

HOMEOWNERS & RENTERS INSURANCE

A COMPARISON GUIDE TO RATES



As of August 2024

Updated October 2024

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How to Shop for Homeowners/Renters Insurance

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

Tips to follow when shopping:

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

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

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

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

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

Things to Consider:

- Do not cancel your policy until a replacement policy is in effect.
- Ask about policy riders or personal article floaters to cover items like fine china, furs, jewelry, computers, antiques, and other items that exceed normal limits in your insurance policy.
- Homeowners/Renters insurance policies typically do NOT include flood insurance. If you live in a flood area or if you want this coverage, be sure to ask about this coverage for Building Coverage and Contents Coverage, as they are two separate coverages.

Required Offers:

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

Protect yourself from insurance fraud:

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

Financing Insurance:

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

What Factors Impact Rates:

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

Territory – Typically, the county in which you live.

Type of Construction: - Frame, Masonry, etc.

Age of Your Dwelling - The year the house was built.

Fire Protection Class – Distance from a fire hydrant and the quality of your local fire department

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

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

How to Use this Guide

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

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

Remember . . .

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

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

Definitions

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

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

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

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

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

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

Home Value: Amount of dwelling coverage.

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

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

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

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

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

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

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

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

Homeowners Policy Scenario 1

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

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

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

Homeowners Policy Scenario 2

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

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

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

Homeowners Policy Scenario 3

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

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

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

Homeowners Policy Scenario 4

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

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

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

Condominium Policy Scenario 5

Rates provided by insurers in this scenario assume the following: frame construction, replacement cost including contents, \$500 deductible, water & sewer endorsement, and assume a Loss Assessment of \$5000. Note: ZIP codes are for sampling purposes only.

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

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

Renters Policy Scenario 6

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

Note: ZIP codes are for sampling purposes only.

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

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

Shopping for Homeowners/Renters Insurance - Insurer/Policy Comparison Worksheet

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

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

COVERAGE COMPARISON (Coverages vary by policy. Make sure you get the coverage you need!)

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

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

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

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

**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
AIG Property Casualty Company	954	1727	1561	1201	1999	1990
Allstate Vehicle and Property Insurance Company	1371	2848	2223	1669	2871	2993
American Bankers Insurance Co. of FL	841	2403	1248	1033	1406	1336
American Economy Insurance Co.	1814	3175	2628	1932	2696	2830
American National Property & Casualty Co.	861	2430	2028	971	1969	1989
American Security Ins. Co.	999	2850	2660	1415	3875	3875
American Strategic Insurance Corp.	825	3261	1879	1158	2167	2455
Amica Mutual Insurance Co.	1226	3061	2570	1429	2893	2893
Berkley Insurance Co.	473	1782	1496	632	1457	1436
Branch Insurance Exchange	1243	2571	2018	1469	2607	2692
Brethren Mutual	n/a	1732	1589	750	1363	1363
Chubb National Insurance Co.	747	2815	2352	1122	2869	3032
Cincinnati Casualty Co.	775	2333	1648	876	1903	1986
Cincinnati Insurance Co.	920	2684	2074	1319	2873	2873
CSAA General Insurance Co.	704	2968	2496	876	2437	2121
Cumberland Mutual Fire Insurance Co.	n/a	1887	1485	n/a	1748	1748
Encompass Home and Auto Insurance Company	2239	n/a	5446	2977	9006	9006
Erie Insurance Co.	584	1641	1538	1009	1969	1634
Everett Cash Mutual Insurance Co.	581	1457	1236	765	1912	1912
Farmers Group Property & Casualty Ins. Co.	1493	4156	3495	1958	4609	4609
Farmers Insurance Exchange	1487	4039	2627	1725	3467	3646
Farmers Mutual Fire Ins. Co. of Salem Cnty.	788	1466	1250	1025	1625	1482
Farmers Property & Casualty Insurance Co.	1296	3952	3308	1692	4406	4406
Federal Insurance Co.	780	2962	2473	1174	3232	3424
Garrison Property & Casualty Ins. Co.	1655	3983	2891	2002	2936	3195
Hartford Fire Insurance Co.	797	1845	1558	1278	1646	2007
Homesite Insurance Co.	1859	2324	2200	2115	2025	1965

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

**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 Insurance Co.	662	1652	1411	780	1739	1739
Lemonade Insurance Company	831	2543	2017	1069	2064	2043
Liberty Mutual Insurance Co.	689	2064	1848	909	2478	2682
Lititz Mutual Insurance Co.	573	1888	1602	730	1542	1542
Mutual Benefit Insurance Co.	978	2166	1861	1241	3423	3423
Nationwide Insurance Co. of America	1246	3017	2548	1460	2635	2448
NGM Insurance Co.	717	2121	1880	983	2327	2327
NJM Insurance Co.	970	2016	1577	1217	1827	1922
Peerless Indemnity Insurance Co.	668	1974	1769	878	2368	2561
Penn National Insurance Co.	957	1610	1482	987	2038	2051
Praetorian Insurance Company	793	2830	2478	1082	2337	2337
Privilege Underwriters Reciprocal Exch.	2678	3372	3224	3123	4120	4120
Selective Ins. Co. of South Carolina	1143	3261	2894	1403	3172	3002
Southern Insurance Co. of VA	825	2168	1823	1072	1994	1902
Standard Guaranty Ins. Co.	1164	3326	3237	1649	4736	4736
State Farm Fire & Casualty Co.	1093	2730	2323	1435	3159	2698
Stillwater P & C Insurance Co.	814	2429	2238	958	2221	2223
Teachers Insurance Co.	581	1391	1190	683	1583	1583
Travelers Personal Insurance Co.	908	1573	1426	1115	1706	1595
United Services Automobile Association	1418	3520	2511	1716	2551	2762
Unitrin Safeguard Insurance Co.	611	1914	1291	773	1414	1632
Universal Property & Casualty Ins. Co.	539	1470	1231	632	1832	1832
USAA Casualty Insurance Co.	1335	3403	2380	1617	2412	2617
USAA General Indemnity Co.	1682	3929	2919	2036	2967	3228
Vault Reciprocal Exchange	2320	3299	3156	2702	4024	4024
Vigilant Insurance Co.	764	2899	2421	1149	2883	3045
Windsor Mt. Joy Mutual Insurance Co.	440	1267	1084	595	1532	1532

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

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
AIG Property Casualty Company	1260	1512	1551	1236
Allstate Vehicle and Property Insurance Company	2554	1892	2494	1596
American Bankers Insurance Co. of FL	1655	1164	1859	1306
American Economy Insurance Co.	2685	2857	2710	1987
American National Property & Casualty Co.	1711	1590	1657	1046
American Security Ins. Co.	2212	2212	2736	1748
American Strategic Insurance Corp.	1785	1942	1938	1572
Amica Mutual Insurance Co.	2347	2347	2637	1547
Berkley Insurance Co.	978	968	1537	741
Branch Insurance Exchange	2747	1737	2309	1520
Brethren Mutual	1628	1477	1621	1057
Chubb National Insurance Co.	1795	1795	2419	1183
Cincinnati Casualty Co.	2016	1601	1490	966
Cincinnati Insurance Co.	2013	2013	1875	1330
CSAA General Insurance Co.	2290	2070	2715	923
Cumberland Mutual Fire Insurance Co.	n/a	n/a	1529	n/a
Encompass Home and Auto Insurance Company	5817	5806	n/a	3162
Erie Insurance Co.	1603	1238	1464	922
Everett Cash Mutual Insurance Co.	1133	1133	1267	891
Farmers Group Property & Casualty Ins. Co.	3918	3918	3574	2232
Farmers Insurance Exchange	3249	3424	3614	1672
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1449	1222	1110	642
Farmers Property & Casualty Insurance Co.	3236	3236	3395	1952
Federal Insurance Co.	2014	2014	2544	1240
Garrison Property & Casualty Ins. Co.	3085	2634	2921	1936
Hartford Fire Insurance Co.	1649	1593	1613	993
Homesite Insurance Co.	2180	2054	2228	1953

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

**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 Insurance Co.	1357	1357	1446	895
Lemonade Insurance Company	2385	1862	2124	1233
Liberty Mutual Insurance Co.	1870	1509	1814	1076
Lititz Mutual Insurance Co.	1635	1635	1653	872
Mutual Benefit Insurance Co.	2156	2156	1901	1197
Nationwide Insurance Co. of America	2351	2009	2595	1610
NGM Insurance Co.	1949	1949	1824	1137
NJM Insurance Co.	2042	1605	1450	1117
Peerless Indemnity Insurance Co.	1786	1444	1737	1034
Penn National Insurance Co.	1792	1873	1525	1243
Praetorian Insurance Company	2464	2464	2529	1673
Privilege Underwriters Reciprocal Exch.	3162	3162	3246	3382
Selective Ins. Co. of South Carolina	3180	2724	3044	1809
Southern Insurance Co. of VA	1889	1828	1968	1029
Standard Guaranty Ins. Co.	2702	2702	3330	1932
State Farm Fire & Casualty Co.	2402	2038	2482	1563
Stillwater P & C Insurance Co.	2461	2202	2372	1324
Teachers Insurance Co.	1277	1277	1220	782
Travelers Personal Insurance Co.	1711	1470	1500	1129
United Services Automobile Association	2660	2273	2539	1649
Unitrin Safeguard Insurance Co.	1411	1118	1257	865
Universal Property & Casualty Ins. Co.	1723	1723	1258	771
USAA Casualty Insurance Co.	2503	2141	2416	1562
USAA General Indemnity Co.	3120	2665	2934	1962
Vault Reciprocal Exchange	3089	3089	3177	2925
Vigilant Insurance Co.	1802	1802	2490	1215
Windsor Mt. Joy Mutual Insurance Co.	1000	1000	1111	753

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

**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
AIG Property Casualty Company	871	1613	1463	1121	1808	1797
Allstate Vehicle and Property Insurance Company	1043	2336	1805	1222	2322	2432
American Bankers Insurance Co. of FL	792	2108	1136	946	1333	1265
American Economy Insurance Co.	1728	2999	2413	1764	2622	2751
American National Property & Casualty Co.	807	2423	2010	952	2112	2130
American Security Ins. Co.	999	2527	2359	1256	3875	3875
American Strategic Insurance Corp.	846	3261	1855	1200	2172	2452
Amica Mutual Insurance Co.	1012	2436	2053	1167	2365	2365
Berkley Insurance Co.	438	1615	1358	581	1323	1304
Branch Insurance Exchange	1010	1900	1535	1118	2108	2170
Brethren Mutual	n/a	1393	1273	592	1120	1120
Chubb National Insurance Co.	715	2672	2234	1075	2731	2885
Cincinnati Casualty Co.	567	1836	1305	668	1567	1619
Cincinnati Insurance Co.	764	2175	1686	1084	2327	2327
CSAA General Insurance Co.	666	2826	2365	838	2190	1909
Cumberland Mutual Fire Insurance Co.	n/a	1596	1222	n/a	1473	1473
Encompass Home and Auto Insurance Company	1848	n/a	4447	2434	7357	7357
Erie Insurance Co.	442	1330	1224	776	1499	1261
Everett Cash Mutual Insurance Co.	581	1457	1236	765	1912	1912
Farmers Group Property & Casualty Ins. Co.	1295	3558	2996	1690	3943	3943
Farmers Insurance Exchange	1103	2752	1809	1202	2554	2685
Farmers Mutual Fire Ins. Co. of Salem Cnty.	753	1317	1173	933	1513	1384
Farmers Property & Casualty Insurance Co.	1087	3178	2664	1375	3638	3638
Federal Insurance Co.	747	2811	2347	1125	3075	3259
Garrison Property & Casualty Ins. Co.	1610	3874	2836	1953	2872	3118
Hartford Fire Insurance Co.	666	1427	1245	1007	1303	1605
Homesite Insurance Co.	1695	2099	1998	1915	1848	1796

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

**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 Insurance Co.	575	1416	1211	675	1490	1490
Lemonade Insurance Company	783	2309	1840	994	1883	1865
Liberty Mutual Insurance Co.	612	1789	1607	798	2152	2237
Lititz Mutual Insurance Co.	1579	1009	1069	1077	1542	1635
Mutual Benefit Insurance Co.	805	1851	1592	1065	2784	2784
Nationwide Insurance Co. of America	932	2223	1887	1071	1997	1896
NGM Insurance Co.	574	1697	1504	786	1861	1861
NJM Insurance Co.	807	1557	1243	968	1458	1522
Peerless Indemnity Insurance Co.	596	1715	1539	772	2060	2139
Penn National Insurance Co.	716	1195	1105	748	1475	1484
Praetorian Insurance Company	715	2547	2230	974	2103	2103
Privilege Underwriters Reciprocal Exch.	2550	3102	2967	2873	3920	3920
Selective Ins. Co. of South Carolina	875	2551	2264	1102	2378	2255
Southern Insurance Co. of VA	660	1605	1376	791	1597	1521
Standard Guaranty Ins. Co.	1164	3326	3237	1649	4736	4736
State Farm Fire & Casualty Co.	729	1806	1542	953	2112	1814
Stillwater P & C Insurance Co.	819	2380	2242	963	2188	2190
Teachers Insurance Co.	506	1195	1024	592	1358	1358
Travelers Personal Insurance Co.	809	1337	1232	904	1586	1476
United Services Automobile Association	1383	3428	2465	1676	2500	2701
Unitrin Safeguard Insurance Co.	543	1622	1110	668	1239	1417
Universal Property & Casualty Ins. Co.	522	1495	1255	657	1697	1697
USAA Casualty Insurance Co.	1302	3319	2341	1584	2363	2557
USAA General Indemnity Co.	1636	3824	2866	1989	2904	3152
Vault Reciprocal Exchange	2210	3141	3004	2574	3829	3829
Vigilant Insurance Co.	732	2752	2298	1101	2745	2897
Windsor Mt. Joy Mutual Insurance Co.	487	1314	1131	642	1579	1579

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

**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
AIG Property Casualty Company	1138	1364	1447	1133
Allstate Vehicle and Property Insurance Company	2056	1523	1996	1231
American Bankers Insurance Co. of FL	1548	1100	1669	1250
American Economy Insurance Co.	2584	2755	2495	2028
American National Property & Casualty Co.	1701	1592	1683	1046
American Security Ins. Co.	2212	2212	2426	1748
American Strategic Insurance Corp.	1790	1941	1951	1605
Amica Mutual Insurance Co.	1924	1924	2106	1261
Berkley Insurance Co.	892	883	1395	679
Branch Insurance Exchange	2190	1415	1715	1207
Brethren Mutual	1315	1192	1300	853
Chubb National Insurance Co.	1711	1711	2297	1109
Cincinnati Casualty Co.	1606	1248	1172	746
Cincinnati Insurance Co.	1639	1639	1528	1077
CSAA General Insurance Co.	2059	1865	2584	857
Cumberland Mutual Fire Insurance Co.	n/a	n/a	1290	n/a
Encompass Home and Auto Insurance Company	4761	4750	n/a	2585
Erie Insurance Co.	1202	921	1144	746
Everett Cash Mutual Insurance Co.	1133	1133	1267	891
Farmers Group Property & Casualty Ins. Co.	3356	3356	3063	1923
Farmers Insurance Exchange	2394	2523	2471	1277
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1353	1147	1146	765
Farmers Property & Casualty Insurance Co.	2678	2678	2734	1625
Federal Insurance Co.	1920	1920	2415	1161
Garrison Property & Casualty Ins. Co.	3008	2568	2844	1939
Hartford Fire Insurance Co.	1319	1292	1237	840
Homesite Insurance Co.	1982	1872	2019	1756

