maryland Auto Insurance Fund	13057	13057	13057	13057	13057	13057	13870	13057
MGA Insurance Company, Inc.	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
* Nationwide Property & Casualty Co.	4017	4518	4481	3891	4388	3891	4111	3725
* NGAC	7266	7266	7266	8318	7266	7266	7984	7266
* NJM Insurance Co.	1778	1778	2018	1778	1778	1778	1778	1778
Noblr Insurance Exchange	4268	3773	3831	3849	4540	3660	3732	3794
Old Dominion Insurance Co.	8058	8440	8076	8942	8088	8088	8756	8230
* Penn National Insurance Co.	9180	9121	9308	9981	9280	9215	9189	9632
Privilege Underwriters Reciprocal Exch.	4807	4807	4807	4807	4807	4807	4807	5438
* Progressive Select Insurance Co.	4133	4183	4065	4111	4681	3963	4626	4068
* Progressive Specialty Insurance Co.	5928	6007	5663	5896	6651	5678	6711	5831
* Root Insurance Co.	9866	10264	9484	9526	11290	9510	11004	9858
* 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.	6273	6328	6528	7183	5782	6004	6371	6005
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	5568	5568	5568	5568	5568	5568	5568	6257

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

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

August 2024

Scenario 21: Married Rate, No Youthful Driver

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	1558	1576	1615	1557	1818	1483	1720	1536
* AIG Property Casualty Co.	2689	2689	2689	2689	2689	2689	2689	3125
* Allstate Indemnity Co.	3530	3506	3663	4003	3395	3500	3505	3419
American Family Connect P & C Ins. Co.	2592	2830	2516	2530	2948	2426	2852	2536
American National Property & Casualty Co.	2082	2242	2220	2114	2302	2082	2304	2210
American States Preferred Insurance Co.	3087	3087	3087	3456	3016	3087	3242	2987
* Amica Mutual Insurance Co.	2583	2583	2583	2583	2583	2583	2583	2583
* Amica Property and Casualty Insurance Co.	3330	3330	3330	3330	3330	3330	3330	3330
Berkley Insurance Co.	1553	1575	1677	1677	1604	1553	1572	1619
* Branch Insurance Exchange	2811	2500	2523	2551	3050	2418	2535	2532
* Brethren Mutual	2008	2189	1956	1960	2254	1829	2149	1871
* Chubb National Insurance Co.	4212	4212	4212	3909	4324	4212	4302	4229
Cincinnati Casualty Co.	2977	3143	3049	3087	3135	2905	3027	2806
Cincinnati Insurance Co.	3213	3304	3038	3237	3278	3010	3149	3126
* Clearcover Insurance Co.	2425	2421	2425	2425	2421	2425	2421	2421
* CSAA General Insurance Co.	3213	3247	3153	2841	3308	2841	2940	2919
* Cumberland Insurance Co. Inc.	1630	1630	1630	1630	1626	1630	1626	1626
* Dairyland Insurance Co.	6143	6253	5721	6913	6499	6012	6700	5254
Elephant Insurance Co.	6845	6769	6845	7621	6769	6845	7114	6769
* Encompass Home and Auto Insurance Compa	3629	3629	3629	3629	3629	3629	3629	3629
Erie Insurance Exchange	2175	2175	2175	2175	2175	2175	2175	2175
* Farmers Casualty Insurance Co.	6414	6414	6414	6414	6414	6414	6414	6414
* Farmers Direct P & C Insurance Co.	4656	4656	4656	4656	4656	4656	4656	4656
* Farmers Group Property & Casualty Ins. Co.	8264	8264	8264	8264	8264	8264	8264	8264
* Farmers Insurance Exchange	6772	6962	6806	7060	7032	6628	7104	6776
* 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 Casualty Insurance Co.	5664	5664	5666	5676	6004	5330	5724	5710
* Horace Mann Insurance Co.	2285	2285	2285	2285	2285	2285	2285	2285

