

HOMEOWNERS & RENTERS INSURANCE

A COMPARISON GUIDE TO RATES



Maryland
INSURANCE ADMINISTRATION

As of February 2025

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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 | | | |
| Sinkhold coverage | | | |
| Functional replacement cost loss settlement | | | |
| Home business insurance coverage | | | |
| Incidental low power recreational "motor vehicles" | | | |
| Snowmobile | | | |
| Business pursuits | | | |
| Incidental farming personal liability | | | |
| Watercraft | | | |
| Personal injury | | | |

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

| | 21502 | 20657 | 20603 | 21550 | 20878 | 20906 |
|---|----------|---------|---------|---------|------------|------------|
| Insurer | Allegany | Calvert | Charles | Garrett | Montgomery | Montgomery |
| AIG Property Casualty Company | 954 | 1727 | 1561 | 1201 | 1999 | 1990 |
| Allstate Vehicle and Property Insurance Company | 1573 | 2842 | 2221 | 1668 | 2869 | 2990 |
| American Bankers Insurance Company of FL | 1059 | 2610 | 1541 | 1304 | 1784 | 1707 |
| American Economy Insurance Co. | 731 | 2220 | 1784 | 962 | 2392 | 2374 |
| American Family Connect P & C Ins. Co. | 886 | 2804 | 1326 | 1142 | 2374 | 2363 |
| 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. | 1505 | 5531 | 2732 | 2215 | 3606 | 3736 |
| Amica Mutual Insurance Co. | 1361 | 3469 | 2908 | 1598 | 3290 | 3290 |
| Berkley Insurance Co. | 536 | 2089 | 1750 | 723 | 1697 | 1672 |
| Branch Insurance Exchange | 1243 | 2571 | 2018 | 1469 | 2607 | 2692 |
| Brethren Mutual | n/a | 1737 | 1533 | 748 | 1344 | 1344 |
| Chubb Indemnity Insurance Co. | 1520 | 3491 | 2999 | 2298 | 3808 | 3678 |
| Cincinnati Casualty Co. | 775 | 2333 | 1648 | 876 | 1903 | 1986 |
| Cincinnati Insurance Co. | 920 | 2684 | 2074 | 1319 | 2873 | 2873 |
| CSAA General Insurance Co. | 780 | 3806 | 2925 | 983 | 2899 | 2500 |
| Cumberland Mutual Fire Insurance Co. | n/a | 1887 | 1485 | n/a | 1748 | 1748 |
| Encompass Home/Auto Insurance Co. | 1147 | 3063 | 2601 | 1460 | 3775 | 3775 |
| Erie Insurance Co. | 788 | 1962 | 2067 | 1409 | 2199 | 1841 |
| Everett Cash Mutual Insurance Co. | 581 | 1457 | 1236 | 765 | 1912 | 1912 |
| Executive Risk Indemnity Inc. | 1369 | 3163 | 2706 | 2068 | 3431 | 3319 |
| Farmers Group Property & Casualty Ins. Co. | 1493 | 4156 | 3495 | 1958 | 4609 | 4609 |
| Farmers Insurance Exchange | n/a | n/a | n/a | n/a | n/a | n/a |
| 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 |
| Garrison Property & Casualty Ins. Co. | 1655 | 3983 | 2891 | 2002 | 2936 | 3195 |
| Hartford Insurance Company of the Southeast | 797 | 1775 | 1529 | 1261 | 1580 | 1957 |

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 2/1/2025**

| | 21502 | 20657 | 20603 | 21550 | 20878 | 20906 |
|---|----------|---------|---------|---------|------------|------------|
| Insurer | Allegany | Calvert | Charles | Garrett | Montgomery | Montgomery |
| Homesite Insurance Co. | 1859 | 2324 | 2200 | 2115 | 2025 | 1965 |
| Horace Mann Insurance Co. | 662 | 1652 | 1411 | 780 | 1739 | 1739 |
| Lemonade Insurance Company | 934 | 2553 | 2062 | 1202 | 2024 | 2004 |
| Liberty Mutual Insurance Co. | 635 | 1855 | 1665 | 828 | 2220 | 2412 |
| Lititz Mutual Insurance Co. | 685 | 2321 | 1964 | 880 | 1890 | 1890 |
| Mutual Benefit Insurance Co. | 978 | 2166 | 1861 | 1241 | 3423 | 3423 |
| Nationwide Insurance Co. of America | 1246 | 3017 | 2548 | 1460 | 2635 | 2448 |
| NGM Insurance Co. | 754 | 2229 | 1978 | 1033 | 2445 | 2445 |
| NJM Insurance Co. | 970 | 2016 | 1577 | 1217 | 1827 | 1922 |
| Peerless Indemnity Insurance Co. | 614 | 1776 | 1594 | 802 | 2123 | 2305 |
| Penn National Insurance Co. | 931 | 1812 | 1663 | 1094 | 2320 | 2336 |
| Praetorian Insurance Company | 850 | 2883 | 2532 | 1151 | 2488 | 2488 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 440 | 1244 | 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 2/1/2025**

| Insurer | 20744 | 20783 | 20659 | 21740 |
|---|-----------------|-----------------|--------------|------------|
| | Prince George's | Prince George's | Saint Mary's | Washington |
| AIG Property Casualty Company | 1260 | 1512 | 1551 | 1236 |
| Allstate Vehicle and Property Insurance Company | 2551 | 1891 | 2491 | 1594 |
| American Bankers Insurance Company of FL | 2049 | 1492 | 2337 | 1553 |
| American Economy Insurance Co. | 1588 | 1638 | 1845 | 1130 |
| American Family Connect P & C Ins. Co. | 1276 | 1297 | 1856 | 1209 |
| American National Property & Casualty Co. | 1711 | 1590 | 1657 | 1046 |
| American Security Ins. Co. | 2212 | 2212 | 2736 | 1748 |
| American Strategic Insurance Corp. | 2685 | 2832 | 2987 | 2324 |
| Amica Mutual Insurance Co. | 2658 | 2658 | 2986 | 1730 |
| Berkley Insurance Co. | 1132 | 1120 | 1799 | 852 |
| Branch Insurance Exchange | 2747 | 1737 | 2309 | 1520 |
| Brethren Mutual | 1586 | 1440 | 1597 | 1032 |
| Chubb Indemnity Insurance Co. | 2759 | 2439 | 3220 | 1791 |
| Cincinnati Casualty Co. | 2016 | 1601 | 1490 | 966 |
| Cincinnati Insurance Co. | 2013 | 2013 | 1875 | 1330 |
| CSAA General Insurance Co. | 2697 | 2439 | 3415 | 1065 |
| Cumberland Mutual Fire Insurance Co. | n/a | n/a | 1529 | n/a |
| Encompass Home/Auto Insurance Co. | 2666 | 2655 | 2719 | 1555 |
| Erie Insurance Co. | 1849 | 1507 | 1913 | 1262 |
| Everett Cash Mutual Insurance Co. | 1133 | 1133 | 1267 | 891 |
| Executive Risk Indemnity Inc. | 2489 | 2199 | 2919 | 1614 |
| Farmers Group Property & Casualty Ins. Co. | 3918 | 3918 | 3574 | 2232 |
| Farmers Insurance Exchange | n/a | n/a | n/a | n/a |
| Farmers Mutual Fire Ins. Co. of Salem Cnty. | 1449 | 1222 | 1110 | 642 |
| Farmers Property & Casualty Insurance Co. | 3236 | 3236 | 3395 | 1952 |
| Garrison Property & Casualty Ins. Co. | 3085 | 2634 | 2921 | 1936 |
| Hartford Insurance Company of the Southeast | 1612 | 1572 | 1549 | 995 |

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 2/1/2025**

| Insurer | 20744 | 20783 | 20659 | 21740 |
|---|-----------------|-----------------|--------------|------------|
| | Prince George's | Prince George's | Saint Mary's | Washington |
| Homesite Insurance Co. | 2180 | 2054 | 2228 | 1953 |
| Horace Mann Insurance Co. | 1357 | 1357 | 1446 | 895 |
| Lemonade Insurance Company | 2366 | 1853 | 2165 | 1383 |
| Liberty Mutual Insurance Co. | 1679 | 1364 | 1639 | 978 |
| Lititz Mutual Insurance Co. | 2003 | 2003 | 2027 | 1002 |
| Mutual Benefit Insurance Co. | 2156 | 2156 | 1901 | 1197 |
| Nationwide Insurance Co. of America | 2351 | 2009 | 2595 | 1610 |
| NGM Insurance Co. | 2051 | 2051 | 1918 | 1195 |
| NJM Insurance Co. | 2042 | 1605 | 1450 | 1117 |
| Peerless Indemnity Insurance Co. | 1608 | 1309 | 1571 | 944 |
| Penn National Insurance Co. | 2015 | 2110 | 1722 | 1391 |
| Praetorian Insurance Company | 2622 | 2622 | 2583 | 1333 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 1000 | 1000 | 1090 | 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 2/1/2025**

| | 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 | 2324 | 1801 | 1221 | 2319 | 2429 |
| American Bankers Insurance Company of FL | 1050 | 2512 | 1459 | 1238 | 1727 | 1652 |
| American Economy Insurance Co. | 658 | 1903 | 1520 | 822 | 2106 | 2091 |
| American Family Connect P & C Ins. Co. | 805 | 2592 | 1212 | 1046 | 2143 | 2135 |
| 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. | 1407 | 5315 | 2525 | 1990 | 3345 | 3468 |
| Amica Mutual Insurance Co. | 1122 | 2748 | 2306 | 1297 | 2693 | 2693 |
| Berkley Insurance Co. | 494 | 1892 | 1587 | 663 | 1539 | 1517 |
| Branch Insurance Exchange | 1010 | 1900 | 1535 | 1118 | 2108 | 2170 |
| Brethren Mutual | n/a | 1330 | 1227 | 590 | 1105 | 1105 |
| Chubb Indemnity Insurance Co. | 1541 | 3503 | 3018 | 2338 | 3864 | 3733 |
| Cincinnati Casualty Co. | 567 | 1836 | 1305 | 668 | 1567 | 1619 |
| Cincinnati Insurance Co. | 764 | 2175 | 1686 | 1084 | 2327 | 2327 |
| CSAA General Insurance Co. | 729 | 3519 | 2630 | 906 | 2616 | 2259 |
| Cumberland Mutual Fire Insurance Co. | n/a | 1596 | 1222 | n/a | 1473 | 1473 |
| Encompass Home/Auto Insurance Co. | 964 | 2569 | 2160 | 1216 | 3127 | 3127 |
| Erie Insurance Co. | 635 | 1568 | 1651 | 1093 | 1783 | 1492 |
| Everett Cash Mutual Insurance Co. | 581 | 1457 | 1236 | 765 | 1912 | 1912 |
| Executive Risk Indemnity Inc. | 1389 | 3169 | 2724 | 2102 | 3485 | 3367 |
| Farmers Group Property & Casualty Ins. Co. | 1295 | 3558 | 2996 | 1690 | 3943 | 3943 |
| Farmers Insurance Exchange | n/a | n/a | n/a | n/a | n/a | n/a |
| 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 |
| Garrison Property & Casualty Ins. Co. | 1610 | 3874 | 2836 | 1953 | 2872 | 3118 |
| Hartford Insurance Company of the Southeast | 675 | 1390 | 1241 | 1013 | 1262 | 1585 |