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

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 Insurance Co.	1165	1165	1241	773
Lemonade Insurance Company	2171	1703	1936	1124
Liberty Mutual Insurance Co.	1601	1280	1535	1003
Lititz Mutual Insurance Co.	1635	1592	807	937
Mutual Benefit Insurance Co.	1758	1758	1626	1028
Nationwide Insurance Co. of America	1781	1500	1918	1198
NGM Insurance Co.	1560	1560	1459	909
NJM Insurance Co.	1605	1282	1136	937
Peerless Indemnity Insurance Co.	1534	1231	1471	968
Penn National Insurance Co.	1299	1353	1134	914
Praetorian Insurance Company	2218	2218	2276	1506
Privilege Underwriters Reciprocal Exch.	3010	3010	2986	3219
Selective Ins. Co. of South Carolina	2420	2078	2381	1376
Southern Insurance Co. of VA	1509	1467	1465	785
Standard Guaranty Ins. Co.	2702	2702	3330	1932
State Farm Fire & Casualty Co.	1601	1363	1645	1046
Stillwater P & C Insurance Co.	2404	2177	2361	1315
Teachers Insurance Co.	1097	1097	1049	677
Travelers Personal Insurance Co.	1563	1348	1270	974
United Services Automobile Association	2600	2222	2475	1655
Unitrin Safeguard Insurance Co.	1214	962	1062	742
Universal Property & Casualty Ins. Co.	1598	1598	1283	795
USAA Casualty Insurance Co.	2445	2091	2360	1565
USAA General Indemnity Co.	3044	2600	2859	1966
Vault Reciprocal Exchange	2941	2941	3024	2785
Vigilant Insurance Co.	1718	1718	2364	1138
Windsor Mt. Joy Mutual Insurance Co.	1047	1047	1158	800

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

**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
AIG Property Casualty Company	880	1474	1340	1030	1814	1802
Allstate Vehicle and Property Insurance Company	916	1966	1538	988	2005	2104
American Bankers Insurance Co. of FL	718	1648	951	798	1225	1162
American Economy Insurance Co.	1239	2311	1699	1216	2014	2110
American National Property & Casualty Co.	725	2086	1670	782	1986	2005
American Security Ins. Co.	859	2406	2247	1206	3264	3264
American Strategic Insurance Corp.	907	2612	1471	956	2518	2734
Amica Mutual Insurance Co.	938	2171	1837	1055	2186	2186
Berkley Insurance Co.	405	1461	1224	518	1253	1235
Branch Insurance Exchange	816	1487	1219	887	1669	1714
Brethren Mutual	n/a	1191	1091	516	1040	1040
Chubb National Insurance Co.	814	2453	2075	1068	2677	2820
Cincinnati Casualty Co.	542	1672	1199	585	1548	1574
Cincinnati Insurance Co.	734	1758	1346	872	2238	2238
CSAA General Insurance Co.	645	1887	1653	678	1782	1568
Cumberland Mutual Fire Insurance Co.	n/a	1478	1160	n/a	1475	1475
Encompass Home and Auto Insurance Company	1651	n/a	4022	2211	6499	6499
Erie Insurance Co.	440	1255	1150	710	1519	1286
Everett Cash Mutual Insurance Co.	526	1295	1099	685	1691	1691
Farmers Group Property & Casualty Ins. Co.	1092	3155	2593	1416	3471	3471
Farmers Insurance Exchange	908	2051	1363	920	2027	2129
Farmers Mutual Fire Ins. Co. of Salem Cnty.	667	1189	1022	849	1310	1201
Farmers Property & Casualty Insurance Co.	926	2868	2376	1160	3257	3257
Federal Insurance Co.	842	2570	2173	1111	2996	3166
Garrison Property & Casualty Ins. Co.	1321	2886	2129	1452	2432	2653
Hartford Fire Insurance Co.	559	1080	948	799	1045	1264
Homesite Insurance Co.	1639	1951	1895	1796	1794	1746

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

**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 Insurance Co.	548	1170	1005	576	1394	1394
Lemonade Insurance Company	753	2138	1697	932	1780	1763
Liberty Mutual Insurance Co.	561	1490	1275	680	1824	1902
Lititz Mutual Insurance Co.	1579	1243	1130	1507	1635	1635
Mutual Benefit Insurance Co.	712	1527	1317	892	2394	2394
Nationwide Insurance Co. of America	851	1801	1546	898	1809	1747
NGM Insurance Co.	449	1248	1108	586	1424	1424
NJM Insurance Co.	602	1010	777	634	1046	1085
Peerless Indemnity Insurance Co.	548	1428	1224	659	1744	1818
Penn National Insurance Co.	712	1066	986	672	1474	1484
Praetorian Insurance Company	677	2227	1957	883	1895	1895
Privilege Underwriters Reciprocal Exch.	1966	2420	2316	2244	3007	3007
Selective Ins. Co. of South Carolina	826	2242	1997	987	2212	2095
Southern Insurance Co. of VA	584	1276	1092	643	1398	1341
Standard Guaranty Ins. Co.	1066	3042	2961	1510	4331	4331
State Farm Fire & Casualty Co.	716	1545	1356	848	2054	1761
Stillwater P & C Insurance Co.	792	1976	1884	843	2033	2027
Teachers Insurance Co.	487	994	857	511	1274	1274
Travelers Personal Insurance Co.	764	1166	1085	770	1566	1450
United Services Automobile Association	1138	2553	1850	1248	2120	2300
Unitrin Safeguard Insurance Co.	534	1195	857	531	1189	1370
Universal Property & Casualty Ins. Co.	564	1467	1240	671	1739	1739
USAA Casualty Insurance Co.	1081	2481	1767	1188	2015	2191
USAA General Indemnity Co.	1344	2849	2151	1477	2462	2686
Vault Reciprocal Exchange	2072	2864	2741	2349	3585	3585
Vigilant Insurance Co.	829	2521	2131	1089	2689	2832
Windsor Mt. Joy Mutual Insurance Co.	468	1150	992	573	1476	1476

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

**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
AIG Property Casualty Company	1144	1377	1326	1135
Allstate Vehicle and Property Insurance Company	1792	1352	1676	1089
American Bankers Insurance Co. of FL	1369	1009	1359	993
American Economy Insurance Co.	1923	2065	1781	1415
American National Property & Casualty Co.	1527	1459	1386	964
American Security Ins. Co.	1872	1872	2312	1408
American Strategic Insurance Corp.	1849	1929	1575	1883
Amica Mutual Insurance Co.	1765	1765	1883	1169
Berkley Insurance Co.	832	823	1258	629
Branch Insurance Exchange	1675	1173	1358	1002
Brethren Mutual	1213	1101	1114	737
Chubb National Insurance Co.	1731	1731	2131	1295
Cincinnati Casualty Co.	1566	1202	1087	736
Cincinnati Insurance Co.	1553	1553	1225	1022
CSAA General Insurance Co.	1664	1542	1750	736
Cumberland Mutual Fire Insurance Co.	n/a	n/a	1193	n/a
Encompass Home and Auto Insurance Company	4212	4201	n/a	2378
Erie Insurance Co.	1204	917	1066	716
Everett Cash Mutual Insurance Co.	1009	1009	1125	796
Farmers Group Property & Casualty Ins. Co.	2884	2884	2661	1607
Farmers Insurance Exchange	1918	2019	1848	1023
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1175	1101	1037	678
Farmers Property & Casualty Insurance Co.	2359	2359	2444	1373
Federal Insurance Co.	1924	1924	2232	1351
Garrison Property & Casualty Ins. Co.	2506	2149	2136	1633
Hartford Fire Insurance Co.	1054	1031	964	689
Homesite Insurance Co.	1909	1812	1904	1637

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

**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 Insurance Co.	1092	1092	1029	713
Lemonade Insurance Company	2025	1599	1783	967
Liberty Mutual Insurance Co.	1374	1117	1255	817
Lititz Mutual Insurance Co.	1592	1653	1603	1837
Mutual Benefit Insurance Co.	1522	1522	1344	848
Nationwide Insurance Co. of America	1615	1368	1565	1084
NGM Insurance Co.	1197	1197	1076	703
NJM Insurance Co.	1133	893	807	663
Peerless Indemnity Insurance Co.	1320	1074	1205	789
Penn National Insurance Co.	1291	1340	1012	869
Praetorian Insurance Company	1995	1995	1995	1037
Privilege Underwriters Reciprocal Exch.	2315	2315	2331	2474
Selective Ins. Co. of South Carolina	2282	1946	2095	1234
Southern Insurance Co. of VA	1324	1292	1165	738
Standard Guaranty Ins. Co.	2471	2474	3046	1768
State Farm Fire & Casualty Co.	1559	1329	1429	1022
Stillwater P & C Insurance Co.	2167	2017	1968	1118
Teachers Insurance Co.	1030	1030	877	629
Travelers Personal Insurance Co.	1502	1317	1108	871
United Services Automobile Association	2168	1861	1860	1405
Unitrin Safeguard Insurance Co.	1167	921	810	735
Universal Property & Casualty Ins. Co.	1640	1640	1266	775
USAA Casualty Insurance Co.	2054	1764	1782	1334
USAA General Indemnity Co.	2540	2179	2148	1660
Vault Reciprocal Exchange	2755	2755	2758	2609
Vigilant Insurance Co.	1739	1739	2188	1327
Windsor Mt. Joy Mutual Insurance Co.	983	983	1015	755

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

**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
AIG Property Casualty Company	882	1544	1406	1087	1803	1793
Allstate Vehicle and Property Insurance Company	970	1957	1618	1067	2083	2184
American Bankers Insurance Co. of FL	762	1749	1044	883	1276	1206
American Economy Insurance Co.	1553	2781	2140	1522	2610	2736
American National Property & Casualty Co.	749	2153	1751	831	2011	2030
American Security Ins. Co.	859	2406	2247	1206	3264	3264
American Strategic Insurance Corp.	820	3177	1954	1317	2079	2329
Amica Mutual Insurance Co.	974	2194	1864	1084	2193	2193
Berkley Insurance Co.	405	1500	1256	537	1253	1235
Branch Insurance Exchange	1026	1610	1368	1008	2049	2094
Brethren Mutual	n/a	1256	1151	550	1037	1618
Chubb National Insurance Co.	772	2422	2051	1053	2491	2624
Cincinnati Casualty Co.	642	2038	1599	741	1856	1854
Cincinnati Insurance Co.	707	1897	1462	963	2021	2021
CSAA General Insurance Co.	680	2071	1900	747	2016	1767
Cumberland Mutual Fire Insurance Co.	n/a	1451	1147	n/a	1348	1348
Encompass Home and Auto Insurance Company	1548	n/a	3684	2014	6128	6128
Erie Insurance Co.	414	1216	1145	693	1440	1241
Everett Cash Mutual Insurance Co.	478	1168	992	622	1526	1526
Farmers Group Property & Casualty Ins. Co.	1069	2870	2366	1362	3162	3162
Farmers Insurance Exchange	1061	2618	1735	1150	2424	2547
Farmers Mutual Fire Ins. Co. of Salem Cnty.	705	1180	1021	856	1346	1237
Farmers Property & Casualty Insurance Co.	945	2716	2259	1157	3106	3106
Federal Insurance Co.	799	2538	2147	1096	2785	2943
Garrison Property & Casualty Ins. Co.	1386	2966	2292	1594	2488	2709
Hartford Fire Insurance Co.	660	1122	996	841	1189	1465
Homesite Insurance Co.	1500	1832	1747	1676	1637	1583

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

**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 Insurance Co.	526	1173	1008	577	1329	1329
Lemonade Insurance Company	801	2035	1641	957	1739	1723
Liberty Mutual Insurance Co.	691	1994	1804	900	2529	2554
Lititz Mutual Insurance Co.	1249	1048	730	1143	1635	1592
Mutual Benefit Insurance Co.	674	1425	1240	859	2087	2087
Nationwide Insurance Co. of America	921	2087	1813	1024	1943	1858
NGM Insurance Co.	472	1304	1157	611	1502	1502
NJM Insurance Co.	711	1168	903	739	1247	1297
Peerless Indemnity Insurance Co.	669	1907	1725	868	2416	2441
Penn National Insurance Co.	677	1127	1044	706	1391	1400
Praetorian Insurance Company	749	2356	2079	976	1967	1967
Privilege Underwriters Reciprocal Exch.	1844	2114	2024	1962	2816	2816
Selective Ins. Co. of South Carolina	795	2173	1940	954	2102	1991
Southern Insurance Co. of VA	730	1492	1311	827	1527	1477
Standard Guaranty Ins. Co.	1066	3042	2961	1510	4331	4331
State Farm Fire & Casualty Co.	661	1518	1349	847	1890	1623
Stillwater P & C Insurance Co.	778	2059	1977	900	1880	1879
Teachers Insurance Co.	468	997	859	512	1214	1214
Travelers Personal Insurance Co.	807	1421	1319	939	1638	1518
United Services Automobile Association	1193	2614	1986	1367	2165	2346
Unitrin Safeguard Insurance Co.	628	1929	1349	760	1559	1798
Universal Property & Casualty Ins. Co.	439	1322	1108	558	1476	1476
USAA Casualty Insurance Co.	1126	2528	1891	1298	2045	2220
USAA General Indemnity Co.	1409	2941	2323	1624	2520	2745
Vault Reciprocal Exchange	1827	2589	2477	2124	3151	3151
Vigilant Insurance Co.	786	2489	2107	1074	2503	2636
Windsor Mt. Joy Mutual Insurance Co.	436	1125	971	564	1347	1347

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

**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
AIG Property Casualty Company	1125	1350	1388	1124
Allstate Vehicle and Property Insurance Company	1861	1397	1741	1166
American Bankers Insurance Co. of FL	1415	1055	1466	1155
American Economy Insurance Co.	2429	2624	2204	2060
American National Property & Casualty Co.	1596	1500	1469	986
American Security Ins. Co.	1872	1872	2312	1592
American Strategic Insurance Corp.	1687	1823	2120	1509
Amica Mutual Insurance Co.	1808	1808	1911	1180
Berkley Insurance Co.	832	823	1291	629
Branch Insurance Exchange	2093	1422	1477	1250
Brethren Mutual	1207	1100	1175	795
Chubb National Insurance Co.	1619	1619	2106	1087
Cincinnati Casualty Co.	1904	1347	1345	842
Cincinnati Insurance Co.	1424	1424	1334	957
CSAA General Insurance Co.	1887	1729	1949	813
Cumberland Mutual Fire Insurance Co.	n/a	n/a	1178	n/a
Encompass Home and Auto Insurance Company	3947	3937	n/a	2137
Erie Insurance Co.	1121	868	1021	674
Everett Cash Mutual Insurance Co.	912	912	1017	721
Farmers Group Property & Casualty Ins. Co.	2633	2633	2426	1533
Farmers Insurance Exchange	2271	2391	2350	1347
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1211	1038	1035	738
Farmers Property & Casualty Insurance Co.	2268	2268	2322	1392
Federal Insurance Co.	1797	1797	2204	1130
Garrison Property & Casualty Ins. Co.	2600	2220	2276	1748
Hartford Fire Insurance Co.	1215	1196	1004	833
Homesite Insurance Co.	1766	1659	1765	1536