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

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

August 2024

Scenario 21: Married Rate, No Youthful Driver

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	3015	3015	3015	3015	3015	3015	3015	3015
* Integon Indemnity	3199	3371	3203	3436	3209	2750	3284	3110
* Integon Preferred Insurance Co	3285	3412	3099	3465	3296	2917	3279	3083
Liberty Mutual Insurance Co.	4125	4147	4109	4049	4227	3904	4073	3896
Liberty Mutual Personal Insurance Co.	3899	3917	3885	3832	3994	3696	3849	3694
Maryland Auto Insurance Fund	7500	7500	7500	7500	7500	7500	7956	7500
MGA Insurance Company, Inc.	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
* Nationwide Property & Casualty Co.	3751	4311	4285	3637	4156	3637	3902	3573
* NGAC	3734	3734	3734	4194	3734	3734	4058	3734
* NJM Insurance Co.	1364	1364	1506	1364	1634	1364	1364	1364
Noblr Insurance Exchange	2858	2543	2537	2568	2976	2448	2515	2564
Old Dominion Insurance Co.	2448	2572	2466	2634	2478	2478	2616	2518
* Penn National Insurance Co.	3219	3217	3254	3450	3259	3192	3189	3344
Privilege Underwriters Reciprocal Exch.	3133	3133	3133	3133	3133	3133	3133	3518
* Progressive Select Insurance Co.	1841	1860	1929	1827	2146	1757	2011	1810
* Progressive Specialty Insurance Co.	2647	2676	2666	2636	3061	2519	2947	2604
* Root Insurance Co.	4194	4284	4084	3980	4750	3938	4512	4052
* 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.	3633	3660	3749	4003	3343	3441	3620	3445
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	2202	2202	2202	2202	2202	2202	2202	2460

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

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

August 2024

Scenario 22: Married Rate, No Youthful Driver

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen Anne's	21853 Somerset	21601 Talbot	21804 Wicomico	21811 Worcester
Insurer	Caroline	Dorchester	Kent					
Agency Insurance Co.	1538	1552	1515	1547	1760	1461	1728	1526
* AIG Property Casualty Co.	1999	1999	1999	1999	1999	1999	1999	2307
* Allstate Indemnity Co.	2960	2939	3067	3329	2846	2939	2940	2867
American Family Connect P & C Ins. Co.	2242	2428	2174	2164	2548	2078	2452	2160
American National Property & Casualty Co.	1688	1806	1794	1718	1850	1688	1872	1794
American States Preferred Insurance Co.	2617	2617	2617	2929	2561	2617	2752	2529
* Amica Mutual Insurance Co.	2478	2478	2478	2478	2478	2478	2478	2478
* Amica Property and Casualty Insurance Co.	3229	3229	3229	3229	3229	3229	3229	3229
Berkley Insurance Co.	1551	1574	1676	1676	1602	1551	1570	1616
* Branch Insurance Exchange	1847	1637	1665	1666	2009	1577	1652	1654
* Brethren Mutual	1684	1817	1642	1641	1873	1529	1789	1561
* Chubb National Insurance Co.	2870	2870	2870	2683	2966	2870	2940	2899
Cincinnati Casualty Co.	1861	1981	1899	1939	1967	1814	1911	1760
Cincinnati Insurance Co.	2031	2070	1907	2041	2057	1934	1990	1969
* Clearcover Insurance Co.	2453	2457	2453	2453	2457	2453	2457	2457
* CSAA General Insurance Co.	1249	1267	1237	1114	1264	1114	1153	1134
* Cumberland Insurance Co. Inc.	1344	1344	1344	1344	1341	1344	1341	1341
* Dairyland Insurance Co.	5451	5523	5089	6113	5731	5323	5864	4688
Elephant Insurance Co.	7297	7170	7297	7982	7170	7297	7753	7170
* Encompass Home and Auto Insurance Compa	2556	2556	2556	2556	2556	2556	2556	2556
Erie Insurance Exchange	1799	1799	1799	1799	1799	1799	1799	1799
* Farmers Casualty Insurance Co.	3383	3383	3383	3383	3383	3383	3383	3383
* Farmers Direct P & C Insurance Co.	2712	2712	2712	2712	2712	2712	2712	2712
* Farmers Group Property & Casualty Ins. Co.	3892	3892	3892	3892	3892	3892	3892	3892
* Farmers Insurance Exchange	2126	2162	2134	2198	2188	2076	2194	2102
* 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 Casualty Insurance Co.	4704	4698	4592	4748	4954	4452	4822	4784
* Horace Mann Insurance Co.	1941	1941	1941	1941	1941	1941	1941	1941