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 2/1/2025**

| | 21502 | 20657 | 20603 | 21550 | 20878 | 20906 |
|---|----------|---------|---------|---------|------------|------------|
| Insurer | Allegany | Calvert | Charles | Garrett | Montgomery | Montgomery |
| Homesite Insurance Co. | 1695 | 2099 | 1998 | 1915 | 1848 | 1796 |
| Horace Mann Insurance Co. | 575 | 1416 | 1211 | 675 | 1490 | 1490 |
| Lemonade Insurance Company | 953 | 2557 | 2070 | 1218 | 2035 | 2016 |
| Liberty Mutual Insurance Co. | 564 | 1610 | 1448 | 728 | 1933 | 2016 |
| Lititz Mutual Insurance Co. | 690 | 2294 | 1945 | 882 | 1872 | 1872 |
| Mutual Benefit Insurance Co. | 805 | 1851 | 1592 | 1065 | 2784 | 2784 |
| Nationwide Insurance Co. of America | 932 | 2223 | 1887 | 1071 | 1997 | 1896 |
| NGM Insurance Co. | 603 | 1783 | 1583 | 827 | 1956 | 1956 |
| NJM Insurance Co. | 807 | 1557 | 1243 | 968 | 1458 | 1522 |
| Peerless Indemnity Insurance Co. | 550 | 1544 | 1391 | 706 | 1849 | 1928 |
| Penn National Insurance Co. | 698 | 1344 | 1238 | 825 | 1673 | 1684 |
| Praetorian Insurance Company | 801 | 2390 | 2104 | 978 | 2275 | 2275 |
| 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 | 1332 | 1228 | 903 | 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 487 | 1291 | 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 2/1/2025**

| Insurer | 20744 | 20783 | 20659 | 21740 |
|---|-----------------|-----------------|--------------|------------|
| | Prince George's | Prince George's | Saint Mary's | Washington |
| AIG Property Casualty Company | 1138 | 1364 | 1447 | 1133 |
| Allstate Vehicle and Property Insurance Company | 2053 | 1520 | 1991 | 1230 |
| American Bankers Insurance Company of FL | 1955 | 1446 | 2139 | 1521 |
| American Economy Insurance Co. | 1398 | 1434 | 1565 | 1045 |
| American Family Connect P & C Ins. Co. | 1161 | 1177 | 1692 | 1091 |
| American National Property & Casualty Co. | 1701 | 1592 | 1683 | 1046 |
| American Security Ins. Co. | 2212 | 2212 | 2426 | 1748 |
| American Strategic Insurance Corp. | 2512 | 2642 | 2735 | 2282 |
| Amica Mutual Insurance Co. | 2169 | 2169 | 2367 | 1392 |
| Berkley Insurance Co. | 1031 | 1020 | 1631 | 779 |
| Branch Insurance Exchange | 2190 | 1415 | 1715 | 1207 |
| Brethren Mutual | 1281 | 1162 | 1280 | 831 |
| Chubb Indemnity Insurance Co. | 2805 | 2468 | 3240 | 1757 |
| Cincinnati Casualty Co. | 1606 | 1248 | 1172 | 746 |
| Cincinnati Insurance Co. | 1639 | 1639 | 1528 | 1077 |
| CSAA General Insurance Co. | 2441 | 2210 | 3137 | 987 |
| Cumberland Mutual Fire Insurance Co. | n/a | n/a | 1290 | n/a |
| Encompass Home/Auto Insurance Co. | 2211 | 2200 | 2281 | 1293 |
| Erie Insurance Co. | 1480 | 1182 | 1474 | 1013 |
| Everett Cash Mutual Insurance Co. | 1133 | 1133 | 1267 | 891 |
| Executive Risk Indemnity Inc. | 2528 | 2227 | 2929 | 1585 |
| Farmers Group Property & Casualty Ins. Co. | 3356 | 3356 | 3063 | 1923 |
| Farmers Insurance Exchange | n/a | n/a | n/a | n/a |
| Farmers Mutual Fire Ins. Co. of Salem Cnty. | 1353 | 1147 | 1146 | 765 |
| Farmers Property & Casualty Insurance Co. | 2678 | 2678 | 2734 | 1625 |
| Garrison Property & Casualty Ins. Co. | 3008 | 2568 | 2844 | 1939 |
| Hartford Insurance Company of the Southeast | 1309 | 1290 | 1206 | 851 |

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 2/1/2025**

| | 20744 | 20783 | 20659 | 21740 |
|---|-----------------|-----------------|--------------|------------|
| Insurer | Prince George's | Prince George's | Saint Mary's | Washington |
| Homesite Insurance Co. | 1982 | 1872 | 2019 | 1756 |
| Horace Mann Insurance Co. | 1165 | 1165 | 1241 | 773 |
| Lemonade Insurance Company | 2374 | 1865 | 2172 | 1377 |
| Liberty Mutual Insurance Co. | 1442 | 1163 | 1392 | 915 |
| Lititz Mutual Insurance Co. | 1982 | 1982 | 2007 | 977 |
| Mutual Benefit Insurance Co. | 1758 | 1758 | 1626 | 1028 |
| Nationwide Insurance Co. of America | 1781 | 1500 | 1918 | 1198 |
| NGM Insurance Co. | 1641 | 1641 | 1534 | 956 |
| NJM Insurance Co. | 1605 | 1282 | 1136 | 937 |
| Peerless Indemnity Insurance Co. | 1382 | 1119 | 1333 | 880 |
| Penn National Insurance Co. | 1454 | 1519 | 1277 | 1017 |
| Praetorian Insurance Company | 2396 | 2396 | 2146 | 1235 |
| 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 | 1267 | 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 1047 | 1047 | 1137 | 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 2/1/2025**

| | 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 | 915 | 1965 | 1537 | 988 | 2000 | 2099 |
| American Bankers Insurance Company of FL | 995 | 2269 | 1311 | 1112 | 1614 | 1549 |
| American Economy Insurance Co. | 533 | 1499 | 1128 | 630 | 1626 | 1612 |
| American Family Connect P & C Ins. Co. | 730 | 1988 | 919 | 773 | 2082 | 2079 |
| 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. | 1344 | 4894 | 2091 | 1608 | 3224 | 3335 |
| Amica Mutual Insurance Co. | 1041 | 2438 | 2048 | 1168 | 2482 | 2482 |
| Berkley Insurance Co. | 456 | 1709 | 1428 | 589 | 1457 | 1436 |
| Branch Insurance Exchange | 816 | 1487 | 1219 | 887 | 1669 | 1714 |
| Brethren Mutual | n/a | 1137 | 1055 | 516 | 1027 | 1027 |
| Chubb Indemnity Insurance Co. | 1904 | 3318 | 2896 | 2299 | 4523 | 4376 |
| Cincinnati Casualty Co. | 542 | 1672 | 1199 | 585 | 1548 | 1574 |
| Cincinnati Insurance Co. | 734 | 1758 | 1346 | 872 | 2238 | 2238 |
| CSAA General Insurance Co. | 625 | 2531 | 2024 | 719 | 2046 | 1780 |
| Cumberland Mutual Fire Insurance Co. | n/a | 1478 | 1160 | n/a | 1475 | 1475 |
| Encompass Home/Auto Insurance Co. | 869 | 2333 | 1949 | 1094 | 2777 | 2777 |
| Erie Insurance Co. | 632 | 1429 | 1466 | 948 | 1705 | 1460 |
| Everett Cash Mutual Insurance Co. | 526 | 1295 | 1099 | 685 | 1691 | 1691 |
| Executive Risk Indemnity Inc. | 1712 | 3002 | 2608 | 2070 | 4075 | 3942 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 1321 | 2886 | 2129 | 1452 | 2432 | 2653 |
| Hartford Insurance Company of the Southeast | 552 | 1035 | 920 | 779 | 1004 | 1228 |

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 2/1/2025**

| | 21502 | 20657 | 20603 | 21550 | 20878 | 20906 |
|---|----------|---------|---------|---------|------------|------------|
| Insurer | Allegany | Calvert | Charles | Garrett | Montgomery | Montgomery |
| Homesite Insurance Co. | 1639 | 1951 | 1895 | 1796 | 1794 | 1746 |
| Horace Mann Insurance Co. | 548 | 1170 | 1005 | 576 | 1394 | 1394 |
| Lemonade Insurance Company | 911 | 2365 | 1905 | 1132 | 1923 | 1903 |
| Liberty Mutual Insurance Co. | 520 | 1345 | 1156 | 625 | 1647 | 1724 |
| Lititz Mutual Insurance Co. | 647 | 1893 | 1610 | 749 | 1710 | 1710 |
| Mutual Benefit Insurance Co. | 712 | 1527 | 1317 | 892 | 2394 | 2394 |
| Nationwide Insurance Co. of America | 851 | 1801 | 1546 | 898 | 1809 | 1747 |
| NGM Insurance Co. | 471 | 1313 | 1166 | 616 | 1497 | 1497 |
| NJM Insurance Co. | 602 | 1010 | 777 | 634 | 1046 | 1085 |
| Peerless Indemnity Insurance Co. | 507 | 1294 | 1111 | 606 | 1578 | 1650 |
| Penn National Insurance Co. | 643 | 1128 | 1039 | 694 | 1577 | 1588 |
| Praetorian Insurance Company | 656 | 2126 | 1874 | 870 | 1819 | 1819 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 468 | 1140 | 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 2/1/2025**

| Insurer | 20744 | 20783 | 20659 | 21740 |
|---|-----------------|-----------------|--------------|------------|
| | Prince George's | Prince George's | Saint Mary's | Washington |
| AIG Property Casualty Company | 1144 | 1377 | 1326 | 1135 |
| Allstate Vehicle and Property Insurance Company | 1787 | 1348 | 1675 | 1087 |
| American Bankers Insurance Company of FL | 1744 | 1352 | 1799 | 1316 |
| American Economy Insurance Co. | 1091 | 1118 | 1194 | 784 |
| American Family Connect P & C Ins. Co. | 1115 | 1118 | 1277 | 1048 |
| American National Property & Casualty Co. | 1527 | 1459 | 1386 | 964 |
| American Security Ins. Co. | 1872 | 1872 | 2312 | 1408 |
| American Strategic Insurance Corp. | 2453 | 2533 | 2278 | 2222 |
| Amica Mutual Insurance Co. | 1980 | 1980 | 2103 | 1288 |
| Berkley Insurance Co. | 959 | 949 | 1468 | 720 |
| Branch Insurance Exchange | 1675 | 1173 | 1358 | 1002 |
| Brethren Mutual | 1185 | 1077 | 1098 | 720 |
| Chubb Indemnity Insurance Co. | 3328 | 2940 | 3095 | 2391 |
| Cincinnati Casualty Co. | 1566 | 1202 | 1087 | 736 |
| Cincinnati Insurance Co. | 1553 | 1553 | 1225 | 1022 |
| CSAA General Insurance Co. | 1889 | 1736 | 2293 | 807 |
| Cumberland Mutual Fire Insurance Co. | n/a | n/a | 1193 | n/a |
| Encompass Home/Auto Insurance Co. | 1968 | 1957 | 2071 | 1195 |
| Erie Insurance Co. | 1477 | 1129 | 1325 | 965 |
| Everett Cash Mutual Insurance Co. | 1009 | 1009 | 1125 | 796 |
| Executive Risk Indemnity Inc. | 2999 | 2648 | 2799 | 2154 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 2506 | 2149 | 2136 | 1633 |
| Hartford Insurance Company of the Southeast | 1024 | 1006 | 923 | 677 |