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

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 Insurance Co.	1042	1042	1032	699
Lemonade Insurance Company	1962	1576	1717	1010
Liberty Mutual Insurance Co.	1873	1459	1645	1244
Lititz Mutual Insurance Co.	1653	807	872	582
Mutual Benefit Insurance Co.	1360	1360	1266	825
Nationwide Insurance Co. of America	1786	1507	1820	1226
NGM Insurance Co.	1261	1261	1123	740
NJM Insurance Co.	1346	1073	936	835
Peerless Indemnity Insurance Co.	1794	1398	1577	1196
Penn National Insurance Co.	1220	1265	1065	845
Praetorian Insurance Company	2067	2067	2119	1444
Privilege Underwriters Reciprocal Exch.	2171	2171	2037	2398
Selective Ins. Co. of South Carolina	2092	1817	2031	1217
Southern Insurance Co. of VA	1480	1454	1383	863
Standard Guaranty Ins. Co.	2471	2474	3046	1768
State Farm Fire & Casualty Co.	1433	1223	1411	948
Stillwater P & C Insurance Co.	2037	1868	2078	1175
Teachers Insurance Co.	983	983	879	617
Travelers Personal Insurance Co.	1590	1372	1348	1041
United Services Automobile Association	2246	1920	1974	1491
Unitrin Safeguard Insurance Co.	1500	1149	1219	879
Universal Property & Casualty Ins. Co.	1412	1412	1132	679
USAA Casualty Insurance Co.	2114	1810	1886	1407
USAA General Indemnity Co.	2634	2251	2296	1772
Vault Reciprocal Exchange	2425	2425	2493	2297
Vigilant Insurance Co.	1625	1625	2161	1111
Windsor Mt. Joy Mutual Insurance Co.	899	899	994	693

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

**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
AIG Property Casualty Company	480	452	521	444	550	541
Allstate Vehicle and Property Insurance Company	506	675	776	482	614	532
American Bankers Insurance Co. of FL	628	649	645	576	894	715
American Economy Insurance Co.	863	803	1013	953	1040	1040
American National Property & Casualty Co.	418	380	401	320	405	401
American Property & Casualty Ins. Co.	429	421	537	458	547	547
American Strategic Insurance Corp.	875	743	740	779	857	870
Amica Mutual Insurance Co.	808	706	823	710	812	812
Berkley Insurance Co.	643	540	668	521	745	636
Brethren Mutual	313	349	440	287	495	495
Chubb National Insurance Co.	693	584	724	562	827	641
Cincinnati Casualty Co.	353	322	402	316	375	375
Cincinnati Insurance Co.	343	308	355	320	385	385
CSAA General Insurance Co.	346	427	574	364	420	389
Cumberland Mutual Fire Insurance Co.	967	1213	1433	838	1370	1370
Encompass Home and Auto Insurance Company	1010	747	896	845	1040	1040
Erie Insurance Co.	430	406	917	710	778	764
Everett Cash Mutual Insurance Co.	532	432	546	446	493	493
Farmers Group Property & Casualty Ins. Co.	1568	1343	1509	1433	1755	1755
Farmers Insurance Exchange	1194	1312	1660	1142	1441	1463
Farmers Mutual Fire Ins. Co. of Salem Cnty.	568	524	581	487	761	761
Farmers Property & Casualty Insurance Co.	902	889	1104	755	1137	1137
Federal Insurance Co.	738	619	767	594	882	804
Garrison Property & Casualty Ins. Co.	591	524	576	522	532	571
Hartford Fire Insurance Co.	360	442	457	381	448	470
Homesite Insurance Co. of the Midwest	1123	938	1143	942	1339	1339

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

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

**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 Insurance Co.	266	245	272	240	315	315
Lemonade Insurance Company	529	579	615	482	743	681
Liberty Insurance Corp.	924	752	876	770	1030	1030
Lititz Mutual Insurance Co.	1249	1602	1077	1542	1592	1653
LM Insurance Corp.	856	696	812	713	952	952
Mutual Benefit Insurance Co.	568	467	580	479	682	682
Nationwide Insurance Co. of America	668	637	670	610	609	600
NGM Insurance Co.	409	330	416	356	437	437
NJM Insurance Co.	527	580	565	473	845	677
Penn National Insurance Co.	318	279	330	291	373	373
Praetorian Insurance Company	695	859	939	634	794	794
Privilege Underwriters Reciprocal Exch.	1318	962	1242	1018	1373	1373
Selective Ins. Co. of South Carolina	247	270	318	230	257	258
Southern Insurance Co. of VA	381	1439	887	453	1039	1064
State Farm Fire & Casualty Co.	347	309	393	301	405	405
Stillwater P & C Insurance Co.	508	498	574	483	726	671
Teachers Insurance Co.	252	231	255	229	292	292
Travelers Personal Insurance Co.	482	603	535	438	998	690
United Services Automobile Association	545	500	538	482	497	535
Unitrin Safeguard Insurance Co.	354	415	401	334	376	407
Universal Property & Casualty Ins. Co.	342	375	442	325	472	472
USAA Casualty Insurance Co.	614	546	598	540	552	594
USAA General Indemnity Co.	496	447	486	441	452	484
Vault Reciprocal Exchange	1273	927	1195	984	1266	1266
Vigilant Insurance Co.	738	619	767	594	882	804
Windsor Mt. Joy Mutual Insurance Co.	587	516	649	485	812	812

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

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

**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
AIG Property Casualty Company	405	486	447	429
Allstate Vehicle and Property Insurance Company	698	504	737	460
American Bankers Insurance Co. of FL	1095	1095	649	559
American Economy Insurance Co.	1013	983	803	803
American National Property & Casualty Co.	418	357	332	289
American Property & Casualty Ins. Co.	537	537	421	388
American Strategic Insurance Corp.	1226	1139	716	560
Amica Mutual Insurance Co.	864	864	706	613
Berkley Insurance Co.	643	643	540	521
Brethren Mutual	678	616	364	321
Chubb National Insurance Co.	693	693	584	562
Cincinnati Casualty Co.	532	393	274	269
Cincinnati Insurance Co.	373	373	308	308
CSAA General Insurance Co.	584	519	455	313
Cumberland Mutual Fire Insurance Co.	2208	2208	1199	824
Encompass Home and Auto Insurance Company	942	942	747	834
Erie Insurance Co.	669	762	553	407
Everett Cash Mutual Insurance Co.	420	420	432	432
Farmers Group Property & Casualty Ins. Co.	1828	1828	1343	1413
Farmers Insurance Exchange	1794	1694	1412	1064
Farmers Mutual Fire Ins. Co. of Salem Cnty.	748	748	632	522
Farmers Property & Casualty Insurance Co.	1097	1097	889	739
Federal Insurance Co.	738	738	619	594
Garrison Property & Casualty Ins. Co.	698	613	508	497
Hartford Fire Insurance Co.	489	473	388	335
Homesite Insurance Co. of the Midwest	1314	1314	931	929

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

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

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 Insurance Co.	292	292	245	240
Lemonade Insurance Company	940	824	554	482
Liberty Insurance Corp.	1027	1027	752	773
Lititz Mutual Insurance Co.	807	1603	937	1568
LM Insurance Corp.	951	951	696	715
Mutual Benefit Insurance Co.	580	580	467	467
Nationwide Insurance Co. of America	880	586	575	675
NGM Insurance Co.	440	440	330	345
NJM Insurance Co.	763	614	473	495
Penn National Insurance Co.	330	330	279	279
Praetorian Insurance Company	979	979	859	634
Privilege Underwriters Reciprocal Exch.	1259	1259	962	1018
Selective Ins. Co. of South Carolina	387	347	286	239
Southern Insurance Co. of VA	977	914	1067	592
State Farm Fire & Casualty Co.	573	573	309	294
Stillwater P & C Insurance Co.	921	830	506	481
Teachers Insurance Co.	270	270	231	229
Travelers Personal Insurance Co.	883	618	494	461
United Services Automobile Association	655	574	476	462
Unitrin Safeguard Insurance Co.	451	355	329	305
Universal Property & Casualty Ins. Co.	599	599	375	307
USAA Casualty Insurance Co.	727	637	527	515
USAA General Indemnity Co.	590	521	432	421
Vault Reciprocal Exchange	1161	1161	927	984
Vigilant Insurance Co.	738	738	619	594
Windsor Mt. Joy Mutual Insurance Co.	649	649	516	543

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

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

**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
AIG Property Casualty Company	482	452	521	444	552	543
Allstate Vehicle and Property Insurance Company	506	675	776	482	614	532
American Bankers Insurance Co. of FL	628	649	628	559	877	698
American Economy Insurance Co.	852	792	852	792	877	877
American National Property & Casualty Co.	418	380	387	307	392	387
American Strategic Insurance Corp.	875	743	730	769	847	860
Amica Mutual Insurance Co.	803	701	818	705	807	807
Berkley Insurance Co.	643	540	668	521	745	636
Brethren Mutual	411	449	562	362	628	628
Century-National Insurance Co.	273	273	391	391	391	391
Chubb National Insurance Co.	693	584	724	562	827	641
Cincinnati Casualty Co.	350	320	390	308	363	365
Cincinnati Insurance Co.	331	296	331	296	361	361
CSAA General Insurance Co.	337	446	566	345	419	387
Cumberland Mutual Fire Insurance Co.	967	1213	1419	824	1356	1356
Encompass Home and Auto Insurance Company	1010	747	896	845	1040	1040
Erie Insurance Co.	442	1330	1224	776	1499	1261
Everett Cash Mutual Insurance Co.	553	453	553	453	652	652
Farmers Group Property & Casualty Ins. Co.	1333	1142	1266	1201	1475	1475
Farmers Insurance Exchange	1194	1312	1582	1064	1363	1385
Farmers Mutual Fire Ins. Co. of Salem Cnty.	753	1317	1173	933	1513	1384
Farmers Property & Casualty Insurance Co.	902	889	1087	739	1120	1120
Federal Insurance Co.	738	619	767	594	882	804
Garrison Property & Casualty Ins. Co.	591	524	576	522	532	571
Hartford Fire Insurance Co.	346	428	440	366	430	453
Homesite Insurance Co. of the Midwest	1115	930	1122	920	1318	1318

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"
n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

**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 Insurance Co.	244	223	250	218	293	293
Lemonade Insurance Company	515	565	601	468	729	667
Liberty Insurance Corp.	924	752	876	770	1030	1030
Lititz Mutual Insurance Co.	1673	1130	1143	1635	807	1603
LM Insurance Corp.	856	696	812	713	952	952
Mutual Benefit Insurance Co.	562	461	562	461	664	664
Nationwide Insurance Co. of America	662	631	654	599	600	591
NGM Insurance Co.	409	330	405	345	426	437
NJM Insurance Co.	527	580	563	471	843	675
Penn National Insurance Co.	351	738	641	437	936	936
Praetorian Insurance Company	695	859	939	634	794	794
Privilege Underwriters Reciprocal Exch.	1318	962	1242	1018	1373	1373
Selective Ins. Co. of South Carolina	242	265	305	220	248	249
Southern Insurance Co. of VA	660	1605	1376	791	1597	1521
State Farm Fire & Casualty Co.	345	287	376	292	394	394
Stillwater P & C Insurance Co.	487	477	533	442	685	630
Teachers Insurance Co.	230	209	233	207	270	270
Travelers Personal Insurance Co.	481	602	523	428	972	663
United Services Automobile Association	545	500	538	482	497	535
Unitrin Safeguard Insurance Co.	543	1622	1110	668	1239	1417
Universal Property & Casualty Ins. Co.	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Co.	614	546	598	540	552	594
USAA General Indemnity Co.	496	447	486	441	452	484
Vault Reciprocal Exchange	1273	927	1195	984	1266	1266
Vigilant Insurance Co.	738	619	767	594	882	804
Windsor Mt. Joy Mutual Insurance Co.	587	516	649	485	812	812

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"
n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

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
AIG Property Casualty Company	407	488	447	429
Allstate Vehicle and Property Insurance Company	698	504	737	460
American Bankers Insurance Co. of FL	1078	1078	649	559
American Economy Insurance Co.	852	821	792	792
American National Property & Casualty Co.	404	344	332	289
American Strategic Insurance Corp.	1216	1129	716	560
Amica Mutual Insurance Co.	859	859	701	608
Berkley Insurance Co.	643	643	540	521
Brethren Mutual	865	784	473	419
Century-National Insurance Co.	391	391	293	273
Chubb National Insurance Co.	693	693	584	562
Cincinnati Casualty Co.	518	382	272	267
Cincinnati Insurance Co.	349	349	296	296
CSAA General Insurance Co.	569	505	472	312
Cumberland Mutual Fire Insurance Co.	2194	2194	1199	824
Encompass Home and Auto Insurance Company	942	942	747	834
Erie Insurance Co.	1202	921	1144	746
Everett Cash Mutual Insurance Co.	553	553	453	453
Farmers Group Property & Casualty Ins. Co.	1537	1537	1142	1201
Farmers Insurance Exchange	1716	1616	1412	1064
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1353	1147	1146	765
Farmers Property & Casualty Insurance Co.	1081	1081	889	739
Federal Insurance Co.	738	738	619	594
Garrison Property & Casualty Ins. Co.	698	613	508	497
Hartford Fire Insurance Co.	471	456	374	321
Homesite Insurance Co. of the Midwest	1292	1292	923	920

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"
n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

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 Insurance Co.	270	270	223	218
Lemonade Insurance Company	926	810	540	468
Liberty Insurance Corp.	1027	1027	752	773
Lititz Mutual Insurance Co.	872	937	582	1245
LM Insurance Corp.	951	951	696	715
Mutual Benefit Insurance Co.	562	562	461	461
Nationwide Insurance Co. of America	862	570	568	669
NGM Insurance Co.	429	429	330	345
NJM Insurance Co.	761	612	473	495
Penn National Insurance Co.	595	595	654	488
Praetorian Insurance Company	979	979	859	634
Privilege Underwriters Reciprocal Exch.	1259	1259	962	1018
Selective Ins. Co. of South Carolina	375	336	281	234
Southern Insurance Co. of VA	1509	1467	1465	785
State Farm Fire & Casualty Co.	564	564	287	292
Stillwater P & C Insurance Co.	880	789	485	460
Teachers Insurance Co.	248	248	209	207
Travelers Personal Insurance Co.	865	594	493	459
United Services Automobile Association	655	574	476	462
Unitrin Safeguard Insurance Co.	1214	962	1062	742
Universal Property & Casualty Ins. Co.	n/a	n/a	n/a	n/a
USAA Casualty Insurance Co.	727	637	527	515
USAA General Indemnity Co.	590	521	432	421
Vault Reciprocal Exchange	1161	1161	927	984
Vigilant Insurance Co.	738	738	619	594
Windsor Mt. Joy Mutual Insurance Co.	649	649	516	543