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

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

August 2024

Scenario 22: Married Rate, No Youthful Driver

Eastern Shore (w/o Cecil) Rates Effective as of 8/1/2024								
	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	2753	2753	2753	2753	2753	2753	2753	2753
* Integon Indemnity	2936	3070	2938	3161	2934	2519	2960	2827
* Integon Preferred Insurance Co	2827	2946	2672	2992	2844	2531	2830	2662
Liberty Mutual Insurance Co.	4982	4994	4959	4879	5121	4659	4899	4670
Liberty Mutual Personal Insurance Co.	4672	4683	4650	4578	4795	4381	4595	4390
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
* Nationwide Property & Casualty Co.	2543	2944	2856	2444	2827	2444	2723	2442
* NGAC	3949	3949	3949	4431	3949	3949	4279	3949
* NJM Insurance Co.	1466	1466	1634	1466	1466	1466	1466	1466
Noblr Insurance Exchange	1249	1072	1108	1109	1325	1035	1062	1076
Old Dominion Insurance Co.	2224	2336	2242	2434	2254	2254	2416	2294
* Penn National Insurance Co.	2353	2349	2375	2505	2376	2335	2331	2435
Privilege Underwriters Reciprocal Exch.	2296	2296	2296	2296	2296	2296	2296	2579
* Progressive Select Insurance Co.	1176	1184	1205	1173	1350	1125	1283	1160
* Progressive Specialty Insurance Co.	1761	1779	1714	1765	2000	1679	1990	1744
* Root Insurance Co.	3882	3954	3750	3688	4364	3640	4156	3730
* 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.	2766	2775	2884	3093	2532	2665	2775	2644
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 Recipicol Exchange	1968	1968	1968	1968	1968	1968	1968	2189

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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	www.agencyinsurancecompany.com
AIG Property Casualty Co.	See Yellow Pages	www.aig.com
Allstate Indemnity Co.	800-255-7828	www.allstate.com
American Family Connect P & C Ins Co	800-842-3344	www.connectbyamfam.com
American National Property & Casualty Co.	800-843-3276	www.americannational.com
American States Preferred Insurance Co.	800-332-3226	www.safeCo.com
Amica Mutual Insurance Co.	800-242-6422	www.Amica.com
Amica Property and Casualty Co.	800-242-6422	Amica.com
Berkley Insurance Co.	855-663-8551	https://www.berkleyone.com/offerings/automotive/cars
Branch Insurance Exchange	855-441-7033	www.ourbranch.com
Brethren Mutual Insurance Co.	800-621-4264	www.bmic.com
Chubb National Insurance Co.	866-324-8222	www.chubb.com
Cincinnati Casualty Co.	888-242-8811	www.cinfin.com
Cincinnati Insurance Co.	888-242-8811	www.cinfin.com
Clearcover Insurance Co.	855-444-1875	https://clearcover.com/
CSAA General Insurance Co.	888-222-0094	http://midatlantic.aaa.com/Insurance/InsurewithAAA
Cumberland Insurance Co. Inc.	800-232-6992	www.cumberlandmutual.com
Dairyland Insurance Co.	800-334-0090	dairylandinsurance.com/auto
Elephant Insurance Co.	855-353-7426 (1-855-ELEPHANT)	www.elephant.com
Encompass Home/Auto Insurance Co.	800-588-7400	www.encompassinsurance.com
Erie Insurance Exchange	800-458-0811	www.erieinsurance.com
Farmers Casualty Insurance Co.	800-422-4272	www.farmers.com
Farmers Direct P & C Insurance Co.	800-422-4272	www.farmers.com
Farmers Group Property & Casualty Ins. Co.	800-422-4272	www.farmers.com
Farmers Insurance Exchange	888-327-6335	www.farmers.com
Foremost Insurance Co.	888-888-0080	www.foremost.com
Garrison Property & Casualty Ins. Co.	800-531-8722	www.usaa.com
GEICO Secure Co.	800-861-8380	www.geico.com
Hartford Casualty Insurance Co.	888-413-8970	www.thehartford.com
Horace Mann Insurance Co.	800-999-1030	www.horacemann.com