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 2/1/2025**

| | 20744 | 20783 | 20659 | 21740 |
|---|-----------------|-----------------|--------------|------------|
| Insurer | Prince George's | Prince George's | Saint Mary's | Washington |
| Homesite Insurance Co. | 1909 | 1812 | 1904 | 1637 |
| Horace Mann Insurance Co. | 1092 | 1092 | 1029 | 713 |
| Lemonade Insurance Company | 2213 | 1750 | 1997 | 1174 |
| Liberty Mutual Insurance Co. | 1246 | 1018 | 1144 | 752 |
| Lititz Mutual Insurance Co. | 1810 | 1810 | 1661 | 905 |
| Mutual Benefit Insurance Co. | 1522 | 1522 | 1344 | 848 |
| Nationwide Insurance Co. of America | 1615 | 1368 | 1565 | 1084 |
| NGM Insurance Co. | 1259 | 1259 | 1130 | 739 |
| NJM Insurance Co. | 1133 | 893 | 807 | 663 |
| Peerless Indemnity Insurance Co. | 1196 | 981 | 1099 | 725 |
| Penn National Insurance Co. | 1362 | 1417 | 1071 | 905 |
| Praetorian Insurance Company | 1913 | 1913 | 1910 | 999 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 983 | 983 | 1006 | 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 2/1/2025**

| | 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 | 1944 | 1615 | 1066 | 2080 | 2181 |
| American Bankers Insurance Company of FL | 1076 | 2265 | 1419 | 1223 | 1704 | 1631 |
| American Economy Insurance Co. | 618 | 1715 | 1318 | 728 | 1989 | 1971 |
| American Family Connect P & C Ins. Co. | 716 | 2544 | 1133 | 956 | 2023 | 2021 |
| 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. | 1338 | 5866 | 2547 | 1909 | 3141 | 3258 |
| Amica Mutual Insurance Co. | 1077 | 2465 | 2080 | 1194 | 2487 | 2487 |
| Berkley Insurance Co. | 456 | 1755 | 1466 | 612 | 1457 | 1436 |
| Branch Insurance Exchange | 1026 | 1610 | 1368 | 1008 | 2049 | 2094 |
| Brethren Mutual | n/a | 1201 | 1112 | 548 | 1022 | 1022 |
| Chubb Indemnity Insurance Co. | 1736 | 3318 | 2910 | 2329 | 4058 | 3931 |
| Cincinnati Casualty Co. | 642 | 2038 | 1599 | 741 | 1856 | 1854 |
| Cincinnati Insurance Co. | 707 | 1897 | 1462 | 963 | 2021 | 2021 |
| CSAA General Insurance Co. | 707 | 2573 | 2112 | 781 | 2329 | 2016 |
| Cumberland Mutual Fire Insurance Co. | n/a | 1451 | 1147 | n/a | 1348 | 1348 |
| Encompass Home/Auto Insurance Co. | 808 | 2116 | 1793 | 1009 | 2595 | 2595 |
| Erie Insurance Co. | 628 | 1404 | 1490 | 972 | 1719 | 1511 |
| Everett Cash Mutual Insurance Co. | 478 | 1168 | 992 | 622 | 1526 | 1526 |
| Executive Risk Indemnity Inc. | 1563 | 2998 | 2623 | 2100 | 3654 | 3543 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 1386 | 2966 | 2292 | 1594 | 2488 | 2709 |
| Hartford Insurance Company of the Southeast | 653 | 1079 | 971 | 824 | 1148 | 1427 |

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 2/1/2025**

| | 21502 | 20657 | 20603 | 21550 | 20878 | 20906 |
|---|----------|---------|---------|---------|------------|------------|
| Insurer | Allegany | Calvert | Charles | Garrett | Montgomery | Montgomery |
| Homesite Insurance Co. | 1500 | 1832 | 1747 | 1676 | 1637 | 1583 |
| Horace Mann Insurance Co. | 526 | 1173 | 1008 | 577 | 1329 | 1329 |
| Lemonade Insurance Company | 945 | 2241 | 1830 | 1138 | 1868 | 1854 |
| Liberty Mutual Insurance Co. | 628 | 1780 | 1612 | 814 | 2253 | 2287 |
| Lititz Mutual Insurance Co. | 637 | 1871 | 1602 | 784 | 1544 | 1544 |
| Mutual Benefit Insurance Co. | 674 | 1425 | 1240 | 859 | 2087 | 2087 |
| Nationwide Insurance Co. of America | 921 | 2087 | 1813 | 1024 | 1943 | 1858 |
| NGM Insurance Co. | 495 | 1370 | 1218 | 642 | 1578 | 1578 |
| NJM Insurance Co. | 711 | 1168 | 903 | 739 | 1247 | 1297 |
| Peerless Indemnity Insurance Co. | 613 | 1706 | 1545 | 788 | 2154 | 2185 |
| Penn National Insurance Co. | 608 | 1181 | 1088 | 721 | 1481 | 1490 |
| Praetorian Insurance Company | 728 | 2198 | 1946 | 942 | 1891 | 1891 |
| 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 | 1636 | 1515 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 436 | 1115 | 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 2/1/2025**

| | 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 | 1858 | 1395 | 1736 | 1165 |
| American Bankers Insurance Company of FL | 1827 | 1437 | 1923 | 1471 |
| American Economy Insurance Co. | 1301 | 1340 | 1377 | 1085 |
| American Family Connect P & C Ins. Co. | 1090 | 1102 | 1609 | 967 |
| American National Property & Casualty Co. | 1596 | 1500 | 1469 | 986 |
| American Security Ins. Co. | 1872 | 1872 | 2312 | 1592 |
| American Strategic Insurance Corp. | 2384 | 2496 | 2757 | 2260 |
| Amica Mutual Insurance Co. | 2028 | 2028 | 2134 | 1295 |
| Berkley Insurance Co. | 959 | 949 | 1508 | 720 |
| Branch Insurance Exchange | 2093 | 1422 | 1477 | 1250 |
| Brethren Mutual | 1178 | 1072 | 1159 | 779 |
| Chubb Indemnity Insurance Co. | 2988 | 2666 | 3085 | 1973 |
| Cincinnati Casualty Co. | 1904 | 1347 | 1345 | 842 |
| Cincinnati Insurance Co. | 1424 | 1424 | 1334 | 957 |
| CSAA General Insurance Co. | 2163 | 1973 | 2350 | 927 |
| Cumberland Mutual Fire Insurance Co. | n/a | n/a | 1178 | n/a |
| Encompass Home/Auto Insurance Co. | 1829 | 1819 | 1880 | 1073 |
| Erie Insurance Co. | 1460 | 1116 | 1289 | 927 |
| Everett Cash Mutual Insurance Co. | 912 | 912 | 1017 | 721 |
| Executive Risk Indemnity Inc. | 2693 | 2401 | 2785 | 1775 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 2600 | 2220 | 2276 | 1748 |
| Hartford Insurance Company of the Southeast | 1183 | 1173 | 964 | 821 |

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 2/1/2025**

| | 20744 | 20783 | 20659 | 21740 |
|---|-----------------|-----------------|--------------|------------|
| Insurer | Prince George's | Prince George's | Saint Mary's | Washington |
| Homesite Insurance Co. | 1766 | 1659 | 1765 | 1536 |
| Horace Mann Insurance Co. | 1042 | 1042 | 1032 | 699 |
| Lemonade Insurance Company | 2135 | 1713 | 1911 | 1205 |
| Liberty Mutual Insurance Co. | 1674 | 1314 | 1484 | 1119 |
| Lititz Mutual Insurance Co. | 1632 | 1632 | 1650 | 858 |
| Mutual Benefit Insurance Co. | 1360 | 1360 | 1266 | 825 |
| Nationwide Insurance Co. of America | 1786 | 1507 | 1820 | 1226 |
| NGM Insurance Co. | 1326 | 1326 | 1180 | 778 |
| NJM Insurance Co. | 1346 | 1073 | 936 | 835 |
| Peerless Indemnity Insurance Co. | 1603 | 1261 | 1421 | 1076 |
| Penn National Insurance Co. | 1278 | 1329 | 1117 | 877 |
| Praetorian Insurance Company | 1985 | 1985 | 1982 | 1165 |
| 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. | 1587 | 1370 | 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 899 | 899 | 984 | 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 2/1/2025**

| | 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 | n/a | n/a | n/a | n/a | n/a | n/a |
| American Bankers Insurance Co. of FL | 657 | 695 | 692 | 623 | 1189 | 788 |
| American Economy Insurance Co. | 863 | 803 | 1013 | 953 | 1040 | 1040 |
| American Family Connect P & C Ins. Co. | 800 | 682 | 799 | 632 | 941 | 960 |
| American National Property & Casualty Co. | 418 | 380 | 401 | 320 | 405 | 401 |
| American Strategic Insurance Corp. | 875 | 743 | 740 | 779 | 857 | 870 |
| Amica Mutual Insurance Co. | 838 | 732 | 854 | 735 | 841 | 841 |
| Berkley Insurance Co. | 736 | 616 | 767 | 593 | 857 | 729 |
| Brethren Mutual | 313 | 349 | 440 | 287 | 495 | 495 |
| Chubb Indemnity Insurance Co. | 1083 | 991 | 1288 | 1238 | 1223 | 1236 |
| Cincinnati Casualty Co. | 353 | 322 | 402 | 316 | 375 | 375 |
| Cincinnati Insurance Co. | 343 | 308 | 355 | 320 | 385 | 385 |
| CSAA General Insurance Co. | 408 | 501 | 677 | 430 | 494 | 454 |
| Cumberland Mutual Fire Insurance Co. | 967 | 1213 | 1433 | 838 | 1370 | 1370 |
| Encompass Home/Auto Insurance Co. | 710 | 541 | 637 | 597 | 734 | 734 |
| Erie Insurance Co. | 373 | 351 | 791 | 614 | 673 | 660 |
| Everett Cash Mutual Insurance Co. | 532 | 432 | 546 | 446 | 493 | 493 |
| Executive Risk Indemnity Inc. | 976 | 894 | 1163 | 1117 | 1102 | 1115 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 591 | 524 | 576 | 522 | 532 | 571 |
| Hartford Insurance Company of the Southeast | 360 | 442 | 457 | 381 | 448 | 470 |
| Homesite Insurance Co. of the Midwest | 1217 | 1017 | 1225 | 1006 | 1437 | 1437 |

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 2/1/2025**

| | 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 | 705 | 768 | 825 | 623 | 1009 | 921 |
| Liberty Insurance Corporation | 924 | 752 | 876 | 770 | 1030 | 1030 |
| Lititz Mutual Insurance Co. | 470 | 573 | 675 | 421 | 712 | 712 |
| LM Insurance Corporation | 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. | 472 | 381 | 480 | 409 | 503 | 503 |
| NJM Insurance Co. | 527 | 580 | 565 | 473 | 845 | 677 |
| Penn National Insurance Co. | 318 | 279 | 330 | 291 | 373 | 373 |
| Praetorian Insurance Company | 716 | 861 | 953 | 645 | 825 | 825 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 566 | 496 | 628 | 469 | 786 | 786 |

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 2/1/2025**

| Insurer | 20744 | 20783 | 20659 | 21740 |
|---|-----------------|-----------------|--------------|------------|
| | Prince George's | Prince George's | Saint Mary's | Washington |
| AIG Property Casualty Company | 405 | 486 | 447 | 429 |
| Allstate Vehicle and Property Insurance Company | n/a | n/a | n/a | n/a |
| American Bankers Insurance Co. of FL | 1459 | 1459 | 695 | 606 |
| American Economy Insurance Co. | 1013 | 983 | 803 | 803 |
| American Family Connect P & C Ins. Co. | 802 | 830 | 664 | 626 |
| American National Property & Casualty Co. | 418 | 357 | 332 | 289 |
| American Strategic Insurance Corp. | 1226 | 1139 | 716 | 560 |
| Amica Mutual Insurance Co. | 898 | 898 | 732 | 633 |
| Berkley Insurance Co. | 736 | 736 | 616 | 593 |
| Brethren Mutual | 678 | 616 | 364 | 321 |
| Chubb Indemnity Insurance Co. | 1312 | 1315 | 1022 | 956 |
| Cincinnati Casualty Co. | 532 | 393 | 274 | 269 |
| Cincinnati Insurance Co. | 373 | 373 | 308 | 308 |
| CSAA General Insurance Co. | 703 | 619 | 537 | 366 |
| Cumberland Mutual Fire Insurance Co. | 2208 | 2208 | 1199 | 824 |
| Encompass Home/Auto Insurance Co. | 657 | 657 | 541 | 589 |
| Erie Insurance Co. | 578 | 659 | 478 | 353 |
| Everett Cash Mutual Insurance Co. | 420 | 420 | 432 | 432 |
| Executive Risk Indemnity Inc. | 1185 | 1184 | 923 | 863 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 698 | 613 | 508 | 497 |
| Hartford Insurance Company of the Southeast | 489 | 473 | 388 | 335 |
| Homesite Insurance Co. of the Midwest | 1409 | 1409 | 1009 | 1006 |