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

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

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

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	1688	1699	1176	1176	1141	1321
Allstate Vehicle and Property Insurance Company	2662	2449	1769	1789	1907	2264
American Bankers Insurance Co. of FL	1561	1326	1742	1582	1264	1181
American Economy Insurance Co.	2731	2309	2390	2441	2379	2578
American National Property & Casualty Co.	1704	1714	1211	1211	1380	1443
American Security Ins. Co.	2588	2588	1350	1350	2051	2051
American Strategic Insurance Corp.	2127	1853	1234	1323	1646	1707
Amica Mutual Insurance Co.	2260	2260	1575	1575	1879	1879
Berkley Insurance Co.	1185	1216	676	676	820	915
Branch Insurance Exchange	2806	2644	1821	1821	1787	2612
Brethren Mutual	1318	1198	1184	1127	1260	1026
Chubb National Insurance Co.	2363	2363	897	897	1489	1597
Cincinnati Casualty Co.	1970	1611	1494	1516	1256	1930
Cincinnati Insurance Co.	2305	2305	1595	1595	1890	1890
CSAA General Insurance Co.	2004	2135	1235	1217	1873	1676
Cumberland Mutual Fire Insurance Co.	1289	1289	n/a	n/a	n/a	n/a
Encompass Home and Auto Insurance Company	6523	6841	3696	3692	4170	5766
Erie Insurance Co.	1960	1461	1097	1027	963	1199
Everett Cash Mutual Insurance Co.	1436	1436	805	805	1181	1181
Farmers Group Property & Casualty Ins. Co.	4554	4554	2175	2175	3901	4177
Farmers Insurance Exchange	3217	3106	2704	2586	2351	2727
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1553	1366	1160	1145	1113	1240
Farmers Property & Casualty Insurance Co.	4092	4092	1770	1770	2882	3508
Federal Insurance Co.	2486	2486	1001	1001	1679	1792
Garrison Property & Casualty Ins. Co.	3234	2925	1876	1923	2292	2671
Hartford Fire Insurance Co.	1944	1506	1001	990	1353	1470
Homesite Insurance Co.	2078	1901	2083	2066	2089	1889

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

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

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	1371	1371	1160	1160	1212	1179
Lemonade Insurance Company	1865	1715	1452	1519	1602	1744
Liberty Mutual Insurance Co.	1634	1820	953	1056	1469	1204
Lititz Mutual Insurance Co.	1579	1579	1673	1673	1249	1249
Mutual Benefit Insurance Co.	2175	2175	1422	1422	1857	1756
Nationwide Insurance Co. of America	2768	2535	2121	2121	2190	2296
NGM Insurance Co.	2233	2233	1486	1486	1535	1535
NJM Insurance Co.	2178	1795	1360	1495	1354	1945
Peerless Indemnity Insurance Co.	1567	1742	918	1016	1408	1157
Penn National Insurance Co.	1657	1816	1398	1452	1600	1610
Praetorian Insurance Company	1951	1951	2087	2087	1816	1816
Privilege Underwriters Reciprocal Exch.	2839	2839	3541	3541	2788	2788
Selective Ins. Co. of South Carolina	2466	2400	2596	2522	2620	2526
Southern Insurance Co. of VA	1609	1635	1179	1220	1305	1517
Standard Guaranty Ins. Co.	3019	3019	1492	1492	2392	2392
State Farm Fire & Casualty Co.	2539	2403	1542	1549	2195	1959
Stillwater P & C Insurance Co.	1810	1792	1678	1753	1962	1584
Teachers Insurance Co.	1229	1229	1119	1119	1131	1100
Travelers Personal Insurance Co.	1536	1464	1343	1501	1245	1443
United Services Automobile Association	2819	2561	1633	1669	1983	2318
Unitrin Safeguard Insurance Co.	1363	1304	751	914	978	1101
Universal Property & Casualty Ins. Co.	1439	1439	942	942	1285	1176
USAA Casualty Insurance Co.	2674	2429	1532	1566	1864	2174
USAA General Indemnity Co.	3245	2937	1898	1945	2325	2697
Vault Reciprocal Exchange	3285	3285	2516	2516	3052	3052
Vigilant Insurance Co.	2426	2426	947	947	1498	1602
Windsor Mt. Joy Mutual Insurance Co.	1250	1250	838	838	901	1285

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

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	1646	1317	1270	1396	1625
Allstate Vehicle and Property Insurance Company	2218	2072	1970	2056	2858
American Bankers Insurance Co. of FL	1232	1076	1104	1109	1361
American Economy Insurance Co.	2735	2231	2049	2305	2776
American National Property & Casualty Co.	1568	1249	1465	1465	2018
American Security Ins. Co.	2687	1994	2342	2308	3591
American Strategic Insurance Corp.	1878	1500	2616	1492	1933
Amica Mutual Insurance Co.	2235	2117	2146	1996	3031
Berkley Insurance Co.	908	1070	884	1037	1344
Branch Insurance Exchange	2029	1740	1840	1946	2746
Brethren Mutual	1310	1097	1229	1078	1486
Chubb National Insurance Co.	1532	2106	1730	1992	2688
Cincinnati Casualty Co.	1551	1336	1437	1326	1877
Cincinnati Insurance Co.	2003	1912	2012	1897	2770
CSAA General Insurance Co.	1696	1511	1427	1553	2476
Cumberland Mutual Fire Insurance Co.	1260	n/a	1013	1131	1709
Encompass Home and Auto Insurance Company	4978	5173	4845	6291	8711
Erie Insurance Co.	1433	1186	1239	1285	1598
Everett Cash Mutual Insurance Co.	1380	1049	1307	1199	1812
Farmers Group Property & Casualty Ins. Co.	3355	2860	3171	3259	4136
Farmers Insurance Exchange	2663	2513	2163	2396	3506
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1179	1092	1089	1161	1469
Farmers Property & Casualty Insurance Co.	2986	3688	2821	4208	4598
Federal Insurance Co.	1612	2215	1818	2089	2824
Garrison Property & Casualty Ins. Co.	2534	2273	2491	2475	3050
Hartford Fire Insurance Co.	1374	1599	1508	1421	2291
Homesite Insurance Co.	2069	2213	2205	1985	1961

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

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	1302	1116	1194	1255	1523
Lemonade Insurance Company	1605	1161	1338	1466	1925
Liberty Mutual Insurance Co.	2160	1215	1460	1388	2300
Lititz Mutual Insurance Co.	1243	1048	1130	1077	1507
Mutual Benefit Insurance Co.	1794	1703	1529	1521	2275
Nationwide Insurance Co. of America	2245	1747	2132	1860	2478
NGM Insurance Co.	1535	1669	1757	1436	2250
NJM Insurance Co.	1527	1336	1318	1418	1926
Peerless Indemnity Insurance Co.	2065	1168	1399	1334	2197
Penn National Insurance Co.	1522	1377	1405	1491	1926
Praetorian Insurance Company	1754	2575	1676	1877	2188
Privilege Underwriters Reciprocal Exch.	3117	3101	3705	2831	3798
Selective Ins. Co. of South Carolina	2247	2434	2320	1859	2629
Southern Insurance Co. of VA	1505	1341	1611	1469	1832
Standard Guaranty Ins. Co.	3134	2325	2732	2692	4193
State Farm Fire & Casualty Co.	2374	2066	2079	2177	2814
Stillwater P & C Insurance Co.	1846	1515	1690	1615	2457
Teachers Insurance Co.	1180	1024	1040	1140	1475
Travelers Personal Insurance Co.	1358	1172	1178	1283	1667
United Services Automobile Association	2185	1966	2150	2136	2649
Unitrin Safeguard Insurance Co.	1103	1053	1012	977	1702
Universal Property & Casualty Ins. Co.	1364	1086	1032	1103	1692
USAA Casualty Insurance Co.	2062	1853	2029	2013	2496
USAA General Indemnity Co.	2574	2300	2531	2511	3091
Vault Reciprocal Exchange	3249	3034	3203	3132	3778
Vigilant Insurance Co.	1573	2165	1778	2045	2760
Windsor Mt. Joy Mutual Insurance Co.	1138	978	1083	998	1464

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

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

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	1573	1582	1079	1079	1025	1210
Allstate Vehicle and Property Insurance Company	2136	1972	1366	1377	1491	1752
American Bankers Insurance Co. of FL	1421	1215	1663	1512	1131	1149
American Economy Insurance Co.	2543	2153	2433	2483	2376	2717
American National Property & Casualty Co.	1764	1773	1153	1153	1390	1446
American Security Ins. Co.	2295	2295	1350	1350	2051	2051
American Strategic Insurance Corp.	2115	1860	1269	1359	1667	1745
Amica Mutual Insurance Co.	1822	1822	1280	1280	1526	1526
Berkley Insurance Co.	1079	1106	620	620	750	836
Branch Insurance Exchange	2093	1976	1432	1432	1421	1982
Brethren Mutual	1064	963	953	907	1017	875
Chubb National Insurance Co.	2241	2241	843	843	1397	1379
Cincinnati Casualty Co.	1539	1284	1147	1164	1058	1522
Cincinnati Insurance Co.	1872	1872	1287	1287	1539	1539
CSAA General Insurance Co.	1898	2036	1135	1118	1699	1538
Cumberland Mutual Fire Insurance Co.	1100	1073	n/a	n/a	n/a	n/a
Encompass Home and Auto Insurance Company	5331	5588	2986	2982	3495	4622
Erie Insurance Co.	1543	1221	859	804	769	1007
Everett Cash Mutual Insurance Co.	1436	1436	805	805	1181	1181
Farmers Group Property & Casualty Ins. Co.	3896	3896	1874	1874	3341	3576
Farmers Insurance Exchange	2196	2126	2065	1975	1770	2110
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1392	1179	1091	1077	1049	1163
Farmers Property & Casualty Insurance Co.	3290	3290	1476	1476	2388	2901
Federal Insurance Co.	2359	2359	939	939	1575	1546
Garrison Property & Casualty Ins. Co.	3131	2848	1897	1942	2294	2639
Hartford Fire Insurance Co.	1519	1205	869	857	1116	1226
Homesite Insurance Co.	1889	1734	1880	1865	1901	1746

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

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

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	1177	1177	998	998	1014	1014
Lemonade Insurance Company	1704	1570	1316	1375	1470	1620
Liberty Mutual Insurance Co.	1396	1569	897	1001	1325	1156
Lititz Mutual Insurance Co.	1249	1579	1673	1888	1673	1249
Mutual Benefit Insurance Co.	1859	1859	1219	1219	1573	1573
Nationwide Insurance Co. of America	2037	1889	1602	1602	1648	1764
NGM Insurance Co.	1786	1786	1189	1189	1228	1228
NJM Insurance Co.	1687	1411	1123	1228	1117	1573
Peerless Indemnity Insurance Co.	1338	1503	865	962	1274	1113
Penn National Insurance Co.	1226	1340	1022	1060	1160	1209
Praetorian Insurance Company	1756	1756	1878	1878	1634	1634
Privilege Underwriters Reciprocal Exch.	2613	2613	3370	3370	2655	2655
Selective Ins. Co. of South Carolina	1932	1879	1978	1921	2014	2036
Southern Insurance Co. of VA	1190	1205	897	927	1045	1109
Standard Guaranty Ins. Co.	3019	3019	1492	1492	2392	2392
State Farm Fire & Casualty Co.	1685	1597	1026	1031	1462	1315
Stillwater P & C Insurance Co.	1781	1771	1660	1735	1914	1638
Teachers Insurance Co.	1057	1057	963	963	947	947
Travelers Personal Insurance Co.	1329	1290	1180	1287	1163	1315
United Services Automobile Association	2733	2497	1655	1690	1987	2285
Unitrin Safeguard Insurance Co.	1150	1092	655	791	842	932
Universal Property & Casualty Ins. Co.	1464	1464	967	967	1310	1310
USAA Casualty Insurance Co.	2599	2373	1549	1582	1865	2145
USAA General Indemnity Co.	3144	2863	1920	1965	2328	2663
Vault Reciprocal Exchange	3127	3127	2396	2396	2906	2906
Vigilant Insurance Co.	2302	2302	890	890	1408	1384
Windsor Mt. Joy Mutual Insurance Co.	1297	1297	885	885	948	1332

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

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	1480	1234	1189	1307	1516
Allstate Vehicle and Property Insurance Company	1814	1603	1549	1650	2270
American Bankers Insurance Co. of FL	1162	991	1021	1022	1248
American Economy Insurance Co.	2637	2049	1901	2129	2629
American National Property & Casualty Co.	1629	1265	1520	1495	2133
American Security Ins. Co.	2687	1769	2077	2047	3184
American Strategic Insurance Corp.	1891	1489	2673	1484	1943
Amica Mutual Insurance Co.	1845	1714	1733	1618	2421
Berkley Insurance Co.	829	975	808	945	1222
Branch Insurance Exchange	1662	1333	1407	1498	2060
Brethren Mutual	1062	878	989	865	1208
Chubb National Insurance Co.	1462	1994	1654	1890	2569
Cincinnati Casualty Co.	1235	1035	1114	1030	1461
Cincinnati Insurance Co.	1630	1558	1638	1544	2243
CSAA General Insurance Co.	1547	1435	1357	1476	2332
Cumberland Mutual Fire Insurance Co.	1076	n/a	878	971	1441
Encompass Home and Auto Insurance Company	4088	4204	3945	5106	7066
Erie Insurance Co.	1073	936	1024	1064	1303
Everett Cash Mutual Insurance Co.	1380	1049	1307	1199	1812
Farmers Group Property & Casualty Ins. Co.	2877	2457	2721	2796	3541
Farmers Insurance Exchange	1966	1735	1488	1653	2388
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1109	992	989	1052	1320
Farmers Property & Casualty Insurance Co.	2473	2968	2276	3383	3693
Federal Insurance Co.	1537	2097	1739	1982	2698
Garrison Property & Casualty Ins. Co.	2477	2211	2441	2413	2974
Hartford Fire Insurance Co.	1113	1261	1158	1140	1836
Homesite Insurance Co.	1883	2005	1997	1810	1791

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

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	1119	961	1027	1079	1306
Lemonade Insurance Company	1474	1076	1235	1349	1758
Liberty Mutual Insurance Co.	1874	1062	1273	1208	1955
Lititz Mutual Insurance Co.	1048	1602	730	1507	1143
Mutual Benefit Insurance Co.	1464	1458	1310	1303	1944
Nationwide Insurance Co. of America	1750	1308	1584	1403	1862
NGM Insurance Co.	1228	1335	1405	1149	1800
NJM Insurance Co.	1227	1064	1056	1133	1509
Peerless Indemnity Insurance Co.	1794	1023	1222	1163	1871
Penn National Insurance Co.	1115	1028	1049	1108	1425
Praetorian Insurance Company	1579	2318	1508	1689	1969
Privilege Underwriters Reciprocal Exch.	2967	2853	3407	2606	3493
Selective Ins. Co. of South Carolina	1707	1906	1818	1458	2058
Southern Insurance Co. of VA	1200	1017	1194	1099	1370
Standard Guaranty Ins. Co.	3134	2325	2732	2692	4193
State Farm Fire & Casualty Co.	1589	1370	1386	1446	1874
Stillwater P & C Insurance Co.	1832	1497	1683	1611	2417
Teachers Insurance Co.	1015	882	896	981	1265
Travelers Personal Insurance Co.	1239	1009	1015	1111	1448
United Services Automobile Association	2140	1914	2109	2085	2585
Unitrin Safeguard Insurance Co.	967	880	862	835	1421
Universal Property & Casualty Ins. Co.	1272	1110	1056	1128	1717
USAA Casualty Insurance Co.	2019	1809	1995	1971	2442
USAA General Indemnity Co.	2517	2239	2484	2452	3017
Vault Reciprocal Exchange	3093	2889	3049	2981	3595
Vigilant Insurance Co.	1500	2049	1701	1940	2636
Windsor Mt. Joy Mutual Insurance Co.	1185	1025	1130	1045	1511