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	www.horacemann.com
Integon Indemnity Insurance Corporation	800-462-2123	www.nationalgeneral.com
Integon Preferred Insurance Co.	800-462-2123	www.nationalgeneral.com
Liberty Mutual Insurance Co.	800-837-5254	www.libertymutual.com
Liberty Mutual Personal Insurance Co.	800-837-5254	www.libertymutual.com
Maryland Auto Insurance Fund	800-492-7120	www.mymarylandauto.com
MGA Insurance Company, Inc.	866-424-6726	www.gainsco.com
Mutual Benefit Insurance Co.	800-283-3531	www.mutualbenefitgroup.com
National General Assurance Co.	800-462-2123	www.nationalgeneral.com
Nationwide Property & Casualty Co.	888-890-4630	www.nationwide.com
NJM Insurance Co.	800-232-6600 / 833-869-1361	www.njm.com
Noblr Insurance Exch	877-236-6257	www.noblr.com
Old Dominion Insurance Co.	800-226-0875	www.msainurance.com
Penn National Insurance Co.	800-388-4764	www.PennNationalInsurance.com
Privilege Underwriters Reciprocal Exch.	888-813-7873	https://www.pureinsurance.com/
Progressive Select Insurance Co.	800-776-4737	www.progressive.com
Progressive Specialty Insurance Co.	See Yellow Pages	www.progressiveagent.com
Root Insurance Co.	866-980-9431	www.joinroot.com
Selective Ins. Co. of South Carolina	800-877-9656	www.selective.com
Southern Insurance Co. of VA	800-877-0600	www.donegalgroup.com
State Farm Fire & Casualty Co.	800-STATE-FARM (800-782-8332)	www.statefarm.com
State Farm Mutual Automobile Ins. Co.	800-STATE-FARM (800-782-8332)	www.statefarm.com
Teachers Insurance Co.	800-999-1030	www.horacemann.com
Travelers Property Casualty Insurance Co.	888-695-4625	www.travelers.com
United Services Automobile Association	800-531-8722	www.usaa.com
Unitrin Safeguard Insurance Co.	866-860-9348	www.kemper.com
USAA Casualty Insurance Co.	800-531-8722	www.usaa.com
USAA General Indemnity Co.	800-531-8722	www.usaa.com
Vault Reciprocal Exchange	844-368-2858	https://vault.insurance/