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 2/1/2025**

| Insurer | 20744 | 20783 | 20659 | 21740 |
|---|-----------------|-----------------|--------------|------------|
| | Prince George's | Prince George's | Saint Mary's | Washington |
| Horace Mann Insurance Co. | 292 | 292 | 245 | 240 |
| Lemonade Insurance Company | 1280 | 1118 | 736 | 623 |
| Liberty Insurance Corporation | 1027 | 1027 | 752 | 773 |
| Lititz Mutual Insurance Co. | 824 | 824 | 573 | 412 |
| LM Insurance Corporation | 951 | 951 | 696 | 715 |
| Mutual Benefit Insurance Co. | 580 | 580 | 467 | 467 |
| Nationwide Insurance Co. of America | 880 | 586 | 575 | 675 |
| NGM Insurance Co. | 506 | 506 | 381 | 398 |
| NJM Insurance Co. | 763 | 614 | 473 | 495 |
| Penn National Insurance Co. | 330 | 330 | 279 | 279 |
| Praetorian Insurance Company | 992 | 992 | 930 | 643 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 628 | 628 | 496 | 527 |

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 2/1/2025**

| | 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 | 699 | 936 | 1053 | 654 | 850 | 727 |
| American Bankers Insurance Co. of FL | 657 | 695 | 692 | 623 | 1189 | 788 |
| American Economy Insurance Co. | 852 | 792 | 852 | 792 | 877 | 877 |
| American Family Connect P & C Ins. Co. | 800 | 682 | 791 | 624 | 931 | 951 |
| 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. | 833 | 727 | 849 | 730 | 836 | 836 |
| Berkley Insurance Co. | 736 | 616 | 767 | 593 | 857 | 729 |
| Brethren Mutual | 370 | 404 | 506 | 326 | 565 | 565 |
| Chubb Indemnity Insurance Co. | 1083 | 991 | 1121 | 1071 | 1056 | 1069 |
| Cincinnati Casualty Co. | 350 | 320 | 390 | 308 | 363 | 365 |
| Cincinnati Insurance Co. | 331 | 296 | 331 | 296 | 361 | 361 |
| CSAA General Insurance Co. | 399 | 527 | 670 | 407 | 497 | 455 |
| Cumberland Mutual Fire Insurance Co. | 967 | 1213 | 1419 | 824 | 1356 | 1356 |
| Encompass Home/Auto Insurance Co. | 964 | 2569 | 2160 | 1216 | 3127 | 3127 |
| Erie Insurance Co. | 373 | 351 | 679 | 526 | 576 | 566 |
| Everett Cash Mutual Insurance Co. | 553 | 453 | 553 | 453 | 652 | 652 |
| Executive Risk Indemnity Inc. | 976 | 894 | 1013 | 967 | 952 | 965 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 591 | 524 | 576 | 522 | 532 | 571 |
| Hartford Insurance Company of the Southeast | 346 | 428 | 440 | 366 | 430 | 453 |
| Homesite Insurance Co. of the Midwest | 1208 | 1008 | 1216 | 997 | 1428 | 1428 |

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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 2/1/2025**

| | 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 | 691 | 754 | 811 | 609 | 995 | 907 |
| Liberty Insurance Corporation | 924 | 752 | 876 | 770 | 1030 | 1030 |
| Lititz Mutual Insurance Co. | 464 | 567 | 660 | 406 | 697 | 697 |
| LM Insurance Corporation | 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. | 472 | 381 | 469 | 398 | 492 | 503 |
| NJM Insurance Co. | 527 | 580 | 563 | 471 | 843 | 675 |
| Penn National Insurance Co. | 318 | 279 | 318 | 279 | 361 | 361 |
| Praetorian Insurance Company | 716 | 861 | 953 | 645 | 825 | 825 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 566 | 496 | 628 | 469 | 786 | 786 |

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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 2/1/2025**

| | 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 | 935 | 686 | 998 | 632 |
| American Bankers Insurance Co. of FL | 1459 | 1459 | 695 | 606 |
| American Economy Insurance Co. | 852 | 821 | 792 | 792 |
| American Family Connect P & C Ins. Co. | 795 | 822 | 664 | 626 |
| American National Property & Casualty Co. | 404 | 344 | 332 | 289 |
| American Strategic Insurance Corp. | 1216 | 1129 | 716 | 560 |
| Amica Mutual Insurance Co. | 893 | 893 | 727 | 628 |
| Berkley Insurance Co. | 736 | 736 | 616 | 593 |
| Brethren Mutual | 778 | 706 | 426 | 377 |
| Chubb Indemnity Insurance Co. | 1145 | 1148 | 1022 | 956 |
| Cincinnati Casualty Co. | 518 | 382 | 272 | 267 |
| Cincinnati Insurance Co. | 349 | 349 | 296 | 296 |
| CSAA General Insurance Co. | 687 | 604 | 558 | 367 |
| Cumberland Mutual Fire Insurance Co. | 2194 | 2194 | 1199 | 824 |
| Encompass Home/Auto Insurance Co. | 2211 | 2200 | 2281 | 1293 |
| Erie Insurance Co. | 496 | 565 | 478 | 353 |
| Everett Cash Mutual Insurance Co. | 553 | 553 | 453 | 453 |
| Executive Risk Indemnity Inc. | 1035 | 1034 | 923 | 863 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 698 | 613 | 508 | 497 |
| Hartford Insurance Company of the Southeast | 471 | 456 | 374 | 321 |
| Homesite Insurance Co. of the Midwest | 1400 | 1400 | 1000 | 997 |

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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 2/1/2025**

| | 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 | 1266 | 1104 | 722 | 609 |
| Liberty Insurance Corporation | 1027 | 1027 | 752 | 773 |
| Lititz Mutual Insurance Co. | 809 | 809 | 567 | 406 |
| LM Insurance Corporation | 951 | 951 | 696 | 715 |
| Mutual Benefit Insurance Co. | 562 | 562 | 461 | 461 |
| Nationwide Insurance Co. of America | 862 | 570 | 568 | 669 |
| NGM Insurance Co. | 496 | 496 | 381 | 398 |
| NJM Insurance Co. | 761 | 612 | 473 | 495 |
| Penn National Insurance Co. | 318 | 318 | 279 | 279 |
| Praetorian Insurance Company | 992 | 992 | 930 | 643 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 628 | 628 | 496 | 527 |

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

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

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

| | 21122 | 21401 | 21214 | 21218 | 21117 | 21222 |
|---|--------------|--------------|----------------|----------------|------------------|------------------|
| Insurer | Anne Arundel | Anne Arundel | Baltimore City | Baltimore City | Baltimore County | Baltimore County |
| AIG Property Casualty Company | 1688 | 1699 | 1176 | 1176 | 1141 | 1321 |
| Allstate Vehicle and Property Insurance Company | 2657 | 2446 | 1767 | 1787 | 1906 | 2261 |
| American Bankers Insurance Company of FL | 1908 | 1644 | 2011 | 1839 | 1505 | 1224 |
| American Economy Insurance Co. | 1888 | 1708 | 1042 | 1032 | 1568 | 1484 |
| American Family Connect P & C Ins. Co. | 2415 | 1727 | 1066 | 1013 | 1588 | 1290 |
| 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. | 3166 | 3045 | 1903 | 1707 | 2503 | 2597 |
| Amica Mutual Insurance Co. | 2580 | 2580 | 1765 | 1765 | 2133 | 2133 |
| Berkley Insurance Co. | 1376 | 1418 | 776 | 776 | 946 | 1058 |
| Branch Insurance Exchange | 2806 | 2644 | 1821 | 1821 | 1787 | 2612 |
| Brethren Mutual | 1245 | 1129 | 1066 | 1124 | 1226 | 981 |
| Chubb Indemnity Insurance Co. | 2921 | 2861 | 1489 | 1489 | 2207 | 2366 |
| Cincinnati Casualty Co. | 1970 | 1611 | 1494 | 1516 | 1256 | 1930 |
| Cincinnati Insurance Co. | 2305 | 2305 | 1595 | 1595 | 1890 | 1890 |
| CSAA General Insurance Co. | 2427 | 2692 | 1470 | 1446 | 2228 | 2037 |
| Cumberland Mutual Fire Insurance Co. | 1289 | 1289 | n/a | n/a | n/a | n/a |
| Encompass Home/Auto Insurance Co. | 2980 | 3162 | 1807 | 1803 | 2001 | 2631 |
| Erie Insurance Co. | 2203 | 1910 | 1503 | 1388 | 1225 | 1435 |
| Everett Cash Mutual Insurance Co. | 1436 | 1436 | 805 | 805 | 1181 | 1181 |
| Executive Risk Indemnity Inc. | 2637 | 2581 | 1341 | 1341 | 1990 | 2137 |
| Farmers Group Property & Casualty Ins. Co. | 4554 | 4554 | 2175 | 2175 | 3901 | 4177 |
| Farmers Insurance Exchange | n/a | n/a | n/a | n/a | n/a | n/a |
| 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 |
| Garrison Property & Casualty Ins. Co. | 3234 | 2925 | 1876 | 1923 | 2292 | 2671 |
| Hartford Insurance Company of the Southeast | 1884 | 1471 | 1007 | 1011 | 1325 | 1456 |

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

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

| Insurer | 21122 | 21401 | 21214 | 21218 | 21117 | 21222 |
|---|--------------|--------------|----------------|----------------|------------------|------------------|
| | Anne Arundel | Anne Arundel | Baltimore City | Baltimore City | Baltimore County | Baltimore County |
| Homesite Insurance Co. | 2078 | 1901 | 2083 | 2066 | 2089 | 1889 |
| Horace Mann Insurance Co. | 1371 | 1371 | 1160 | 1160 | 1212 | 1179 |
| Lemonade Insurance Company | 1882 | 1733 | 1628 | 1702 | 1735 | 1888 |
| Liberty Mutual Insurance Co. | 1476 | 1636 | 868 | 960 | 1318 | 1093 |
| Lititz Mutual Insurance Co. | 1933 | 1933 | 1948 | 1948 | 1526 | 1526 |
| Mutual Benefit Insurance Co. | 2175 | 2175 | 1422 | 1422 | 1857 | 1756 |
| Nationwide Insurance Co. of America | 2768 | 2535 | 2121 | 2121 | 2190 | 2296 |
| NGM Insurance Co. | 2348 | 2348 | 1563 | 1563 | 1615 | 1615 |
| NJM Insurance Co. | 2178 | 1795 | 1360 | 1495 | 1354 | 1945 |
| Peerless Indemnity Insurance Co. | 1417 | 1567 | 840 | 925 | 1267 | 1054 |
| Penn National Insurance Co. | 1862 | 2042 | 1607 | 1679 | 1825 | 1835 |
| Praetorian Insurance Company | 2080 | 2080 | 1655 | 1655 | 1937 | 1937 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 1238 | 1238 | 831 | 831 | 894 | 1274 |

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

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

| | 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 | 2216 | 2071 | 1968 | 2054 | 2856 |
| American Bankers Insurance Company of FL | 1449 | 1205 | 1395 | 1395 | 1703 |
| American Economy Insurance Co. | 1928 | 1450 | 1475 | 1589 | 2357 |
| American Family Connect P & C Ins. Co. | 2096 | 1483 | 2479 | 1908 | 3318 |
| American National Property & Casualty Co. | 1568 | 1249 | 1465 | 1465 | 2018 |
| American Security Ins. Co. | 2687 | 1994 | 2342 | 2308 | 3591 |
| American Strategic Insurance Corp. | 3033 | 2401 | 3408 | 2569 | 3311 |
| Amica Mutual Insurance Co. | 2556 | 2405 | 2426 | 2268 | 3442 |
| Berkley Insurance Co. | 1049 | 1247 | 1021 | 1206 | 1564 |
| Branch Insurance Exchange | 2029 | 1740 | 1840 | 1946 | 2746 |
| Brethren Mutual | 1278 | 1049 | 1161 | 1032 | 1451 |
| Chubb Indemnity Insurance Co. | 2769 | 2134 | 2897 | 2623 | 3674 |
| Cincinnati Casualty Co. | 1551 | 1336 | 1437 | 1326 | 1877 |
| Cincinnati Insurance Co. | 2003 | 1912 | 2012 | 1897 | 2770 |
| CSAA General Insurance Co. | 2050 | 1869 | 1682 | 1853 | 2959 |
| Cumberland Mutual Fire Insurance Co. | 1260 | n/a | 1013 | 1131 | 1709 |
| Encompass Home/Auto Insurance Co. | 2278 | 2377 | 2208 | 2895 | 3774 |
| Erie Insurance Co. | 1780 | 1635 | 1508 | 1933 | 1803 |
| Everett Cash Mutual Insurance Co. | 1380 | 1049 | 1307 | 1199 | 1812 |
| Executive Risk Indemnity Inc. | 2500 | 1927 | 2611 | 2367 | 3314 |
| Farmers Group Property & Casualty Ins. Co. | 3355 | 2860 | 3171 | 3259 | 4136 |
| Farmers Insurance Exchange | n/a | n/a | n/a | n/a | n/a |
| Farmers Mutual Fire Ins. Co. of Salem Cnty. | 1179 | 1092 | 1089 | 1161 | 1469 |
| Farmers Property & Casualty Insurance Co. | 2986 | 3688 | 2821 | 4208 | 4598 |
| Garrison Property & Casualty Ins. Co. | 2534 | 2273 | 2491 | 2475 | 3050 |
| Hartford Insurance Company of the Southeast | 1341 | 1561 | 1443 | 1390 | 2259 |