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

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

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	1447	1455	1088	1088	1025	1217
Allstate Vehicle and Property Insurance Company	1754	1633	1205	1203	1378	1555
American Bankers Insurance Co. of FL	1182	1019	1395	1269	1023	1031
American Economy Insurance Co.	1824	1567	1674	1725	1710	1959
American National Property & Casualty Co.	1488	1503	1017	1017	1269	1314
American Security Ins. Co.	2185	2185	1094	1094	1737	1737
American Strategic Insurance Corp.	1702	1514	1231	1306	1710	1761
Amica Mutual Insurance Co.	1642	1642	1180	1180	1431	1431
Berkley Insurance Co.	970	1003	573	573	699	777
Branch Insurance Exchange	1624	1524	1166	1166	1238	1571
Brethren Mutual	916	834	821	780	919	793
Chubb National Insurance Co.	2060	2060	1018	1018	1507	1491
Cincinnati Casualty Co.	1404	1199	1075	1089	1071	1442
Cincinnati Insurance Co.	1520	1520	1215	1215	1462	1462
CSAA General Insurance Co.	1309	1394	929	917	1364	1233
Cumberland Mutual Fire Insurance Co.	1023	1023	n/a	n/a	n/a	n/a
Encompass Home and Auto Insurance Company	4820	5054	2758	2754	3118	4112
Erie Insurance Co.	1440	1176	828	775	743	977
Everett Cash Mutual Insurance Co.	1275	1275	723	723	1052	1052
Farmers Group Property & Casualty Ins. Co.	3494	3494	1567	1567	2870	3104
Farmers Insurance Exchange	1647	1600	1622	1553	1397	1658
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1255	1112	953	941	917	1014
Farmers Property & Casualty Insurance Co.	2973	2973	1246	1246	2088	2567
Federal Insurance Co.	2159	2159	1119	1119	1681	1653
Garrison Property & Casualty Ins. Co.	2339	2132	1651	1672	1917	2144
Hartford Fire Insurance Co.	1130	900	703	696	883	947
Homesite Insurance Co.	1791	1661	1758	1745	1821	1688

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

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

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	980	980	910	910	953	953
Lemonade Insurance Company	1590	1469	1121	1169	1377	1513
Liberty Mutual Insurance Co.	1146	1272	751	832	1073	967
Lititz Mutual Insurance Co.	1249	1249	1888	1009	1673	1673
Mutual Benefit Insurance Co.	1532	1532	1000	1000	1306	1306
Nationwide Insurance Co. of America	1636	1541	1501	1501	1461	1562
NGM Insurance Co.	1313	1313	916	916	945	945
NJM Insurance Co.	996	858	777	836	785	1084
Peerless Indemnity Insurance Co.	1102	1220	726	806	1033	930
Penn National Insurance Co.	1092	1193	970	1004	1140	1189
Praetorian Insurance Company	1552	1552	1278	1278	1483	1483
Privilege Underwriters Reciprocal Exch.	2043	2043	2588	2588	2045	2045
Selective Ins. Co. of South Carolina	1717	1674	1790	1737	1832	1858
Southern Insurance Co. of VA	953	965	907	923	957	1019
Standard Guaranty Ins. Co.	2761	2761	1366	1366	2189	2189
State Farm Fire & Casualty Co.	1475	1396	1003	1009	1428	1276
Stillwater P & C Insurance Co.	1477	1469	1373	1395	1654	1482
Teachers Insurance Co.	884	884	879	879	892	892
Travelers Personal Insurance Co.	1174	1146	1113	1193	1128	1247
United Services Automobile Association	2042	1870	1446	1462	1665	1865
Unitrin Safeguard Insurance Co.	879	848	675	820	833	910
Universal Property & Casualty Ins. Co.	1438	1438	931	931	1243	1243
USAA Casualty Insurance Co.	1951	1786	1360	1375	1574	1762
USAA General Indemnity Co.	2348	2142	1676	1697	1950	2167
Vault Reciprocal Exchange	2852	2852	2250	2250	2722	2722
Vigilant Insurance Co.	2112	2112	1066	1066	1518	1495
Windsor Mt. Joy Mutual Insurance Co.	1134	1134	834	834	893	1248

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

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	1493	1133	1086	1199	1390
Allstate Vehicle and Property Insurance Company	1619	1319	1281	1366	1853
American Bankers Insurance Co. of FL	1063	844	868	870	1051
American Economy Insurance Co.	1970	1450	1348	1506	1871
American National Property & Casualty Co.	1508	1047	1276	1255	1811
American Security Ins. Co.	2269	1690	1982	1951	3026
American Strategic Insurance Corp.	1575	1182	2208	1191	1596
Amica Mutual Insurance Co.	1698	1547	1558	1463	2173
Berkley Insurance Co.	778	879	727	855	1108
Branch Insurance Exchange	1389	1053	1100	1178	1550
Brethren Mutual	988	757	851	749	1039
Chubb National Insurance Co.	1504	1849	1558	1762	2329
Cincinnati Casualty Co.	1223	935	1007	938	1396
Cincinnati Insurance Co.	1577	1247	1334	1237	1811
CSAA General Insurance Co.	1265	998	968	1038	1574
Cumberland Mutual Fire Insurance Co.	1081	n/a	821	905	1332
Encompass Home and Auto Insurance Company	3624	3787	3559	4616	6355
Erie Insurance Co.	1077	875	992	1033	1250
Everett Cash Mutual Insurance Co.	1226	936	1161	1067	1605
Farmers Group Property & Casualty Ins. Co.	2406	2046	2262	2324	3069
Farmers Insurance Exchange	1572	1311	1130	1249	1785
Farmers Mutual Fire Ins. Co. of Salem Cnty.	968	901	898	954	1191
Farmers Property & Casualty Insurance Co.	2166	2630	1984	3018	3308
Federal Insurance Co.	1572	1935	1629	1840	2440
Garrison Property & Casualty Ins. Co.	2121	1653	1853	1816	2260
Hartford Fire Insurance Co.	899	952	920	847	1329
Homesite Insurance Co.	1814	1872	1875	1731	1716

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

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	1051	805	860	900	1086
Lemonade Insurance Company	1402	1013	1164	1256	1639
Liberty Mutual Insurance Co.	1643	891	1022	989	1544
Lititz Mutual Insurance Co.	1602	1069	1077	1143	1542
Mutual Benefit Insurance Co.	1273	1208	1087	1084	1600
Nationwide Insurance Co. of America	1612	1092	1301	1154	1560
NGM Insurance Co.	945	986	1036	850	1323
NJM Insurance Co.	864	688	686	722	907
Peerless Indemnity Insurance Co.	1574	860	984	950	1480
Penn National Insurance Co.	1116	919	937	990	1273
Praetorian Insurance Company	1435	2030	1340	1494	1734
Privilege Underwriters Reciprocal Exch.	2282	2228	2656	2037	2722
Selective Ins. Co. of South Carolina	1600	1708	1627	1285	1811
Southern Insurance Co. of VA	1043	821	954	882	1092
Standard Guaranty Ins. Co.	2867	2127	2499	2462	3834
State Farm Fire & Casualty Co.	1549	1210	1230	1280	1654
Stillwater P & C Insurance Co.	1708	1257	1407	1362	1993
Teachers Insurance Co.	957	742	756	823	1053
Travelers Personal Insurance Co.	1184	895	889	980	1280
United Services Automobile Association	1831	1433	1601	1570	1965
Unitrin Safeguard Insurance Co.	926	689	672	656	1098
Universal Property & Casualty Ins. Co.	1314	1102	1051	1119	1678
USAA Casualty Insurance Co.	1741	1363	1524	1493	1866
USAA General Indemnity Co.	2159	1673	1884	1844	2292
Vault Reciprocal Exchange	2897	2636	2780	2719	3278
Vigilant Insurance Co.	1540	1896	1596	1804	2388
Windsor Mt. Joy Mutual Insurance Co.	1111	900	991	918	1318

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

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

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	1500	1509	1067	1067	1000	1178
Allstate Vehicle and Property Insurance Company	1822	1699	1287	1299	1424	1660
American Bankers Insurance Co. of FL	1294	1126	1572	1436	1101	1112
American Economy Insurance Co.	2279	1987	2485	2532	2371	2686
American National Property & Casualty Co.	1556	1570	1068	1068	1302	1356
American Security Ins. Co.	2185	2185	1235	1235	1964	1964
American Strategic Insurance Corp.	2275	2043	1199	1278	1593	1664
Amica Mutual Insurance Co.	1647	1647	1202	1202	1460	1460
Berkley Insurance Co.	1010	1029	573	573	699	777
Branch Insurance Exchange	1763	1671	1462	1462	1529	2049
Brethren Mutual	978	893	894	852	952	821
Chubb National Insurance Co.	2035	2035	866	866	1347	1334
Cincinnati Casualty Co.	1773	1521	1329	1345	1348	1769
Cincinnati Insurance Co.	1644	1644	1128	1128	1342	1342
CSAA General Insurance Co.	1474	1536	1035	1021	1501	1366
Cumberland Mutual Fire Insurance Co.	1019	1019	n/a	n/a	n/a	n/a
Encompass Home and Auto Insurance Company	4361	4601	2521	2520	2950	3815
Erie Insurance Co.	1440	1223	803	745	675	914
Everett Cash Mutual Insurance Co.	1150	1150	654	654	950	950
Farmers Group Property & Casualty Ins. Co.	3176	3176	1498	1498	2620	2831
Farmers Insurance Exchange	2093	2025	2158	2066	1797	2135
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1295	1107	1025	1014	988	1089
Farmers Property & Casualty Insurance Co.	2813	2813	1275	1275	2066	2527
Federal Insurancec Co.	2131	2131	945	945	1499	1475
Garrison Property & Casualty Ins. Co.	2477	2255	1677	1723	2001	2304
Hartford Fire Insurance Co.	1182	958	862	857	1054	1155
Homesite Insurance Co.	1646	1507	1628	1616	1693	1530

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

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

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	983	983	960	960	910	910
Lemonade Insurance Company	1558	1450	1162	1207	1382	1506
Liberty Mutual Insurance Co.	1570	1784	1137	1262	1620	1368
Lititz Mutual Insurance Co.	1673	1249	1009	1243	1888	1673
Mutual Benefit Insurance Co.	1431	1431	971	971	1177	1177
Nationwide Insurance Co. of America	1912	1797	1682	1682	1658	1795
NGM Insurance Co.	1372	1372	964	964	995	995
NJM Insurance Co.	1146	994	958	1028	949	1335
Peerless Indemnity Insurance Co.	1505	1708	1094	1212	1554	1313
Penn National Insurance Co.	1152	1262	907	939	1072	1118
Praetorian Insurance Company	1663	1663	1769	1769	1555	1555
Privilege Underwriters Reciprocal Exch.	1788	1788	2509	2509	1984	1984
Selective Ins. Co. of South Carolina	1639	1598	1705	1659	1723	1737
Southern Insurance Co. of VA	1155	1165	977	1003	1124	1187
Standard Guaranty Ins. Co.	2761	2761	1366	1366	2189	2189
State Farm Fire & Casualty Co.	1462	1386	927	931	1321	1180
Stillwater P & C Insurance Co.	1559	1558	1454	1507	1633	1435
Teachers Insurance Co.	887	887	927	927	852	852
Travelers Personal Insurance Co.	1434	1393	1286	1397	1265	1431
United Services Automobile Association	2156	1972	1465	1500	1736	1994
Unitrin Safeguard Insurance Co.	1345	1273	797	988	1066	1155
Universal Property & Casualty Ins. Co.	1278	1278	853	853	1050	1050
USAA Casualty Insurance Co.	2052	1876	1369	1402	1626	1869
USAA General Indemnity Co.	2494	2273	1697	1743	2032	2326
Vault Reciprocal Exchange	2577	2577	1984	1984	2397	2397
Vigilant Insurance Co.	2086	2086	904	904	1356	1338
Windsor Mt. Joy Mutual Insurance Co.	1108	1108	735	735	817	1094

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

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	1476	1191	1142	1255	1449
Allstate Vehicle and Property Insurance Company	1657	1404	1360	1448	1959
American Bankers Insurance Co. of FL	1105	937	970	966	1155
American Economy Insurance Co.	2499	1828	1725	1929	2457
American National Property & Casualty Co.	1538	1108	1338	1314	1893
American Security Ins. Co.	2269	1690	1982	1951	3026
American Strategic Insurance Corp.	1809	1583	3165	1603	2203
Amica Mutual Insurance Co.	1720	1573	1569	1478	2174
Berkley Insurance Co.	778	899	756	877	1155
Branch Insurance Exchange	1679	1193	1242	1336	1733
Brethren Mutual	984	813	901	803	1109
Chubb National Insurance Co.	1408	1829	1536	1741	2293
Cincinnati Casualty Co.	1448	1181	1296	1205	1745
Cincinnati Insurance Co.	1444	1358	1449	1347	1953
CSAA General Insurance Co.	1435	1115	1095	1173	1795
Cumberland Mutual Fire Insurance Co.	1006	n/a	831	908	1310
Encompass Home and Auto Insurance Company	3432	3451	3294	4173	5829
Erie Insurance Co.	1005	850	1004	1068	1275
Everett Cash Mutual Insurance Co.	1107	846	1048	963	1446
Farmers Group Property & Casualty Ins. Co.	2237	1927	2122	2177	2798
Farmers Insurance Exchange	1862	1653	1434	1588	2280
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1005	906	903	955	1181
Farmers Property & Casualty Insurance Co.	2087	2501	1902	2860	3131
Federal Insurance Co.	1473	1915	1605	1817	2401
Garrison Property & Casualty Ins. Co.	2163	1788	2002	1967	2418
Hartford Fire Insurance Co.	1041	1006	957	904	1391
Homesite Insurance Co.	1676	1743	1748	1575	1553

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

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	1004	807	862	903	1089
Lemonade Insurance Company	1397	1037	1165	1258	1604
Liberty Mutual Insurance Co.	2164	1184	1401	1356	2196
Lititz Mutual Insurance Co.	1069	1130	1507	1542	1542
Mutual Benefit Insurance Co.	1147	1141	1033	1031	1489
Nationwide Insurance Co. of America	1733	1266	1501	1332	1812
NGM Insurance Co.	995	1029	1082	887	1382
NJM Insurance Co.	1029	801	805	842	1083
Peerless Indemnity Insurance Co.	2068	1137	1344	1301	2100
Penn National Insurance Co.	1057	966	992	1041	1344
Praetorian Insurance Company	1507	2155	1445	1604	1850
Privilege Underwriters Reciprocal Exch.	2140	1948	2319	1783	2376
Selective Ins. Co. of South Carolina	1518	1636	1548	1259	1749
Southern Insurance Co. of VA	1193	1012	1163	1085	1310
Standard Guaranty Ins. Co.	2867	2127	2499	2462	3834
State Farm Fire & Casualty Co.	1427	1206	1225	1278	1649
Stillwater P & C Insurance Co.	1588	1323	1490	1434	2066
Teachers Insurance Co.	914	744	758	825	1056
Travelers Personal Insurance Co.	1264	1095	1078	1195	1567
United Services Automobile Association	1868	1546	1726	1696	2096
Unitrin Safeguard Insurance Co.	1185	977	996	969	1706
Universal Property & Casualty Ins. Co.	1106	965	907	978	1499
USAA Casualty Insurance Co.	1764	1466	1638	1608	1984
USAA General Indemnity Co.	2201	1814	2040	2001	2458
Vault Reciprocal Exchange	2549	2383	2513	2458	2959
Vigilant Insurance Co.	1441	1876	1573	1782	2351
Windsor Mt. Joy Mutual Insurance Co.	1016	880	970	897	1289