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
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.						
	National General Insurance Co.						
	Century-National Insurance Co.	Y*					*Renters Only
	Integon Preferred Insurance Co.						
	Allstate Vehicle & Property Insurance Co.	Y*					*Home/Condo Only
	National General Assurance Co.						
American Family	Homesite Insurance Co. of the Midwest	Y	Y*				*Requires Home Policy
	NGM Insurance Co.	Y	Y*				*Requires Home Policy
	Homesite Insurance Co.	Y	Y*				*Requires Home Policy
	American Family Connect P & C Ins. Co.	Y	Y*				*Requires Home policy
	Old Dominion Insurance Co.						*Requires Auto Policy
AMICA	Amica Property and Casualty Co.						
	Amica Mutual Insurance Co.	Y	Y	A			*Snowmobiles Only
AMIG	American Modern Home Insurance Co.	Y*					*Renters only.
	American Property & Casualty Ins. Co.	Y*	Y	Y	Y		*Condos only
Assurant	American Bankers Insurance Co. of FL	Y			Y		
	American Security Ins. Co.	Y					
	Standard Guaranty Ins. Co.	Y					
AXA	XL Specialty Insurance Co.						
Berkley	Berkley Insurance Co.	Y	Y	Y			
	Riverport Insurance Co.						
Branch	Branch Insurance Exchange	Y					
Brethren Mutual	Brethren Mutual Insurance Co.	Y	Y	Y			
Chubb / ACE	Chubb National Insurance Co.	Y					
	Federal Insurance Co.	Y	Y*	Y*			*Moored in the Continental US
	Vigilant Insurance Co.	Y					
	Indemnity Insurance Co. of North America					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
Agency	Agency Insurance Co.	Y	Y		Y			
AIG	AIG Property Casualty Co.	Y	Y	Y	Y	Y	Y	
Allstate	Encompass Home/Auto Insurance Co.	Y	Y	Y	Y	Y	Y	
	Allstate Property & Casualty Insurance Co.		Y		Y			
	Allstate Insurance Co.							*Renters Only
	Allstate Indemnity Co.	Y		Y				
	Integon Indemnity Corp.	Y						
	National General Insurance Co.		Y					
	Century-National Insurance Co.							*Renters Only
	Integon Preferred Insurance Co.	Y						
	Allstate Vehicle & Property Insurance Co.						Y	*Home/Condo Only
	National General Assurance Co.	Y		Y	Y			
American Family	Homesite Insurance Co. of the Midwest							*Requires Home Policy
	NGM Insurance Co.							*Requires Home Policy
	Homesite Insurance Co.							*Requires Home Policy
	American Family Connect P & C Ins. Co.	Y						*Requires Home policy
	Old Dominion Insurance Co.	Y		Y*		Y*	Y	*Requires Auto Policy
AMICA	Amica Property and Casualty Co.	Y				Y		
	Amica Mutual Insurance Co.	Y	Y	Y	Y*	Y	Y	*Snowmobiles Only
AMIG	American Modern Home Insurance Co.							*Renters only.
	American Property & Casualty Ins. Co.		Y		Y		Y	*Condos only
Assurant	American Bankers Insurance Co. of FL						Y	
	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.						Y	
Branch	Branch Insurance Exchange	Y						
Brethren Mutual	Brethren Mutual Insurance Co.	Y		Y				
Chubb / ACE	Chubb National Insurance Co.	Y	Y	Y	Y	Y	Y	
	Federal Insurance Co.					Y		*Moored in the Continental US
	Vigilant Insurance Co.					Y		
	Indemnity Insurance Co. of North America							

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.						
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	
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)	Home	Boats	Personal Watercraft	Manufactured homes	Farmowners	Notes / Limitations
Liberty Mutual	Liberty Mutual Personal Insurance Co.	Y	Y	Y			
	Peerless Indemnity Insurance Co.	Y*					*Renters only
	American Economy Insurance Co.	Y	Y	Y	Y	Y*	*Requires Home Policy
	Liberty Mutual Insurance Co.	Y*					*Renters only
	Ironshore Indemnity Inc.						
	Safeco Insurance Co. of America	Y	Y	Y	Y	Y*	*Requires Home Policy
	LM Insurance Corporation	Y	Y	Y			
	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	Y	
	Peerless Indemnity Insurance Co.							*Renters only
	American Economy Insurance Co.							*Requires Home Policy
	Liberty Mutual Insurance Co.	Y						*Renters only
	Ironshore Indemnity Inc.						Y	
	Safeco Insurance Co. of America							*Requires Home Policy
	LM Insurance Corporation		Y		Y	Y	Y	
	LM General Insurance Co.		Y		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				
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)	Home	Boats	Personal Watercraft	Manufactured homes	Farmowners	Notes / Limitations
Tokio Marine	Privilege Underwriters Reciprocal Exch.	Y	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*	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

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.

This publication has been produced by the Maryland Insurance Administration (MIA) to provide consumers with general information about insurance-related issues and/or state programs and services. This publication may contain copyrighted material which was used with permission of the copyright owner. Publication herein does not authorize any use or appropriation of such copyrighted material without consent of the owner.

All publications issued by the MIA are available free of charge on the MIA's website or by request. The publication may be reproduced in its entirety without further permission of the MIA provided the text and format are not altered or amended in any way, and no fee is assessed for the publication or duplication thereof. The MIA's name and contact information must remain clearly visible, and no other name, including that of the insurer or insurance producer reproducing the publication, may appear anywhere in the reproduction. Partial reproductions are not permitted without the prior written consent of the MIA.

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

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

www.facebook.com/MdInsuranceAdmin
www.twitter.com/MD_Insurance
www.instagram.com/marylandinsuranceadmin