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

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

| | 21784 | 21921 | 21701 | 21014 | 21044 |
|---|---------|-------|-----------|---------|--------|
| Insurer | Carroll | Cecil | Frederick | Harford | Howard |
| Homesite Insurance Co. | 2069 | 2213 | 2205 | 1985 | 1961 |
| Horace Mann Insurance Co. | 1302 | 1116 | 1194 | 1255 | 1523 |
| Lemonade Insurance Company | 1799 | 1345 | 1501 | 1644 | 2156 |
| Liberty Mutual Insurance Co. | 1937 | 1103 | 1321 | 1258 | 2065 |
| Lititz Mutual Insurance Co. | 1517 | 1275 | 1375 | 1310 | 1845 |
| Mutual Benefit Insurance Co. | 1794 | 1703 | 1529 | 1521 | 2275 |
| Nationwide Insurance Co. of America | 2245 | 1747 | 2132 | 1860 | 2478 |
| NGM Insurance Co. | 1612 | 1756 | 1849 | 1509 | 2369 |
| NJM Insurance Co. | 1527 | 1336 | 1318 | 1418 | 1926 |
| Peerless Indemnity Insurance Co. | 1855 | 1060 | 1269 | 1209 | 1975 |
| Penn National Insurance Co. | 1710 | 1559 | 1575 | 1688 | 2217 |
| Praetorian Insurance Company | 1866 | 2747 | 1783 | 1997 | 2334 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 1138 | 968 | 1083 | 988 | 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 2/1/2025**

| | 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 | 2127 | 1966 | 1364 | 1374 | 1490 | 1749 |
| American Bankers Insurance Company of FL | 1799 | 1564 | 1925 | 1793 | 1459 | 1222 |
| American Economy Insurance Co. | 1599 | 1454 | 962 | 951 | 1415 | 1405 |
| American Family Connect P & C Ins. Co. | 2245 | 1571 | 966 | 918 | 1443 | 1172 |
| 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. | 2917 | 2807 | 1883 | 1688 | 2374 | 2624 |
| Amica Mutual Insurance Co. | 2074 | 2074 | 1435 | 1435 | 1738 | 1738 |
| Berkley Insurance Co. | 1251 | 1289 | 710 | 710 | 863 | 964 |
| Branch Insurance Exchange | 2093 | 1976 | 1432 | 1432 | 1421 | 1982 |
| Brethren Mutual | 1003 | 911 | 948 | 902 | 992 | 834 |
| Chubb Indemnity Insurance Co. | 2933 | 2877 | 1469 | 1467 | 2170 | 2134 |
| Cincinnati Casualty Co. | 1539 | 1284 | 1147 | 1164 | 1058 | 1522 |
| Cincinnati Insurance Co. | 1872 | 1872 | 1287 | 1287 | 1539 | 1539 |
| CSAA General Insurance Co. | 2221 | 2492 | 1358 | 1337 | 2060 | 1872 |
| Cumberland Mutual Fire Insurance Co. | 1100 | 1073 | n/a | n/a | n/a | n/a |
| Encompass Home/Auto Insurance Co. | 2483 | 2632 | 1480 | 1476 | 1700 | 2138 |
| Erie Insurance Co. | 1772 | 1597 | 1182 | 1089 | 948 | 1132 |
| Everett Cash Mutual Insurance Co. | 1436 | 1436 | 805 | 805 | 1181 | 1181 |
| Executive Risk Indemnity Inc. | 2647 | 2594 | 1322 | 1323 | 1958 | 1925 |
| Farmers Group Property & Casualty Ins. Co. | 3896 | 3896 | 1874 | 1874 | 3341 | 3576 |
| Farmers Insurance Exchange | n/a | n/a | n/a | n/a | n/a | n/a |
| 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 |
| Garrison Property & Casualty Ins. Co. | 3131 | 2848 | 1897 | 1942 | 2294 | 2639 |
| Hartford Insurance Company of the Southeast | 1495 | 1192 | 876 | 880 | 1103 | 1219 |

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

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

| | 21122 | 21401 | 21214 | 21218 | 21117 | 21222 |
|---|--------------|--------------|----------------|----------------|------------------|------------------|
| Insurer | Anne Arundel | Anne Arundel | Baltimore City | Baltimore City | Baltimore County | Baltimore County |
| Homesite Insurance Co. | 1889 | 1734 | 1880 | 1865 | 1901 | 1746 |
| Horace Mann Insurance Co. | 1177 | 1177 | 998 | 998 | 1014 | 1014 |
| Lemonade Insurance Company | 1891 | 1744 | 1616 | 1688 | 1746 | 1924 |
| Liberty Mutual Insurance Co. | 1262 | 1413 | 815 | 909 | 1191 | 1048 |
| Lititz Mutual Insurance Co. | 1915 | 1915 | 1904 | 1904 | 1515 | 1515 |
| Mutual Benefit Insurance Co. | 1859 | 1859 | 1219 | 1219 | 1573 | 1573 |
| Nationwide Insurance Co. of America | 2037 | 1889 | 1602 | 1602 | 1648 | 1764 |
| NGM Insurance Co. | 1878 | 1878 | 1251 | 1251 | 1292 | 1292 |
| NJM Insurance Co. | 1687 | 1411 | 1123 | 1228 | 1117 | 1573 |
| Peerless Indemnity Insurance Co. | 1211 | 1354 | 788 | 875 | 1143 | 1009 |
| Penn National Insurance Co. | 1376 | 1506 | 1167 | 1217 | 1317 | 1371 |
| Praetorian Insurance Company | 1670 | 1670 | 1526 | 1526 | 1780 | 1780 |
| 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. | 1326 | 1287 | 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 1285 | 1285 | 878 | 878 | 941 | 1321 |

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

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

| | 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 | 1812 | 1601 | 1546 | 1647 | 2266 |
| American Bankers Insurance Company of FL | 1505 | 1295 | 1336 | 1333 | 1613 |
| American Economy Insurance Co. | 1701 | 1239 | 1257 | 1352 | 1999 |
| American Family Connect P & C Ins. Co. | 1911 | 1364 | 2323 | 1794 | 3123 |
| American National Property & Casualty Co. | 1629 | 1265 | 1520 | 1495 | 2133 |
| American Security Ins. Co. | 2687 | 1769 | 2077 | 2047 | 3184 |
| American Strategic Insurance Corp. | 2847 | 2193 | 3280 | 2359 | 3039 |
| Amica Mutual Insurance Co. | 2123 | 1947 | 1938 | 1833 | 2743 |
| Berkley Insurance Co. | 956 | 1134 | 931 | 1098 | 1420 |
| Branch Insurance Exchange | 1662 | 1333 | 1407 | 1498 | 2060 |
| Brethren Mutual | 1037 | 837 | 935 | 825 | 1176 |
| Chubb Indemnity Insurance Co. | 2806 | 2147 | 2921 | 2636 | 3705 |
| Cincinnati Casualty Co. | 1235 | 1035 | 1114 | 1030 | 1461 |
| Cincinnati Insurance Co. | 1630 | 1558 | 1638 | 1544 | 2243 |
| CSAA General Insurance Co. | 1883 | 1729 | 1539 | 1698 | 2680 |
| Cumberland Mutual Fire Insurance Co. | 1076 | n/a | 878 | 971 | 1441 |
| Encompass Home/Auto Insurance Co. | 1901 | 1959 | 1830 | 2381 | 3103 |
| Erie Insurance Co. | 1402 | 1264 | 1255 | 1571 | 1505 |
| Everett Cash Mutual Insurance Co. | 1380 | 1049 | 1307 | 1199 | 1812 |
| Executive Risk Indemnity Inc. | 2533 | 1935 | 2634 | 2377 | 3341 |
| Farmers Group Property & Casualty Ins. Co. | 2877 | 2457 | 2721 | 2796 | 3541 |
| Farmers Insurance Exchange | n/a | n/a | n/a | n/a | n/a |
| Farmers Mutual Fire Ins. Co. of Salem Cnty. | 1109 | 992 | 989 | 1052 | 1320 |
| Farmers Property & Casualty Insurance Co. | 2473 | 2968 | 2276 | 3383 | 3693 |
| Garrison Property & Casualty Ins. Co. | 2477 | 2211 | 2441 | 2413 | 2974 |
| Hartford Insurance Company of the Southeast | 1099 | 1249 | 1122 | 1133 | 1836 |

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

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

| | 21784 | 21921 | 21701 | 21014 | 21044 |
|---|---------|-------|-----------|---------|--------|
| Insurer | Carroll | Cecil | Frederick | Harford | Howard |
| Homesite Insurance Co. | 1883 | 2005 | 1997 | 1810 | 1791 |
| Horace Mann Insurance Co. | 1119 | 961 | 1027 | 1079 | 1306 |
| Lemonade Insurance Company | 1812 | 1359 | 1514 | 1656 | 2163 |
| Liberty Mutual Insurance Co. | 1684 | 967 | 1154 | 1097 | 1758 |
| Lititz Mutual Insurance Co. | 1505 | 1268 | 1367 | 1303 | 1827 |
| Mutual Benefit Insurance Co. | 1464 | 1458 | 1310 | 1303 | 1944 |
| Nationwide Insurance Co. of America | 1750 | 1308 | 1584 | 1403 | 1862 |
| NGM Insurance Co. | 1290 | 1405 | 1479 | 1207 | 1895 |
| NJM Insurance Co. | 1227 | 1064 | 1056 | 1133 | 1509 |
| Peerless Indemnity Insurance Co. | 1611 | 932 | 1109 | 1056 | 1683 |
| Penn National Insurance Co. | 1246 | 1161 | 1174 | 1251 | 1638 |
| Praetorian Insurance Company | 1716 | 2283 | 1494 | 1669 | 1945 |
| 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 | 1007 | 1012 | 1108 | 1446 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 1185 | 1015 | 1130 | 1035 | 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 2/1/2025

| | 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 | 1752 | 1632 | 1203 | 1201 | 1376 | 1550 |
| American Bankers Insurance Company of FL | 1727 | 1409 | 1739 | 1600 | 1360 | 1163 |
| American Economy Insurance Co. | 1203 | 1103 | 713 | 714 | 1058 | 1063 |
| American Family Connect P & C Ins. Co. | 1722 | 1200 | 901 | 840 | 1445 | 1099 |
| 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. | 2408 | 2338 | 1732 | 1530 | 2235 | 2416 |
| Amica Mutual Insurance Co. | 1857 | 1857 | 1318 | 1318 | 1617 | 1617 |
| Berkley Insurance Co. | 1123 | 1166 | 653 | 653 | 803 | 895 |
| Branch Insurance Exchange | 1624 | 1524 | 1166 | 1166 | 1238 | 1571 |
| Brethren Mutual | 869 | 789 | 818 | 778 | 898 | 758 |
| Chubb Indemnity Insurance Co. | 2827 | 2776 | 2011 | 1996 | 2744 | 2680 |
| Cincinnati Casualty Co. | 1404 | 1199 | 1075 | 1089 | 1071 | 1442 |
| Cincinnati Insurance Co. | 1520 | 1520 | 1215 | 1215 | 1462 | 1462 |
| CSAA General Insurance Co. | 1642 | 1821 | 1055 | 1038 | 1579 | 1434 |
| Cumberland Mutual Fire Insurance Co. | 1023 | 1023 | n/a | n/a | n/a | n/a |
| Encompass Home/Auto Insurance Co. | 2220 | 2354 | 1373 | 1369 | 1526 | 1912 |
| Erie Insurance Co. | 1595 | 1470 | 1147 | 1052 | 960 | 1142 |
| Everett Cash Mutual Insurance Co. | 1275 | 1275 | 723 | 723 | 1052 | 1052 |
| Executive Risk Indemnity Inc. | 2550 | 2500 | 1811 | 1795 | 2473 | 2416 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 2339 | 2132 | 1651 | 1672 | 1917 | 2144 |
| Hartford Insurance Company of the Southeast | 1085 | 870 | 695 | 692 | 861 | 926 |