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

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

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	502	498	510	510	403	480
Allstate Vehicle and Property Insurance Company	618	618	576	614	624	549
American Bankers Insurance Co. of FL	654	654	823	823	797	654
American Economy Insurance Co.	863	863	561	561	863	863
American National Property & Casualty Co.	363	357	415	415	455	430
American Property & Casualty Ins. Co.	467	467	518	518	429	448
American Strategic Insurance Corp.	984	1007	849	991	807	805
Amica Mutual Insurance Co.	730	730	831	831	871	871
Berkley Insurance Co.	586	591	705	705	601	648
Brethren Mutual	588	537	563	537	425	367
Chubb National Insurance Co.	621	621	791	791	693	693
Cincinnati Casualty Co.	386	334	544	571	403	495
Cincinnati Insurance Co.	343	343	336	336	343	343
CSAA General Insurance Co.	407	385	510	523	504	452
Cumberland Mutual Fire Insurance Co.	1456	1456	1685	1685	1482	1482
Encompass Home and Auto Insurance Company	821	853	965	965	854	1012
Erie Insurance Co.	673	477	997	704	658	710
Everett Cash Mutual Insurance Co.	532	532	595	595	581	581
Farmers Group Property & Casualty Ins. Co.	1544	1544	1244	1244	1699	1598
Farmers Insurance Exchange	1455	1564	1471	1471	1353	1406
Farmers Mutual Fire Ins. Co. of Salem Cnty.	521	518	1143	1143	748	1040
Farmers Property & Casualty Insurance Co.	1032	1032	927	927	983	1189
Federal Insurance Co.	660	660	844	844	738	738
Garrison Property & Casualty Ins. Co.	602	548	714	741	565	663
Hartford Fire Insurance Co.	483	432	563	491	455	489
Homesite Insurance Co. of the Midwest	1128	1128	1273	1273	1127	1127

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

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

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 Insurance Co.	292	292	320	320	305	305
Lemonade Insurance Company	806	795	774	817	612	626
Liberty Insurance Corp.	900	900	934	934	958	960
Lititz Mutual Insurance Co.	1673	1673	1243	1048	1009	1888
LM Insurance Corp.	832	832	863	863	887	889
Mutual Benefit Insurance Co.	568	568	613	613	601	601
Nationwide Insurance Co. of America	687	633	847	847	630	522
NGM Insurance Co.	409	409	486	486	435	435
NJM Insurance Co.	806	548	706	810	561	719
Penn National Insurance Co.	318	318	359	359	347	347
Praetorian Insurance Company	738	738	932	932	811	811
Privilege Underwriters Reciprocal Exch.	1090	1090	1341	1341	1207	1207
Selective Ins. Co. of South Carolina	266	255	432	422	307	338
Southern Insurance Co. of VA	895	931	643	672	741	727
State Farm Fire & Casualty Co.	393	393	400	400	382	382
Stillwater P & C Insurance Co.	591	489	618	578	541	591
Teachers Insurance Co.	270	270	298	298	283	283
Travelers Personal Insurance Co.	817	807	719	850	533	676
United Services Automobile Association	565	516	663	688	524	617
Unitrin Safeguard Insurance Co.	379	404	403	500	390	379
Universal Property & Casualty Ins. Co.	404	404	506	506	392	392
USAA Casualty Insurance Co.	626	569	741	770	585	688
USAA General Indemnity Co.	510	466	602	623	478	559
Vault Reciprocal Exchange	1048	1048	1276	1276	1164	1164
Vigilant Insurance Co.	660	660	844	844	738	738
Windsor Mt. Joy Mutual Insurance Co.	640	640	816	816	674	807

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

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

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	426	430	410	424	366
Allstate Vehicle and Property Insurance Company	540	450	544	431	563
American Bankers Insurance Co. of FL	559	559	645	576	725
American Economy Insurance Co.	803	803	1013	953	953
American National Property & Casualty Co.	299	294	384	323	312
American Property & Casualty Ins. Co.	388	388	499	458	458
American Strategic Insurance Corp.	685	1132	820	882	667
Amica Mutual Insurance Co.	613	734	709	649	647
Berkley Insurance Co.	457	525	637	473	469
Brethren Mutual	315	436	374	307	307
Chubb National Insurance Co.	467	562	693	505	467
Cincinnati Casualty Co.	284	302	336	279	275
Cincinnati Insurance Co.	308	308	355	320	336
CSAA General Insurance Co.	336	390	347	358	382
Cumberland Mutual Fire Insurance Co.	1095	930	981	1109	1109
Encompass Home and Auto Insurance Company	826	702	1012	851	704
Erie Insurance Co.	476	563	657	496	417
Everett Cash Mutual Insurance Co.	432	432	446	346	346
Farmers Group Property & Casualty Ins. Co.	1413	1493	1588	1513	1478
Farmers Insurance Exchange	1132	1162	1272	1210	1263
Farmers Mutual Fire Ins. Co. of Salem Cnty.	477	498	610	477	477
Farmers Property & Casualty Insurance Co.	739	939	918	955	820
Federal Insurance Co.	493	594	738	534	493
Garrison Property & Casualty Ins. Co.	459	500	521	488	469
Hartford Fire Insurance Co.	369	441	430	430	415
Homesite Insurance Co. of the Midwest	929	929	1139	942	942

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

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

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	240	245	266	245	261
Lemonade Insurance Company	500	638	543	482	502
Liberty Insurance Corp.	773	723	927	734	770
Lititz Mutual Insurance Co.	1130	730	1143	1542	1635
LM Insurance Corp.	715	669	858	679	713
Mutual Benefit Insurance Co.	467	467	580	479	479
Nationwide Insurance Co. of America	714	638	552	602	503
NGM Insurance Co.	313	345	440	348	356
NJM Insurance Co.	479	493	630	498	511
Penn National Insurance Co.	279	279	330	291	291
Praetorian Insurance Company	635	975	714	724	645
Privilege Underwriters Reciprocal Exch.	897	962	1318	848	897
Selective Ins. Co. of South Carolina	218	289	273	221	221
Southern Insurance Co. of VA	837	713	747	708	945
State Farm Fire & Casualty Co.	294	270	354	277	301
Stillwater P & C Insurance Co.	463	506	590	526	557
Teachers Insurance Co.	229	231	252	229	243
Travelers Personal Insurance Co.	441	447	635	476	497
United Services Automobile Association	426	464	484	454	438
Unitrin Safeguard Insurance Co.	333	323	343	333	385
Universal Property & Casualty Ins. Co.	337	308	360	355	355
USAA Casualty Insurance Co.	474	516	540	505	485
USAA General Indemnity Co.	392	425	442	415	400
Vault Reciprocal Exchange	866	927	1273	816	866
Vigilant Insurance Co.	493	594	738	534	493
Windsor Mt. Joy Mutual Insurance Co.	543	543	683	552	552

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

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

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
AIG Property Casualty Company	502	498	512	512	405	482
Allstate Vehicle and Property Insurance Company	618	618	576	614	624	549
American Bankers Insurance Co. of FL	654	654	806	806	797	654
American Economy Insurance Co.	852	852	399	399	852	852
American National Property & Casualty Co.	363	357	401	401	455	430
American Strategic Insurance Corp.	984	1007	839	981	807	805
Amica Mutual Insurance Co.	725	725	826	826	866	866
Berkley Insurance Co.	586	591	705	705	601	648
Brethren Mutual	761	827	717	680	493	476
Century-National Insurance Co.	273	273	273	273	273	273
Chubb National Insurance Co.	621	621	791	791	693	693
Cincinnati Casualty Co.	382	331	530	557	397	489
Cincinnati Insurance Co.	331	331	312	312	331	331
CSAA General Insurance Co.	418	395	478	491	511	456
Cumberland Mutual Fire Insurance Co.	1456	1456	1671	1671	1482	1482
Encompass Home and Auto Insurance Company	821	853	965	965	854	1012
Erie Insurance Co.	1543	1221	859	804	769	1007
Everett Cash Mutual Insurance Co.	553	553	602	602	602	602
Farmers Group Property & Casualty Ins. Co.	1312	1312	1040	1040	1444	1358
Farmers Insurance Exchange	1455	1564	1393	1393	1353	1406
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1392	1179	1091	1077	1049	1163
Farmers Property & Casualty Insurance Co.	1032	1032	911	911	983	1189
Federal Insurance Co.	660	660	844	844	738	738
Garrison Property & Casualty Ins. Co.	602	548	714	741	565	663
Hartford Fire Insurance Co.	469	418	546	473	441	475
Homesite Insurance Co. of the Midwest	1120	1120	1252	1252	1118	1118

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"
n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

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

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	270	270	298	298	283	283
Lemonade Insurance Company	792	781	760	803	598	612
Liberty Insurance Corp.	900	900	934	934	958	960
Lititz Mutual Insurance Co.	1009	1888	1602	1069	1048	1243
LM Insurance Corp.	832	832	863	863	887	889
Mutual Benefit Insurance Co.	562	562	595	595	595	595
Nationwide Insurance Co. of America	680	625	837	837	624	514
NGM Insurance Co.	409	409	475	475	435	435
NJM Insurance Co.	1146	548	704	808	561	719
Penn National Insurance Co.	727	727	449	449	630	630
Praetorian Insurance Company	738	738	932	932	811	811
Privilege Underwriters Reciprocal Exch.	1090	1090	1341	1341	1207	1207
Selective Ins. Co. of South Carolina	261	250	417	407	302	333
Southern Insurance Co. of VA	1190	1205	897	927	1045	1109
State Farm Fire & Casualty Co.	383	383	391	391	380	380
Stillwater P & C Insurance Co.	570	468	577	537	520	570
Teachers Insurance Co.	248	248	276	276	261	261
Travelers Personal Insurance Co.	815	805	703	834	532	674
United Services Automobile Association	565	516	663	688	524	617
Unitrin Safeguard Insurance Co.	1150	1092	655	791	842	932
Universal Property & Casualty Ins. Co.	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Co.	626	569	741	770	585	688
USAA General Indemnity Co.	510	466	602	623	478	559
Vault Reciprocal Exchange	1048	1048	1276	1276	1164	1164
Vigilant Insurance Co.	660	660	844	844	738	738
Windsor Mt. Joy Mutual Insurance Co.	640	640	816	816	674	807

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"
n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	426	430	410	424	366
Allstate Vehicle and Property Insurance Company	540	450	544	431	563
American Bankers Insurance Co. of FL	559	559	628	559	708
American Economy Insurance Co.	792	792	852	792	792
American National Property & Casualty Co.	299	294	371	310	299
American Strategic Insurance Corp.	685	1132	810	872	657
Amica Mutual Insurance Co.	608	729	704	644	642
Berkley Insurance Co.	457	525	637	473	469
Brethren Mutual	411	562	476	390	390
Century-National Insurance Co.	273	273	391	391	391
Chubb National Insurance Co.	467	562	693	505	467
Cincinnati Casualty Co.	281	300	327	271	266
Cincinnati Insurance Co.	296	296	331	296	312
CSAA General Insurance Co.	346	397	335	348	386
Cumberland Mutual Fire Insurance Co.	1095	930	967	1095	1095
Encompass Home and Auto Insurance Company	826	702	1012	851	704
Erie Insurance Co.	1073	936	1024	1064	1303
Everett Cash Mutual Insurance Co.	453	453	553	453	453
Farmers Group Property & Casualty Ins. Co.	1201	1269	1333	1269	1239
Farmers Insurance Exchange	1132	1162	1194	1132	1185
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1109	992	989	1052	1320
Farmers Property & Casualty Insurance Co.	739	939	902	939	804
Federal Insurance Co.	493	594	738	534	493
Garrison Property & Casualty Ins. Co.	459	500	521	488	469
Hartford Fire Insurance Co.	355	427	413	413	399
Homesite Insurance Co. of the Midwest	920	920	1118	920	920

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

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

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	218	223	244	223	239
Lemonade Insurance Company	486	624	529	468	488
Liberty Insurance Corp.	773	723	927	734	770
Lititz Mutual Insurance Co.	1077	1507	1542	1635	1592
LM Insurance Corp.	715	669	858	679	713
Mutual Benefit Insurance Co.	461	461	562	461	461
Nationwide Insurance Co. of America	708	630	542	593	492
NGM Insurance Co.	313	345	429	338	345
NJM Insurance Co.	479	493	628	496	509
Penn National Insurance Co.	703	558	672	624	893
Praetorian Insurance Company	635	975	714	724	645
Privilege Underwriters Reciprocal Exch.	897	962	1318	848	897
Selective Ins. Co. of South Carolina	213	284	262	213	213
Southern Insurance Co. of VA	1200	1017	1194	1099	1370
State Farm Fire & Casualty Co.	292	268	345	268	292
Stillwater P & C Insurance Co.	442	485	549	485	516
Teachers Insurance Co.	207	209	230	207	221
Travelers Personal Insurance Co.	439	445	615	462	482
United Services Automobile Association	426	464	484	454	438
Unitrin Safeguard Insurance Co.	967	880	862	835	1421
Universal Property & Casualty Ins. Co.	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Co.	474	516	540	505	485
USAA General Indemnity Co.	392	425	442	415	400
Vault Reciprocal Exchange	866	927	1273	816	866
Vigilant Insurance Co.	493	594	738	534	493
Windsor Mt. Joy Mutual Insurance Co.	543	543	683	552	552

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

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

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

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	1230	1320	1290	1657	1069	1578	1218	1429
Allstate Vehicle and Property Insurance Company	1935	2074	1918	2470	1975	2396	1798	2411
American Bankers Insurance Co. of FL	1063	1257	1484	1828	1230	1834	1271	1834
American Economy Insurance Co.	2471	2451	2031	2792	2243	2374	2190	2847
American National Property & Casualty Co.	1239	1224	1349	1739	1239	1715	1229	1636
American Security Ins. Co.	1791	1653	1985	3175	1663	2801	2065	2895
American Strategic Insurance Corp.	1279	1349	1462	2453	1132	1915	1255	3027
Amica Mutual Insurance Co.	1834	1820	2112	2888	1541	2734	1732	2222
Berkley Insurance Co.	807	1405	1004	1429	973	1333	1287	2206
Branch Insurance Exchange	1616	1858	1737	2450	1687	2394	1785	2643
Brethren Mutual	984	1018	1148	1460	n/a	1343	875	1368
Chubb National Insurance Co.	1566	1753	1949	2696	1210	2324	1813	2534
Cincinnati Casualty Co.	1066	1226	1184	1790	1133	1565	1363	1865
Cincinnati Insurance Co.	1246	1216	1479	2035	1377	1973	1698	2278
CSAA General Insurance Co.	1395	1796	1779	3112	1416	2914	1643	2492
Cumberland Mutual Fire Insurance Co.	n/a	n/a	n/a	1634	n/a	1438	n/a	n/a
Encompass Home and Auto Insurance Company	4394	n/a	5261	7270	n/a	6668	n/a	n/a
Erie Insurance Co.	927	957	1223	1707	991	1812	1169	1782
Everett Cash Mutual Insurance Co.	865	847	1046	1453	671	1362	781	1141
Farmers Group Property & Casualty Ins. Co.	3035	2976	3576	5035	2248	4689	2776	3637
Farmers Insurance Exchange	2139	2412	2629	3774	1814	3123	2051	2881
Farmers Mutual Fire Ins. Co. of Salem Cnty.	945	1057	1051	1211	734	1400	889	1413
Farmers Property & Casualty Insurance Co.	2818	2758	3358	4762	2051	4429	2561	3413
Federal Insurance Co.	1647	1845	2051	2840	1271	2446	1906	2534
Garrison Property & Casualty Ins. Co.	2261	2469	2407	3532	2137	2975	2581	3889
Hartford Fire Insurance Co.	1404	1417	1552	2004	1382	1834	1438	2008
Homesite Insurance Co.	1932	2683	2383	2158	2225	2476	2217	2208