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

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

| | 21122 | 21401 | 21214 | 21218 | 21117 | 21222 |
|---|--------------|--------------|----------------|----------------|------------------|------------------|
| Insurer | Anne Arundel | Anne Arundel | Baltimore City | Baltimore City | Baltimore County | Baltimore County |
| Homesite Insurance Co. | 1791 | 1661 | 1758 | 1745 | 1821 | 1688 |
| Horace Mann Insurance Co. | 980 | 980 | 910 | 910 | 953 | 953 |
| Lemonade Insurance Company | 1762 | 1628 | 1366 | 1426 | 1630 | 1792 |
| Liberty Mutual Insurance Co. | 1044 | 1153 | 687 | 762 | 971 | 880 |
| Lititz Mutual Insurance Co. | 1586 | 1586 | 1739 | 1739 | 1389 | 1389 |
| Mutual Benefit Insurance Co. | 1532 | 1532 | 1000 | 1000 | 1306 | 1306 |
| Nationwide Insurance Co. of America | 1636 | 1541 | 1501 | 1501 | 1461 | 1562 |
| NGM Insurance Co. | 1381 | 1381 | 962 | 962 | 993 | 993 |
| NJM Insurance Co. | 996 | 858 | 777 | 836 | 785 | 1084 |
| Peerless Indemnity Insurance Co. | 1005 | 1107 | 665 | 737 | 937 | 848 |
| Penn National Insurance Co. | 1155 | 1262 | 1019 | 1059 | 1210 | 1262 |
| Praetorian Insurance Company | 1472 | 1472 | 1228 | 1228 | 1429 | 1429 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 1124 | 1124 | 826 | 826 | 885 | 1235 |

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

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

| | 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 | 1616 | 1318 | 1280 | 1365 | 1852 |
| American Bankers Insurance Company of FL | 1425 | 1173 | 1212 | 1209 | 1448 |
| American Economy Insurance Co. | 1313 | 941 | 944 | 1006 | 1464 |
| American Family Connect P & C Ins. Co. | 1955 | 1020 | 1786 | 1365 | 2399 |
| American National Property & Casualty Co. | 1508 | 1047 | 1276 | 1255 | 1811 |
| American Security Ins. Co. | 2269 | 1690 | 1982 | 1951 | 3026 |
| American Strategic Insurance Corp. | 2834 | 1813 | 2738 | 1947 | 2495 |
| Amica Mutual Insurance Co. | 1945 | 1737 | 1725 | 1635 | 2453 |
| Berkley Insurance Co. | 896 | 1021 | 836 | 991 | 1286 |
| Branch Insurance Exchange | 1389 | 1053 | 1100 | 1178 | 1550 |
| Brethren Mutual | 965 | 724 | 807 | 717 | 1016 |
| Chubb Indemnity Insurance Co. | 3318 | 2143 | 2804 | 2558 | 3515 |
| Cincinnati Casualty Co. | 1223 | 935 | 1007 | 938 | 1396 |
| Cincinnati Insurance Co. | 1577 | 1247 | 1334 | 1237 | 1811 |
| CSAA General Insurance Co. | 1464 | 1248 | 1165 | 1264 | 1970 |
| Cumberland Mutual Fire Insurance Co. | 1081 | n/a | 821 | 905 | 1332 |
| Encompass Home/Auto Insurance Co. | 1698 | 1751 | 1640 | 2122 | 2766 |
| Erie Insurance Co. | 1388 | 1145 | 1161 | 1481 | 1420 |
| Everett Cash Mutual Insurance Co. | 1226 | 936 | 1161 | 1067 | 1605 |
| Executive Risk Indemnity Inc. | 2989 | 1932 | 2526 | 2302 | 3169 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 2121 | 1653 | 1853 | 1816 | 2260 |
| Hartford Insurance Company of the Southeast | 875 | 918 | 883 | 822 | 1290 |

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

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

| | 21784 | 21921 | 21701 | 21014 | 21044 |
|---|---------|-------|-----------|---------|--------|
| Insurer | Carroll | Cecil | Frederick | Harford | Howard |
| Homesite Insurance Co. | 1814 | 1872 | 1875 | 1731 | 1716 |
| Horace Mann Insurance Co. | 1051 | 805 | 860 | 900 | 1086 |
| Lemonade Insurance Company | 1715 | 1267 | 1419 | 1534 | 2009 |
| Liberty Mutual Insurance Co. | 1484 | 815 | 932 | 902 | 1398 |
| Lititz Mutual Insurance Co. | 1380 | 1062 | 1142 | 1090 | 1515 |
| Mutual Benefit Insurance Co. | 1273 | 1208 | 1087 | 1084 | 1600 |
| Nationwide Insurance Co. of America | 1612 | 1092 | 1301 | 1154 | 1560 |
| NGM Insurance Co. | 992 | 1036 | 1091 | 894 | 1392 |
| NJM Insurance Co. | 864 | 688 | 686 | 722 | 907 |
| Peerless Indemnity Insurance Co. | 1422 | 787 | 898 | 871 | 1341 |
| Penn National Insurance Co. | 1174 | 973 | 985 | 1049 | 1372 |
| Praetorian Insurance Company | 1378 | 2004 | 1318 | 1470 | 1711 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 1111 | 893 | 991 | 909 | 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 2/1/2025**

| | 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 | 1813 | 1694 | 1286 | 1297 | 1423 | 1658 |
| American Bankers Insurance Company of FL | 1712 | 1528 | 1866 | 1727 | 1468 | 1263 |
| American Economy Insurance Co. | 1406 | 1293 | 1027 | 1011 | 1412 | 1404 |
| American Family Connect P & C Ins. Co. | 2189 | 1497 | 871 | 821 | 1317 | 1069 |
| 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. | 2931 | 2846 | 1881 | 1694 | 2253 | 2447 |
| Amica Mutual Insurance Co. | 1860 | 1860 | 1339 | 1339 | 1654 | 1654 |
| Berkley Insurance Co. | 1170 | 1196 | 653 | 653 | 803 | 895 |
| Branch Insurance Exchange | 1763 | 1671 | 1462 | 1462 | 1529 | 2049 |
| Brethren Mutual | 928 | 844 | 808 | 849 | 929 | 787 |
| Chubb Indemnity Insurance Co. | 2872 | 2813 | 1679 | 1677 | 2467 | 2419 |
| Cincinnati Casualty Co. | 1773 | 1521 | 1329 | 1345 | 1348 | 1769 |
| Cincinnati Insurance Co. | 1644 | 1644 | 1128 | 1128 | 1342 | 1342 |
| CSAA General Insurance Co. | 1715 | 1868 | 1246 | 1225 | 1851 | 1694 |
| Cumberland Mutual Fire Insurance Co. | 1019 | 1019 | n/a | n/a | n/a | n/a |
| Encompass Home/Auto Insurance Co. | 2023 | 2162 | 1256 | 1255 | 1436 | 1764 |
| Erie Insurance Co. | 1662 | 1559 | 1158 | 1054 | 919 | 1112 |
| Everett Cash Mutual Insurance Co. | 1150 | 1150 | 654 | 654 | 950 | 950 |
| Executive Risk Indemnity Inc. | 2594 | 2534 | 1512 | 1511 | 2223 | 2181 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 2477 | 2255 | 1677 | 1723 | 2001 | 2304 |
| Hartford Insurance Company of the Southeast | 1140 | 932 | 850 | 850 | 1028 | 1128 |

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

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

| | 21122 | 21401 | 21214 | 21218 | 21117 | 21222 |
|---|--------------|--------------|----------------|----------------|------------------|------------------|
| Insurer | Anne Arundel | Anne Arundel | Baltimore City | Baltimore City | Baltimore County | Baltimore County |
| Homesite Insurance Co. | 1646 | 1507 | 1628 | 1616 | 1693 | 1530 |
| Horace Mann Insurance Co. | 983 | 983 | 960 | 960 | 910 | 910 |
| Lemonade Insurance Company | 1716 | 1597 | 1391 | 1448 | 1616 | 1763 |
| Liberty Mutual Insurance Co. | 1408 | 1595 | 1021 | 1131 | 1442 | 1228 |
| Lititz Mutual Insurance Co. | 1581 | 1581 | 1571 | 1571 | 1271 | 1271 |
| Mutual Benefit Insurance Co. | 1431 | 1431 | 971 | 971 | 1177 | 1177 |
| Nationwide Insurance Co. of America | 1912 | 1797 | 1682 | 1682 | 1658 | 1795 |
| NGM Insurance Co. | 1441 | 1441 | 1013 | 1013 | 1046 | 1046 |
| NJM Insurance Co. | 1146 | 994 | 958 | 1028 | 949 | 1335 |
| Peerless Indemnity Insurance Co. | 1351 | 1528 | 983 | 1086 | 1381 | 1180 |
| Penn National Insurance Co. | 1206 | 1322 | 946 | 984 | 1131 | 1180 |
| Praetorian Insurance Company | 1544 | 1544 | 1418 | 1418 | 1639 | 1639 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 1098 | 1098 | 728 | 728 | 810 | 1083 |

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

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

| | 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 | 1656 | 1402 | 1358 | 1446 | 1956 |
| American Bankers Insurance Company of FL | 1496 | 1290 | 1338 | 1328 | 1569 |
| American Economy Insurance Co. | 1579 | 1094 | 1110 | 1186 | 1757 |
| American Family Connect P & C Ins. Co. | 1824 | 1279 | 2301 | 1740 | 3086 |
| American National Property & Casualty Co. | 1538 | 1108 | 1338 | 1314 | 1893 |
| American Security Ins. Co. | 2269 | 1690 | 1982 | 1951 | 3026 |
| American Strategic Insurance Corp. | 2708 | 2198 | 3394 | 2356 | 3031 |
| Amica Mutual Insurance Co. | 1971 | 1767 | 1738 | 1652 | 2453 |
| Berkley Insurance Co. | 896 | 1044 | 870 | 1017 | 1340 |
| Branch Insurance Exchange | 1679 | 1193 | 1242 | 1336 | 1733 |
| Brethren Mutual | 960 | 778 | 855 | 769 | 1085 |
| Chubb Indemnity Insurance Co. | 3002 | 2177 | 2824 | 2597 | 3570 |
| Cincinnati Casualty Co. | 1448 | 1181 | 1296 | 1205 | 1745 |
| Cincinnati Insurance Co. | 1444 | 1358 | 1449 | 1347 | 1953 |
| CSAA General Insurance Co. | 1705 | 1318 | 1235 | 1339 | 2077 |
| Cumberland Mutual Fire Insurance Co. | 1006 | n/a | 831 | 908 | 1310 |
| Encompass Home/Auto Insurance Co. | 1595 | 1611 | 1531 | 1938 | 2552 |
| Erie Insurance Co. | 1364 | 1138 | 1189 | 1546 | 1464 |
| Everett Cash Mutual Insurance Co. | 1107 | 846 | 1048 | 963 | 1446 |
| Executive Risk Indemnity Inc. | 2704 | 1963 | 2544 | 2341 | 3219 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 2163 | 1788 | 2002 | 1967 | 2418 |
| Hartford Insurance Company of the Southeast | 1017 | 975 | 921 | 882 | 1354 |