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

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

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Insurance Co.	1019	1105	1156	1579	895	1527	1006	1402
Lemonade Insurance Company	1124	1335	1213	1561	1270	1690	1216	1469
Liberty Mutual Insurance Co.	995	1097	1252	1905	835	1722	942	1598
Lititz Mutual Insurance Co.	1009	1069	1143	1592	807	1603	937	1837
Mutual Benefit Insurance Co.	1453	1519	1699	2373	1136	2258	1330	2484
Nationwide Insurance Co. of America	1752	1706	2020	2833	1714	2472	1921	2588
NGM Insurance Co.	1399	1367	1507	2500	973	2207	1272	1704
NJM Insurance Co.	1151	1398	1271	n/a	1325	1710	1337	2199
Peerless Indemnity Insurance Co.	959	1058	1199	1820	806	1650	906	1533
Penn National Insurance Co.	1304	1415	1446	1822	1173	1874	1213	1826
Praetorian Insurance Company	1939	2557	2228	3334	2163	3694	1779	2062
Privilege Underwriters Reciprocal Exch.	2602	2905	3098	3371	2470	3310	2789	3351
Selective Ins. Co. of South Carolina	2244	2253	2454	3343	2059	3238	1994	3012
Southern Insurance Co. of VA	1285	1416	1429	1904	1219	1753	1240	1698
Standard Guaranty Ins. Co.	2176	1829	2315	3866	1839	3098	2408	3378
State Farm Fire & Casualty Co.	1781	1781	2160	2665	1414	2428	1722	2524
Stillwater P & C Insurance Co.	1373	1450	1536	2142	1345	2130	1302	1489
Teachers Insurance Co.	922	1013	1045	1424	822	1377	923	1384
Travelers Personal Insurance Co.	1239	1314	1258	1550	1488	1464	1415	1947
United Services Automobile Association	1978	2156	2098	3106	1873	2589	2272	3475
Unitrin Safeguard Insurance Co.	848	987	1026	1521	893	1312	1026	1459
Universal Property & Casualty Ins. Co.	899	966	1083	1690	747	1546	834	1277
USAA Casualty Insurance Co.	1875	2064	1978	2982	1803	2475	2174	3404
USAA General Indemnity Co.	2266	2461	2428	3507	2118	2972	2566	3788
Vault Reciprocal Exchange	2878	2843	3032	3299	2418	3239	2730	3044
Vigilant Insurance Co.	1611	1804	2007	2776	1243	2392	1864	2534
Windsor Mt. Joy Mutual Insurance Co.	772	756	801	1266	755	1191	795	1052

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

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

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	1153	1213	1202	1496	979	1439	1140	1286
Allstate Vehicle and Property Insurance Company	1474	1625	1497	2035	1508	1944	1413	2019
American Bankers Insurance Co. of FL	970	1202	1347	1730	1178	1751	1143	1730
American Economy Insurance Co.	2243	2493	1874	2726	2279	2434	2022	2769
American National Property & Casualty Co.	1214	1197	1355	1800	1159	1758	1188	1617
American Security Ins. Co.	1588	1653	1761	3175	1663	2801	1831	2895
American Strategic Insurance Corp.	1279	1382	1463	2461	1164	1951	1248	3038
Amica Mutual Insurance Co.	1487	1479	1710	2361	1255	2209	1407	1801
Berkley Insurance Co.	738	1277	916	1298	888	1212	1170	1998
Branch Insurance Exchange	1232	1451	1330	1960	1318	1863	1330	2066
Brethren Mutual	782	821	917	1186	n/a	1097	693	1102
Chubb National Insurance Co.	1485	1631	1846	2542	1128	2157	1719	2391
Cincinnati Casualty Co.	836	987	930	1455	915	1243	1096	1574
Cincinnati Insurance Co.	1025	987	1211	1656	1114	1584	1386	1851
CSAA General Insurance Co.	1346	1666	1692	2837	1335	2685	1573	2316
Cumberland Mutual Fire Insurance Co.	n/a	n/a	n/a	1394	n/a	1234	n/a	n/a
Encompass Home and Auto Insurance Company	3585	n/a	4299	5962	n/a	5430	n/a	n/a
Erie Insurance Co.	731	773	950	1267	786	1407	953	1473
Everett Cash Mutual Insurance Co.	865	847	1046	1453	671	1362	781	1141
Farmers Group Property & Casualty Ins. Co.	2605	2555	3065	4305	1936	4011	2385	3117
Farmers Insurance Exchange	1481	1837	1812	2780	1387	2371	1426	2124
Farmers Mutual Fire Ins. Co. of Salem Cnty.	864	998	956	1283	849	1455	954	1702
Farmers Property & Casualty Insurance Co.	2274	2286	2704	3929	1706	3656	2068	2823
Federal Insurance Co.	1561	1714	1942	2677	1183	2269	1807	2391
Garrison Property & Casualty Ins. Co.	2195	2473	2341	3452	2139	2980	2512	3813
Hartford Fire Insurance Co.	1097	1143	1220	1583	1119	1470	1095	1547
Homesite Insurance Co.	1760	2359	2151	1957	1983	2177	2006	1997

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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 Insurance Co.	878	952	994	1354	773	1310	867	1203
Lemonade Insurance Company	1043	1213	1123	1434	1156	1524	1126	1352
Liberty Mutual Insurance Co.	869	1034	1080	1661	777	1617	837	1437
Lititz Mutual Insurance Co.	1243	1130	1542	1653	1603	872	1837	582
Mutual Benefit Insurance Co.	1245	1301	1454	1934	976	1929	1141	2025
Nationwide Insurance Co. of America	1322	1313	1516	2241	1331	1939	1437	2047
NGM Insurance Co.	1119	1094	1205	2000	778	1765	1017	1363
NJM Insurance Co.	922	1136	1011	n/a	1084	1385	1061	1706
Peerless Indemnity Insurance Co.	840	997	1041	1593	754	1550	809	1377
Penn National Insurance Co.	974	1035	1078	1326	865	1357	909	1119
Praetorian Insurance Company	1745	2301	2005	3001	1947	3325	1601	1856
Privilege Underwriters Reciprocal Exch.	2396	2766	2850	3208	2353	3150	2567	3190
Selective Ins. Co. of South Carolina	1758	1687	1921	2499	1535	2430	1562	2183
Southern Insurance Co. of VA	951	1073	1065	1496	927	1323	921	1337
Standard Guaranty Ins. Co.	2176	1829	2315	3866	1839	3098	2408	3378
State Farm Fire & Casualty Co.	1180	1203	1430	1807	954	1648	1136	1725
Stillwater P & C Insurance Co.	1345	1440	1502	2113	1331	2108	1255	1489
Teachers Insurance Co.	796	873	900	1223	710	1183	796	1189
Travelers Personal Insurance Co.	1036	1151	1063	1417	1240	1291	1195	1813
United Services Automobile Association	1923	2163	2042	3041	1878	2597	2213	3412
Unitrin Safeguard Insurance Co.	727	853	868	1312	767	1118	875	1285
Universal Property & Casualty Ins. Co.	923	990	1108	1569	772	1570	858	1193
USAA Casualty Insurance Co.	1827	2067	1930	2918	1804	2477	2123	3340
USAA General Indemnity Co.	2202	2467	2364	3429	2121	2978	2499	3716
Vault Reciprocal Exchange	2740	2707	2886	3140	2303	3083	2599	2898
Vigilant Insurance Co.	1526	1677	1901	2616	1158	2220	1768	2391
Windsor Mt. Joy Mutual Insurance Co.	819	803	848	1313	802	1238	842	1099

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

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

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	1058	1185	1102	1504	979	1433	1049	1268
Allstate Vehicle and Property Insurance Company	1196	1393	1232	1803	1250	1743	1176	1805
American Bankers Insurance Co. of FL	817	916	1116	1501	913	1373	935	1455
American Economy Insurance Co.	1586	1795	1352	2147	1656	1767	1511	2226
American National Property & Casualty Co.	1007	1095	1122	1649	1046	1615	982	1516
American Security Ins. Co.	1519	1334	1682	2678	1341	2242	1748	2443
American Strategic Insurance Corp.	1016	1400	1172	2697	1164	2138	985	2963
Amica Mutual Insurance Co.	1345	1362	1543	2177	1157	2030	1272	1692
Berkley Insurance Co.	659	1154	827	1204	791	1123	1028	1833
Branch Insurance Exchange	977	1173	1051	1578	1055	1504	1052	1633
Brethren Mutual	677	709	792	1097	n/a	945	599	1019
Chubb National Insurance Co.	1418	1832	1724	2501	1312	2341	1640	2396
Cincinnati Casualty Co.	759	1016	846	1458	912	1274	1014	1632
Cincinnati Insurance Co.	828	939	978	1600	1056	1533	1103	1750
CSAA General Insurance Co.	996	1295	1156	2165	1025	2006	1103	1677
Cumberland Mutual Fire Insurance Co.	n/a	n/a	n/a	1396	n/a	1239	n/a	n/a
Encompass Home and Auto Insurance Company	3240	n/a	3874	5292	n/a	4985	n/a	n/a
Erie Insurance Co.	677	717	880	1254	708	1285	889	1452
Everett Cash Mutual Insurance Co.	775	759	932	1288	603	1207	699	1237
Farmers Group Property & Casualty Ins. Co.	2190	2139	2661	3902	1624	3607	1992	2713
Farmers Insurance Exchange	1195	1458	1451	2326	1188	1969	1154	1806
Farmers Mutual Fire Ins. Co. of Salem Cnty.	788	876	869	1116	749	1261	868	1470
Farmers Property & Casualty Insurance Co.	1996	2006	2416	3574	1441	3319	1796	2529
Federal Insurance Co.	1482	1920	1805	2628	1369	2458	1716	2396
Garrison Property & Casualty Ins. Co.	1620	2110	1740	2893	1792	2569	1844	3188
Hartford Fire Insurance Co.	825	892	920	1233	880	1154	853	1207
Homesite Insurance Co.	1689	2114	2005	1876	1827	1948	1878	1900

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

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

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Insurance Co.	736	869	831	1267	710	1192	727	1124
Lemonade Insurance Company	974	1039	1055	1366	994	1312	1048	1290
Liberty Mutual Insurance Co.	734	863	907	1459	668	1262	738	1315
Lititz Mutual Insurance Co.	1048	730	1542	807	872	937	582	1568
Mutual Benefit Insurance Co.	1036	1065	1205	1672	807	1565	952	1748
Nationwide Insurance Co. of America	1095	1184	1249	2010	1134	1773	1139	1610
NGM Insurance Co.	829	843	891	1531	604	1353	755	950
NJM Insurance Co.	692	881	997	n/a	838	1027	760	1293
Peerless Indemnity Insurance Co.	711	833	874	1402	649	1213	714	1262
Penn National Insurance Co.	871	983	965	1331	822	1297	813	1103
Praetorian Insurance Company	1542	1553	1764	2682	1323	2219	1418	1331
Privilege Underwriters Reciprocal Exch.	1876	2130	2226	2466	1816	2422	2008	2558
Selective Ins. Co. of South Carolina	1573	1474	1729	2362	1337	2152	1392	2045
Southern Insurance Co. of VA	771	955	858	1267	830	1184	752	1130
Standard Guaranty Ins. Co.	1991	1673	2118	3536	1683	2834	2203	3089
State Farm Fire & Casualty Co.	1025	1135	1245	1690	900	1551	980	1569
Stillwater P & C Insurance Co.	1121	1198	1248	1894	1065	1763	1053	1300
Teachers Insurance Co.	671	800	756	1147	655	1080	671	1111
Travelers Personal Insurance Co.	887	1055	914	1353	1058	1204	1012	1593
United Services Automobile Association	1421	1853	1519	2551	1582	2248	1626	2857
Unitrin Safeguard Insurance Co.	563	843	670	1257	752	1093	676	1258
Universal Property & Casualty Ins. Co.	924	952	1100	1611	753	1479	863	1235
USAA Casualty Insurance Co.	1358	1776	1444	2460	1525	2150	1568	2807
USAA General Indemnity Co.	1624	2110	1756	2876	1782	2576	1833	3106
Vault Reciprocal Exchange	2500	2537	2633	2941	2159	2888	2373	2715
Vigilant Insurance Co.	1453	1882	1769	2572	1343	2406	1681	2396
Windsor Mt. Joy Mutual Insurance Co.	725	758	750	1230	763	1160	743	1040

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

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

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	1116	1195	1160	1496	974	1412	1105	1271
Allstate Vehicle and Property Insurance Company	1268	1489	1299	1801	1385	1773	1223	1806
American Bankers Insurance Co. of FL	900	1090	1218	1549	1080	1589	1022	1506
American Economy Insurance Co.	1928	2520	1695	2665	2287	2532	1789	2657
American National Property & Casualty Co.	1062	1125	1185	1700	1083	1659	1038	1527
American Security Ins. Co.	1519	1507	1682	2678	1517	2534	1748	2443
American Strategic Insurance Corp.	1336	1306	1570	2264	1098	1863	1243	2625
Amica Mutual Insurance Co.	1376	1381	1569	2207	1184	2028	1304	1721
Berkley Insurance Co.	674	1154	845	1204	791	1123	1054	1833
Branch Insurance Exchange	1110	1437	1192	1848	1321	1802	1162	1824
Brethren Mutual	727	776	849	1094	n/a	1028	647	1003
Chubb National Insurance Co.	1403	1558	1707	2341	1127	1978	1622	2242
Cincinnati Casualty Co.	939	1095	1081	1644	1048	1423	1337	1882
Cincinnati Insurance Co.	916	886	1075	1464	988	1406	1207	1595
CSAA General Insurance Co.	1057	1474	1267	2533	1198	2313	1169	2039
Cumberland Mutual Fire Insurance Co.	n/a	n/a	n/a	1290	n/a	1153	n/a	n/a
Encompass Home and Auto Insurance Company	2954	n/a	3521	4959	n/a	4480	n/a	n/a
Erie Insurance Co.	645	681	837	1128	666	1212	865	1301
Everett Cash Mutual Insurance Co.	701	687	843	1163	547	1092	634	1118
Farmers Group Property & Casualty Ins. Co.	2044	2007	2427	3545	1547	3278	1879	2474
Farmers Insurance Exchange	1505	1924	1833	2757	1550	2620	1454	2136
Farmers Mutual Fire Ins. Co. of Salem Cnty.	798	942	876	1153	813	1346	875	1505
Farmers Property & Casualty Insurance Co.	1907	1979	2295	3395	1451	3242	1721	2418
Federal Insurance Co.	1466	1630	1785	2457	1176	2073	1698	2242
Garrison Property & Casualty Ins. Co.	1731	2154	1871	2908	1839	2636	1940	3123
Hartford Fire Insurance Co.	880	1094	975	1432	1075	1400	900	1384
Homesite Insurance Co.	1538	2095	1886	1752	1751	1929	1754	1795

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

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

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Insurance Co.	738	852	833	1208	697	1168	729	1073
Lemonade Insurance Company	1003	1085	1075	1363	1043	1340	1071	1282
Liberty Mutual Insurance Co.	972	1277	1211	1926	933	2138	921	1688
Lititz Mutual Insurance Co.	1602	1077	1635	1603	937	1837	1568	1568
Mutual Benefit Insurance Co.	988	1021	1138	1481	790	1466	913	1544
Nationwide Insurance Co. of America	1260	1347	1442	2161	1369	1991	1300	1966
NGM Insurance Co.	865	888	930	1613	635	1425	788	989
NJM Insurance Co.	800	1095	858	n/a	1049	1302	876	1531
Peerless Indemnity Insurance Co.	935	1227	1163	1845	899	2043	889	1616
Penn National Insurance Co.	919	956	1017	1260	802	1253	857	1037
Praetorian Insurance Company	1652	2141	1881	2754	1830	3038	1526	1403
Privilege Underwriters Reciprocal Exch.	1642	2065	1946	2311	1761	2348	1757	2441
Selective Ins. Co. of South Carolina	1490	1477	1646	2187	1344	2126	1336	1929
Southern Insurance Co. of VA	948	1108	1047	1424	984	1334	928	1279
Standard Guaranty Ins. Co.	1991	1673	2118	3536	1683	2834	2203	3089
State Farm Fire & Casualty Co.	1014	1056	1230	1540	839	1445	968	1412
Stillwater P & C Insurance Co.	1194	1283	1322	1786	1193	1822	1118	1254
Teachers Insurance Co.	673	785	758	1094	643	1059	673	1060
Travelers Personal Insurance Co.	1071	1226	1103	1455	1312	1372	1213	1732
United Services Automobile Association	1513	1881	1629	2559	1611	2292	1705	2794
Unitrin Safeguard Insurance Co.	807	1036	977	1623	921	1375	1004	1638
Universal Property & Casualty Ins. Co.	799	858	962	1371	665	1372	741	1042
USAA Casualty Insurance Co.	1441	1791	1543	2452	1542	2177	1637	2726
USAA General Indemnity Co.	1741	2153	1893	2897	1828	2640	1937	3052
Vault Reciprocal Exchange	2260	2234	2381	2587	1904	2541	2146	2390
Vigilant Insurance Co.	1438	1599	1749	2406	1154	2032	1664	2242
Windsor Mt. Joy Mutual Insurance Co.	709	695	734	1124	693	1060	729	942

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

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

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	484	453	414	369	444	353	448	436
Allstate Vehicle and Property Insurance Company	457	419	434	339	397	346	397	556
American Bankers Insurance Co. of FL	723	666	666	568	649	568	649	654
American Economy Insurance Co.	863	953	953	745	803	745	803	803
American National Property & Casualty Co.	403	347	318	260	399	320	399	586
American Property & Casualty Ins. Co.	467	491	491	381	455	381	421	455
American Strategic Insurance Corp.	791	737	682	545	732	595	677	709
Amica Mutual Insurance Co.	847	744	744	624	734	624	734	758
Berkley Insurance Co.	674	564	544	414	564	414	564	556
Brethren Mutual	545	443	464	n/a	478	n/a	436	442
Chubb National Insurance Co.	724	612	584	442	612	442	612	596
Cincinnati Casualty Co.	330	337	289	211	376	205	417	373
Cincinnati Insurance Co.	343	320	320	274	308	274	308	376
CSAA General Insurance Co.	386	449	415	431	409	431	416	423
Cumberland Mutual Fire Insurance Co.	1111	958	944	770	970	770	944	1323
Encompass Home and Auto Insurance Company	853	758	724	553	748	553	748	916
Erie Insurance Co.	702	758	426	349	797	248	440	420
Everett Cash Mutual Insurance Co.	532	446	346	334	432	334	432	780
Farmers Group Property & Casualty Ins. Co.	1450	1329	1329	1118	1309	1118	1309	1309
Farmers Insurance Exchange	1317	1248	1248	1023	1109	1023	1109	1164
Farmers Mutual Fire Ins. Co. of Salem Cnty.	595	509	512	506	509	423	503	683
Farmers Property & Casualty Insurance Co.	870	732	732	558	716	558	716	716
Federal Insurance Co.	767	650	619	464	650	464	650	631
Garrison Property & Casualty Ins. Co.	592	567	518	437	580	449	576	557
Hartford Fire Insurance Co.	449	404	399	417	452	370	412	488
Homesite Insurance Co. of the Midwest	1264	1050	1050	811	1037	811	1037	1002

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

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 Insurance Co.	272	245	245	219	245	219	245	245
Lemonade Insurance Company	774	705	668	608	799	576	724	587
Liberty Insurance Corp.	924	770	770	616	770	616	770	793
Lititz Mutual Insurance Co.	1069	1507	1635	872	1837	582	1568	1245
LM Insurance Corp.	856	713	713	570	713	570	713	734
Mutual Benefit Insurance Co.	568	479	479	366	467	366	467	467
Nationwide Insurance Co. of America	660	678	639	614	615	598	634	593
NGM Insurance Co.	409	356	323	293	345	278	345	358
NJM Insurance Co.	528	564	454	492	747	424	552	705
Penn National Insurance Co.	318	291	291	240	279	240	279	279
Praetorian Insurance Company	944	884	884	904	975	804	874	816
Privilege Underwriters Reciprocal Exch.	1242	962	962	681	962	681	962	828
Selective Ins. Co. of South Carolina	320	272	289	242	285	234	281	272
Southern Insurance Co. of VA	768	1006	811	1446	824	1424	733	1428
State Farm Fire & Casualty Co.	384	333	333	259	326	259	326	355
Stillwater P & C Insurance Co.	598	539	541	525	537	471	521	491
Teachers Insurance Co.	255	231	231	207	231	207	231	231
Travelers Personal Insurance Co.	559	574	466	603	942	443	608	819
United Services Automobile Association	556	534	484	414	549	422	544	543
Unitrin Safeguard Insurance Co.	333	375	335	321	407	300	406	406
Universal Property & Casualty Ins. Co.	343	326	326	271	308	271	308	349
USAA Casualty Insurance Co.	614	588	536	453	602	464	597	582
USAA General Indemnity Co.	501	482	441	377	492	385	489	477
Vault Reciprocal Exchange	1195	927	927	658	927	658	927	790
Vigilant Insurance Co.	767	650	619	464	650	464	650	631
Windsor Mt. Joy Mutual Insurance Co.	640	525	485	392	695	392	598	593

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

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

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
AIG Property Casualty Company	484	459	414	369	444	353	448	438
Allstate Vehicle and Property Insurance Company	457	419	434	339	397	346	397	556
American Bankers Insurance Co. of FL	723	649	649	568	649	568	649	654
American Economy Insurance Co.	852	792	792	734	792	734	792	792
American National Property & Casualty Co.	403	334	304	260	399	320	399	586
American Strategic Insurance Corp.	791	727	672	545	732	595	677	709
Amica Mutual Insurance Co.	842	739	739	619	729	619	729	753
Berkley Insurance Co.	674	564	544	414	564	414	564	556
Brethren Mutual	589	562	589	n/a	618	n/a	562	570
Century-National Insurance Co.	273	391	391	273	273	273	273	273
Chubb National Insurance Co.	724	612	584	442	612	442	612	596
Cincinnati Casualty Co.	327	329	281	209	371	203	412	368
Cincinnati Insurance Co.	331	296	296	262	296	262	296	364
CSAA General Insurance Co.	384	432	403	458	404	454	416	432
Cumberland Mutual Fire Insurance Co.	1111	944	930	770	970	770	944	1323
Encompass Home and Auto Insurance Company	853	758	724	553	748	553	748	916
Erie Insurance Co.	731	773	950	1267	786	1407	953	1473
Everett Cash Mutual Insurance Co.	553	453	453	355	453	355	453	800
Farmers Group Property & Casualty Ins. Co.	1233	1113	1113	950	1113	950	1113	1113
Farmers Insurance Exchange	1317	1170	1170	1023	1109	1023	1109	1164
Farmers Mutual Fire Ins. Co. of Salem Cnty.	864	998	956	1283	849	1455	954	1702
Farmers Property & Casualty Insurance Co.	870	716	716	558	716	558	716	716
Federal Insurance Co.	767	650	619	464	650	464	650	631
Garrison Property & Casualty Ins. Co.	592	567	518	437	580	449	576	557
Hartford Fire Insurance Co.	435	388	383	403	438	356	398	474
Homesite Insurance Co. of the Midwest	1255	1029	1029	803	1029	803	1029	993

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"
n/a = Insurers that do not have rates available based on the criteria in the scenario, such as an at-fault accident.

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

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Insurance Co.	250	223	223	197	223	197	223	223
Lemonade Insurance Company	760	691	654	594	785	562	710	573
Liberty Insurance Corp.	924	770	770	616	770	616	770	793
Lititz Mutual Insurance Co.	730	1542	1653	1837	1568	1568	1245	1560
LM Insurance Corp.	856	713	713	570	713	570	713	734
Mutual Benefit Insurance Co.	562	461	461	360	461	360	461	461
Nationwide Insurance Co. of America	654	669	629	608	609	592	628	587
NGM Insurance Co.	409	345	313	293	345	278	345	358
NJM Insurance Co.	528	562	452	492	747	424	552	705
Penn National Insurance Co.	477	469	557	737	372	696	444	565
Praetorian Insurance Company	944	884	884	904	975	804	874	816
Privilege Underwriters Reciprocal Exch.	1242	962	962	681	962	681	962	828
Selective Ins. Co. of South Carolina	315	262	277	237	280	229	276	267
Southern Insurance Co. of VA	951	1073	1065	1496	927	1323	921	1337
State Farm Fire & Casualty Co.	358	304	304	243	304	243	304	287
Stillwater P & C Insurance Co.	577	498	500	504	516	450	500	470
Teachers Insurance Co.	233	209	209	185	209	185	209	209
Travelers Personal Insurance Co.	557	565	457	601	938	443	606	818
United Services Automobile Association	556	534	484	414	549	422	544	543
Unitrin Safeguard Insurance Co.	727	853	868	1312	767	1118	875	1285
Universal Property & Casualty Ins. Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Co.	614	588	536	453	602	464	597	582
USAA General Indemnity Co.	501	482	441	377	492	385	489	477
Vault Reciprocal Exchange	1195	927	927	658	927	658	927	790
Vigilant Insurance Co.	767	650	619	464	650	464	650	631
Windsor Mt. Joy Mutual Insurance Co.	640	525	485	392	695	392	598	593

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

AIG Property Casualty Co.	See Yellow Pages	www.aig.com
Allstate Insurance Co.	800-255-7828	www.allstate.com
Allstate Vehicle & Property Insurance Co.	800-255-7828	www.allstate.com
American Bankers Ins. Co.	877-893-5739	www.assurant.com
American Economy Insurance Co.	800-332-3226	www.safeCo.com
American Modern Home Insurance Co.	800-543-2644	www.amig.com
American National Property & Casualty Co.	800-843-3276	www.americannational.com
American Property & Casualty Ins. Co.	800-543-2644	www.amig.com
American Security Ins. Co.	877-893-5739	www.assurant.com
American Strategic Insurance Corp.	866-274-8765	www.americanstrategic.com
Amica Mutual Insurance Co.	800-242-6422	www.Amica.com
Berkley Insurance Co.	855-663-8551	https://www.berkleyone.com/offerings/dwell/home/
Branch Insurance Exchange	855-441-7033	www.ourbranch.com
Brethren Mutual Insurance Co.	800-621-4264	www.bmic.com
Century-National Insurance Co.	800-462-2123	www.nationalgeneral.com
Chubb National Insurance Co.	866-324-8222	www.chubb.com
Cincinnati Casualty Co.	888-242-8811	www.cinfin.com
Cincinnati Insurance Co.	888-242-8811	www.cinfin.com
CSAA General Insurance Co.	888-222-0094	http://midatlantic.aaa.com/Insurance/InsurewithAAA
Cumberland Mutual Fire Insurance Co.	800-232-6992	www.cumberlandmutual.com
Encompass Home/Auto Insurance Co.	800-588-7400	www.encompassinsurance.com
Erie Insurance Co.	800-458-0811	www.erieinsurance.com
Everett Cash Mutual Insurance Co.	800-326-4968	www.everettcash.com
Farmers Group Property & Casualty Ins. Co.	800-422-4272	www.farmers.com
Farmers Insurance Exchange	888-327-6335	www.farmers.com
Farmers Mutual Fire Ins. Co. of Salem Cnty.	800-498-0954	www.farmersofsalem.com
Farmers Property & Casualty Insurance Co.	800-422-4272	www.farmers.com
Federal Insurance Co.	866-324-8222	www.chubb.com
Garrison Property & Casualty Ins. Co.	800-531-8722	www.usaa.com
Hartford Fire Insurance Co.	888-413-8970	www.thehartford.com
Homesite Insurance Co.	800-947-0713	https://go.homesite.com/
Homesite Insurance Co. of the Midwest	800-947-0713	https://go.homesite.com/

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 Insurance Co.	800-999-1030	www.horacemann.com
Lemonade Insurance Company	844-733-8666	www.lemonade.com
Liberty Insurance Corp.	800-837-5254	www.libertymutual.com
Liberty Mutual Personal Insurance Co.	800-837-5254	www.libertymutual.com
Lititz Mutual Insurance Co.	800-626-4751	www.lititzmutual.com
LM Insurance Corp.	800-837-5254	www.libertymutual.com
Markel American Insurance Co.	800-236-2862	n/a
Mutual Benefit Insurance Co.	800-283-3531	www.mutualbenefitgroup.com
Nationwide Insurance Co. of America	888-890-4630	www.nationwide.com
NGM Insurance Co.	800-226-0875	www.msainurance.com
NJM Insurance Co.	800-232-6600 / 833-869-1361	www.njm.com
Peerless Indemnity Insurance Company	800-837-5254	www.libertymutual.com
Penn National Insurance Co.	800-388-4764	www.PennNationalInsurance.com
Praetorian Insurance Company	800-660-4539	WWW.QBENA.COM
Privilege Underwriters Reciprocal Exch.	888-813-7873	https://www.pureinsurance.com/
Progressive Specialty Insurance Co.	866-274-8765	www.americanstrategic.com
Safeco Insurance Co. of America	800-332-3226	www.safeCo.com
Selective Ins. Co. of South Carolina	800-877-9656	www.selective.com
Southern Insurance Co. of VA	800-877-0600	www.donegalgroup.com
Standard Guaranty Ins. Co.	877-893-5739	www.assurant.com
State Farm Fire & Casualty Co.	800-STATE-FARM (800-782-8332)	www.statefarm.com
Stillwater P & C Insurance Co.	855-712-4092	www.stillwaterinsurance.com
Teachers Insurance Co.	800-999-1030	www.horacemann.com
Travelers Personal Insurance Co.	888-695-4625	www.travelers.com
United Services Automobile Association	800-531-8722	www.usaa.com
Unitrin Safeguard Insurance Co.	866-860-9348	www.kemper.com
Universal Property & Casualty Ins. Co.	800-425-9113	www.universalproperty.com
USAA Casualty Insurance Co.	800-531-8722	www.usaa.com
USAA General Indemnity Co.	800-531-8722	www.usaa.com
Vault Reciprocal Exchange	844-368-2858	https://vault.insurance/
Vigilant Insurance Co.	866-324-8222	www.chubb.com
Windsor Mt. Joy Mutual Insurance Co.	800-233-0228	www.windsormountjoy.com

Coverages Offered by Insurer (or group of insurers)

Some insurers offer various coverage by different insurers within their insurance group.

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

Group Name	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.

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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.

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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.

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

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

Important Contact Information for Homeowners & Renters Insurance:

General Information

410-468-2000 or 1-800-492-6116

TTY 1-800-735-2258

E-mail: miaweb@maryland.gov

Website: *www.insurance.maryland.gov*

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

Rapid Response Program

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

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

This consumer guide should be used for educational purposes only. It is not intended to provide legal advice or opinions regarding coverage under a specific insurance policy or contract; nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this guide. Please note that policy terms vary based on the particular insurer and you should contact your insurer or insurance producer (agent or broker) for more information.

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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

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