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

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

| | 21784 | 21921 | 21701 | 21014 | 21044 |
|---|---------|-------|-----------|---------|--------|
| Insurer | Carroll | Cecil | Frederick | Harford | Howard |
| Homesite Insurance Co. | 1676 | 1743 | 1748 | 1575 | 1553 |
| Horace Mann Insurance Co. | 1004 | 807 | 862 | 903 | 1089 |
| Lemonade Insurance Company | 1683 | 1271 | 1396 | 1511 | 1941 |
| Liberty Mutual Insurance Co. | 1932 | 1068 | 1263 | 1221 | 1963 |
| Lititz Mutual Insurance Co. | 1265 | 1083 | 1158 | 1108 | 1512 |
| Mutual Benefit Insurance Co. | 1147 | 1141 | 1033 | 1031 | 1489 |
| Nationwide Insurance Co. of America | 1733 | 1266 | 1501 | 1332 | 1812 |
| NGM Insurance Co. | 1044 | 1081 | 1138 | 932 | 1454 |
| NJM Insurance Co. | 1029 | 801 | 805 | 842 | 1083 |
| Peerless Indemnity Insurance Co. | 1845 | 1028 | 1210 | 1171 | 1875 |
| Penn National Insurance Co. | 1106 | 1011 | 1033 | 1092 | 1436 |
| Praetorian Insurance Company | 1451 | 2076 | 1390 | 1542 | 1783 |
| 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. | 1261 | 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 1016 | 872 | 970 | 890 | 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 2/1/2025**

| | 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 | n/a | n/a | n/a | n/a | n/a | n/a |
| American Bankers Insurance Co. of FL | 814 | 814 | 1055 | 1055 | 1026 | 814 |
| American Economy Insurance Co. | 863 | 863 | 561 | 561 | 863 | 863 |
| American Family Connect P & C Ins. Co. | 876 | 800 | 1211 | 855 | 922 | 846 |
| American National Property & Casualty Co. | 363 | 357 | 415 | 415 | 455 | 430 |
| American Strategic Insurance Corp. | 984 | 1007 | 849 | 991 | 807 | 805 |
| Amica Mutual Insurance Co. | 759 | 759 | 862 | 862 | 908 | 908 |
| Berkley Insurance Co. | 669 | 675 | 810 | 810 | 688 | 743 |
| Brethren Mutual | 588 | 537 | 563 | 537 | 425 | 367 |
| Chubb Indemnity Insurance Co. | 1041 | 1019 | 1376 | 1394 | 1066 | 1160 |
| Cincinnati Casualty Co. | 386 | 334 | 544 | 571 | 403 | 495 |
| Cincinnati Insurance Co. | 343 | 343 | 336 | 336 | 343 | 343 |
| CSAA General Insurance Co. | 480 | 451 | 614 | 631 | 605 | 540 |
| Cumberland Mutual Fire Insurance Co. | 1456 | 1456 | 1685 | 1685 | 1482 | 1482 |
| Encompass Home/Auto Insurance Co. | 587 | 612 | 675 | 675 | 605 | 704 |
| Erie Insurance Co. | 582 | 413 | 862 | 609 | 569 | 614 |
| Everett Cash Mutual Insurance Co. | 532 | 532 | 595 | 595 | 581 | 581 |
| Executive Risk Indemnity Inc. | 938 | 920 | 1242 | 1258 | 962 | 1047 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 602 | 548 | 714 | 741 | 565 | 663 |
| Hartford Insurance Company of the Southeast | 483 | 432 | 563 | 491 | 455 | 489 |
| Homesite Insurance Co. of the Midwest | 1223 | 1223 | 1365 | 1365 | 1221 | 1221 |

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 2/1/2025**

| | 21122 | 21401 | 21214 | 21218 | 21117 | 21222 |
|---|--------------|--------------|----------------|----------------|------------------|------------------|
| Insurer | Anne Arundel | Anne Arundel | Baltimore City | Baltimore City | Baltimore County | Baltimore County |
| Horace Mann Insurance Co. | 292 | 292 | 320 | 320 | 305 | 305 |
| Lemonade Insurance Company | 1091 | 1078 | 1048 | 1107 | 820 | 841 |
| Liberty Insurance Corporation | 900 | 900 | 934 | 934 | 958 | 960 |
| Lititz Mutual Insurance Co. | 666 | 666 | 531 | 531 | 561 | 561 |
| LM Insurance Corporation | 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. | 472 | 472 | 557 | 557 | 502 | 502 |
| NJM Insurance Co. | 806 | 548 | 706 | 810 | 561 | 719 |
| Penn National Insurance Co. | 318 | 318 | 359 | 359 | 347 | 347 |
| Praetorian Insurance Company | 741 | 741 | 946 | 946 | 830 | 830 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 614 | 614 | 789 | 789 | 647 | 780 |

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

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

| | 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 | n/a | n/a | n/a | n/a | n/a |
| American Bankers Insurance Co. of FL | 606 | 606 | 692 | 623 | 933 |
| American Economy Insurance Co. | 803 | 803 | 1013 | 953 | 953 |
| American Family Connect P & C Ins. Co. | 629 | 633 | 825 | 663 | 677 |
| American National Property & Casualty Co. | 299 | 294 | 384 | 323 | 312 |
| American Strategic Insurance Corp. | 685 | 1132 | 820 | 882 | 667 |
| Amica Mutual Insurance Co. | 633 | 761 | 735 | 672 | 669 |
| Berkley Insurance Co. | 518 | 597 | 730 | 537 | 532 |
| Brethren Mutual | 315 | 436 | 374 | 307 | 307 |
| Chubb Indemnity Insurance Co. | 941 | 936 | 1209 | 1155 | 1144 |
| Cincinnati Casualty Co. | 284 | 302 | 336 | 279 | 275 |
| Cincinnati Insurance Co. | 308 | 308 | 355 | 320 | 336 |
| CSAA General Insurance Co. | 391 | 461 | 406 | 420 | 448 |
| Cumberland Mutual Fire Insurance Co. | 1095 | 930 | 981 | 1109 | 1109 |
| Encompass Home/Auto Insurance Co. | 582 | 503 | 710 | 607 | 504 |
| Erie Insurance Co. | 412 | 487 | 568 | 429 | 362 |
| Everett Cash Mutual Insurance Co. | 432 | 432 | 446 | 346 | 346 |
| Executive Risk Indemnity Inc. | 849 | 846 | 1091 | 1042 | 1030 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 459 | 500 | 521 | 488 | 469 |
| Hartford Insurance Company of the Southeast | 369 | 441 | 430 | 430 | 415 |
| Homesite Insurance Co. of the Midwest | 1006 | 1006 | 1221 | 1006 | 1006 |

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

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

| | 21784 | 21921 | 21701 | 21014 | 21044 |
|---|---------|-------|-----------|---------|--------|
| Insurer | Carroll | Cecil | Frederick | Harford | Howard |
| Horace Mann Insurance Co. | 240 | 245 | 266 | 245 | 261 |
| Lemonade Insurance Company | 661 | 853 | 726 | 635 | 664 |
| Liberty Insurance Corporation | 773 | 723 | 927 | 734 | 770 |
| Lititz Mutual Insurance Co. | 534 | 483 | 479 | 543 | 543 |
| LM Insurance Corporation | 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. | 360 | 398 | 506 | 399 | 409 |
| NJM Insurance Co. | 479 | 493 | 630 | 498 | 511 |
| Penn National Insurance Co. | 279 | 279 | 330 | 291 | 291 |
| Praetorian Insurance Company | 645 | 973 | 735 | 734 | 655 |
| 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 | 296 | 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 527 | 522 | 662 | 531 | 531 |

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

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

| | 21122 | 21401 | 21214 | 21218 | 21117 | 21222 |
|---|--------------|--------------|----------------|----------------|------------------|------------------|
| Insurer | Anne Arundel | Anne Arundel | Baltimore City | Baltimore City | Baltimore County | Baltimore County |
| AIG Property Casualty Company | 502 | 498 | 512 | 512 | 405 | 482 |
| Allstate Vehicle and Property Insurance Company | 846 | 846 | 775 | 833 | 877 | 746 |
| American Bankers Insurance Co. of FL | 814 | 814 | 1055 | 1055 | 1026 | 814 |
| American Economy Insurance Co. | 852 | 852 | 399 | 399 | 852 | 852 |
| American Family Connect P & C Ins. Co. | 876 | 800 | 1203 | 846 | 922 | 846 |
| 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. | 754 | 754 | 857 | 857 | 903 | 903 |
| Berkley Insurance Co. | 669 | 675 | 810 | 810 | 688 | 743 |
| Brethren Mutual | 685 | 620 | 645 | 612 | 497 | 428 |
| Chubb Indemnity Insurance Co. | 1041 | 1019 | 1209 | 1227 | 1066 | 1160 |
| Cincinnati Casualty Co. | 382 | 331 | 530 | 557 | 397 | 489 |
| Cincinnati Insurance Co. | 331 | 331 | 312 | 312 | 331 | 331 |
| CSAA General Insurance Co. | 497 | 466 | 578 | 595 | 614 | 546 |
| Cumberland Mutual Fire Insurance Co. | 1456 | 1456 | 1671 | 1671 | 1482 | 1482 |
| Encompass Home/Auto Insurance Co. | 2483 | 2632 | 1480 | 1476 | 1700 | 2138 |
| Erie Insurance Co. | 582 | 413 | 738 | 522 | 569 | 614 |
| Everett Cash Mutual Insurance Co. | 553 | 553 | 602 | 602 | 602 | 602 |
| Executive Risk Indemnity Inc. | 938 | 920 | 1092 | 1108 | 962 | 1047 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 602 | 548 | 714 | 741 | 565 | 663 |
| Hartford Insurance Company of the Southeast | 469 | 418 | 546 | 473 | 441 | 475 |
| Homesite Insurance Co. of the Midwest | 1214 | 1214 | 1356 | 1356 | 1212 | 1212 |

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

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

| | 21122 | 21401 | 21214 | 21218 | 21117 | 21222 |
|---|--------------|--------------|----------------|----------------|------------------|------------------|
| Insurer | Anne Arundel | Anne Arundel | Baltimore City | Baltimore City | Baltimore County | Baltimore County |
| Horace Mann Insurance Co. | 270 | 270 | 298 | 298 | 283 | 283 |
| Lemonade Insurance Company | 1077 | 1064 | 1034 | 1093 | 806 | 827 |
| Liberty Insurance Corporation | 900 | 900 | 934 | 934 | 958 | 960 |
| Lititz Mutual Insurance Co. | 660 | 660 | 516 | 516 | 555 | 555 |
| LM Insurance Corporation | 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. | 472 | 472 | 547 | 547 | 502 | 502 |
| NJM Insurance Co. | 1146 | 548 | 704 | 808 | 561 | 719 |
| Penn National Insurance Co. | 318 | 318 | 347 | 347 | 347 | 347 |
| Praetorian Insurance Company | 741 | 741 | 946 | 946 | 830 | 830 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 614 | 614 | 789 | 789 | 647 | 780 |

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

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

| | 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 | 752 | 584 | 746 | 578 | 756 |
| American Bankers Insurance Co. of FL | 606 | 606 | 692 | 623 | 933 |
| American Economy Insurance Co. | 792 | 792 | 852 | 792 | 792 |
| American Family Connect P & C Ins. Co. | 629 | 633 | 818 | 657 | 671 |
| American National Property & Casualty Co. | 299 | 294 | 371 | 310 | 299 |
| American Strategic Insurance Corp. | 685 | 1132 | 810 | 872 | 657 |
| Amica Mutual Insurance Co. | 628 | 756 | 730 | 667 | 664 |
| Berkley Insurance Co. | 518 | 597 | 730 | 537 | 532 |
| Brethren Mutual | 370 | 506 | 428 | 351 | 351 |
| Chubb Indemnity Insurance Co. | 941 | 936 | 1042 | 988 | 977 |
| Cincinnati Casualty Co. | 281 | 300 | 327 | 271 | 266 |
| Cincinnati Insurance Co. | 296 | 296 | 331 | 296 | 312 |
| CSAA General Insurance Co. | 407 | 472 | 397 | 411 | 458 |
| Cumberland Mutual Fire Insurance Co. | 1095 | 930 | 967 | 1095 | 1095 |
| Encompass Home/Auto Insurance Co. | 1901 | 1959 | 1830 | 2381 | 3103 |
| Erie Insurance Co. | 412 | 487 | 487 | 369 | 311 |
| Everett Cash Mutual Insurance Co. | 453 | 453 | 553 | 453 | 453 |
| Executive Risk Indemnity Inc. | 849 | 846 | 941 | 892 | 880 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 459 | 500 | 521 | 488 | 469 |
| Hartford Insurance Company of the Southeast | 355 | 427 | 413 | 413 | 399 |
| Homesite Insurance Co. of the Midwest | 997 | 997 | 1212 | 997 | 997 |

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

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

| | 21784 | 21921 | 21701 | 21014 | 21044 |
|---|---------|-------|-----------|---------|--------|
| Insurer | Carroll | Cecil | Frederick | Harford | Howard |
| Horace Mann Insurance Co. | 218 | 223 | 244 | 223 | 239 |
| Lemonade Insurance Company | 647 | 839 | 712 | 621 | 650 |
| Liberty Insurance Corporation | 773 | 723 | 927 | 734 | 770 |
| Lititz Mutual Insurance Co. | 528 | 477 | 464 | 528 | 528 |
| LM Insurance Corporation | 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. | 360 | 398 | 496 | 389 | 398 |
| NJM Insurance Co. | 479 | 493 | 628 | 496 | 509 |
| Penn National Insurance Co. | 279 | 279 | 318 | 279 | 279 |
| Praetorian Insurance Company | 645 | 973 | 735 | 734 | 655 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 527 | 522 | 662 | 531 | 531 |

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

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2025**

| | 21629 | 21613 | 21620 | 21666 | 21853 | 21601 | 21804 | 21811 |
|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurer | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| AIG Property Casualty Company | 1230 | 1320 | 1290 | 1657 | 1069 | 1578 | 1218 | 1429 |
| Allstate Vehicle and Property Insurance Company | 1933 | 2073 | 1917 | 2468 | 1975 | 2394 | 1795 | 2410 |
| American Bankers Insurance Company of FL | 1334 | 1425 | 1868 | 2318 | 1467 | 2167 | 1601 | 2302 |
| American Economy Insurance Co. | 1330 | 1340 | 1436 | 2207 | 997 | 1921 | 1164 | 2025 |
| American Family Connect P & C Ins. Co. | 1247 | 1055 | 1521 | 2042 | 1414 | 1995 | 1332 | 1823 |
| 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. | 2244 | 2722 | 2672 | 3575 | 2484 | 3272 | 1861 | 4421 |
| Amica Mutual Insurance Co. | 2073 | 2045 | 2395 | 3284 | 1721 | 3107 | 1949 | 2510 |
| Berkley Insurance Co. | 934 | 1644 | 1169 | 1672 | 1131 | 1559 | 1503 | 2594 |
| Branch Insurance Exchange | 1616 | 1858 | 1737 | 2450 | 1687 | 2394 | 1785 | 2643 |
| Brethren Mutual | 960 | n/a | 1095 | 1377 | n/a | n/a | n/a | n/a |
| Chubb Indemnity Insurance Co. | 1933 | 1819 | 2344 | 2832 | 1547 | 2502 | 1954 | 2499 |
| 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. | 1878 | 2323 | 2313 | 3998 | 1996 | 3661 | 2299 | 3542 |
| Cumberland Mutual Fire Insurance Co. | n/a | n/a | n/a | 1634 | n/a | 1438 | n/a | n/a |
| Encompass Home/Auto Insurance Co. | 2139 | 2632 | 2476 | 3285 | 2074 | 3018 | 2594 | 3588 |
| Erie Insurance Co. | 1288 | 1525 | 1824 | 2178 | 1555 | 2512 | 1637 | 2264 |
| Everett Cash Mutual Insurance Co. | 865 | 847 | 1046 | 1453 | 671 | 1362 | 781 | 1141 |
| Executive Risk Indemnity Inc. | 1748 | 1657 | 2117 | 2566 | 1411 | 2266 | 1778 | 2291 |
| Farmers Group Property & Casualty Ins. Co. | 3035 | 2976 | 3576 | 5035 | 2248 | 4689 | 2776 | 3637 |
| Farmers Insurance Exchange | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| 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 |
| Garrison Property & Casualty Ins. Co. | 2261 | 2469 | 2407 | 3532 | 2137 | 2975 | 2581 | 3889 |
| Hartford Insurance Company of the Southeast | 1372 | 1384 | 1515 | 1936 | 1360 | 1768 | 1390 | 1925 |

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

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2025

| | 21629 | 21613 | 21620 | 21666 | 21853 | 21601 | 21804 | 21811 |
|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurer | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Homesite Insurance Co. | 1932 | 2683 | 2383 | 2158 | 2225 | 2476 | 2217 | 2208 |
| Horace Mann Insurance Co. | 1019 | 1105 | 1156 | 1579 | 895 | 1527 | 1006 | 1402 |
| Lemonade Insurance Company | 1291 | 1531 | 1404 | 1832 | 1439 | 1979 | 1393 | 1834 |
| Liberty Mutual Insurance Co. | 905 | 997 | 1134 | 1707 | 763 | 1550 | 860 | 1438 |
| Lititz Mutual Insurance Co. | 1225 | 1235 | 1392 | 1949 | 926 | 1864 | 1137 | 2255 |
| 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. | 1472 | 1438 | 1584 | 2630 | 1022 | 2322 | 1338 | 1790 |
| NJM Insurance Co. | 1151 | 1398 | 1271 | N/A | 1325 | 1710 | 1337 | 2199 |
| Peerless Indemnity Insurance Co. | 875 | 963 | 1091 | 1635 | 738 | 1486 | 828 | 1376 |
| Penn National Insurance Co. | 1453 | 1573 | 1629 | 2047 | 1200 | 2112 | 1347 | 2238 |
| Praetorian Insurance Company | 1984 | 1941 | 2276 | 3404 | 1653 | 2805 | 1812 | 2106 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 766 | 742 | 794 | 1243 | 755 | 1180 | 780 | 1043 |

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

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2025**

| | 21629 | 21613 | 21620 | 21666 | 21853 | 21601 | 21804 | 21811 |
|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurer | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| AIG Property Casualty Company | 1153 | 1213 | 1202 | 1496 | 979 | 1439 | 1140 | 1286 |
| Allstate Vehicle and Property Insurance Company | 1471 | 1624 | 1494 | 2032 | 1508 | 1943 | 1408 | 2016 |
| American Bankers Insurance Company of FL | 1270 | 1400 | 1735 | 2230 | 1439 | 2105 | 1479 | 2209 |
| American Economy Insurance Co. | 1140 | 1239 | 1223 | 1963 | 933 | 1782 | 1015 | 1826 |
| American Family Connect P & C Ins. Co. | 1141 | 956 | 1385 | 1839 | 1274 | 1795 | 1218 | 1639 |
| 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. | 2002 | 2645 | 2391 | 3327 | 2420 | 3166 | 1706 | 4178 |
| Amica Mutual Insurance Co. | 1679 | 1656 | 1938 | 2696 | 1397 | 2514 | 1577 | 2050 |
| Berkley Insurance Co. | 853 | 1491 | 1064 | 1517 | 1030 | 1415 | 1364 | 2347 |
| Branch Insurance Exchange | 1232 | 1451 | 1330 | 1960 | 1318 | 1863 | 1330 | 2066 |
| Brethren Mutual | 760 | n/a | 874 | 1121 | n/a | n/a | n/a | n/a |
| Chubb Indemnity Insurance Co. | 1944 | 1786 | 2372 | 2864 | 1520 | 2457 | 1933 | 2534 |
| 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. | 1771 | 2177 | 2161 | 3706 | 1906 | 3397 | 2177 | 3369 |
| Cumberland Mutual Fire Insurance Co. | n/a | n/a | n/a | 1394 | n/a | 1234 | n/a | n/a |
| Encompass Home/Auto Insurance Co. | 1773 | 2184 | 2059 | 2735 | 1722 | 2499 | 2152 | 3043 |
| Erie Insurance Co. | 1025 | 1213 | 1417 | 1690 | 1242 | 1939 | 1326 | 1958 |
| Everett Cash Mutual Insurance Co. | 865 | 847 | 1046 | 1453 | 671 | 1362 | 781 | 1141 |
| Executive Risk Indemnity Inc. | 1755 | 1628 | 2138 | 2596 | 1390 | 2225 | 1757 | 2323 |
| Farmers Group Property & Casualty Ins. Co. | 2605 | 2555 | 3065 | 4305 | 1936 | 4011 | 2385 | 3117 |
| Farmers Insurance Exchange | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| 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 |
| Garrison Property & Casualty Ins. Co. | 2195 | 2473 | 2341 | 3452 | 2139 | 2980 | 2512 | 3813 |
| Hartford Insurance Company of the Southeast | 1092 | 1130 | 1211 | 1548 | 1115 | 1431 | 1078 | 1500 |

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

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2025**

| | 21629 | 21613 | 21620 | 21666 | 21853 | 21601 | 21804 | 21811 |
|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurer | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Homesite Insurance Co. | 1760 | 2359 | 2151 | 1957 | 1983 | 2177 | 2006 | 1997 |
| Horace Mann Insurance Co. | 878 | 952 | 994 | 1354 | 773 | 1310 | 867 | 1203 |
| Lemonade Insurance Company | 1306 | 1522 | 1420 | 1844 | 1430 | 1957 | 1407 | 1846 |
| Liberty Mutual Insurance Co. | 794 | 937 | 983 | 1491 | 711 | 1452 | 764 | 1290 |
| Lititz Mutual Insurance Co. | 1221 | 1206 | 1384 | 1930 | 902 | 1822 | 1134 | 2229 |
| 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. | 1177 | 1151 | 1267 | 2104 | 818 | 1858 | 1071 | 1432 |
| NJM Insurance Co. | 922 | 1136 | 1011 | N/A | 1084 | 1385 | 1061 | 1706 |
| Peerless Indemnity Insurance Co. | 766 | 902 | 944 | 1430 | 690 | 1394 | 739 | 1239 |
| Penn National Insurance Co. | 1083 | 1144 | 1211 | 1484 | 884 | 1521 | 1008 | 1613 |
| Praetorian Insurance Company | 1658 | 1783 | 1897 | 3100 | 1524 | 2560 | 1518 | 1931 |
| 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. | 1032 | 1151 | 1060 | 1417 | 1240 | 1291 | 1188 | 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 813 | 789 | 841 | 1290 | 802 | 1227 | 827 | 1090 |

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

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2025**

| | 21629 | 21613 | 21620 | 21666 | 21853 | 21601 | 21804 | 21811 |
|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurer | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| AIG Property Casualty Company | 1058 | 1185 | 1102 | 1504 | 979 | 1433 | 1049 | 1268 |
| Allstate Vehicle and Property Insurance Company | 1195 | 1385 | 1232 | 1790 | 1242 | 1736 | 1175 | 1792 |
| American Bankers Insurance Company of FL | 1151 | 1233 | 1493 | 1944 | 1216 | 1781 | 1267 | 1868 |
| American Economy Insurance Co. | 873 | 956 | 939 | 1581 | 719 | 1344 | 806 | 1554 |
| American Family Connect P & C Ins. Co. | 846 | 893 | 1038 | 1807 | 1212 | 1749 | 901 | 1604 |
| 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. | 1628 | 2321 | 1945 | 3377 | 2117 | 2770 | 1429 | 4744 |
| Amica Mutual Insurance Co. | 1501 | 1523 | 1732 | 2478 | 1285 | 2311 | 1414 | 1911 |
| Berkley Insurance Co. | 759 | 1346 | 958 | 1406 | 915 | 1310 | 1197 | 2152 |
| Branch Insurance Exchange | 977 | 1173 | 1051 | 1578 | 1055 | 1504 | 1052 | 1633 |
| Brethren Mutual | 660 | n/a | 757 | 1037 | n/a | n/a | n/a | n/a |
| Chubb Indemnity Insurance Co. | 1959 | 2340 | 2333 | 3325 | 2009 | 3255 | 1930 | 2852 |
| 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. | 1302 | 1631 | 1533 | 2709 | 1387 | 2527 | 1514 | 2336 |
| Cumberland Mutual Fire Insurance Co. | n/a | n/a | n/a | 1396 | n/a | 1239 | n/a | n/a |
| Encompass Home/Auto Insurance Co. | 1598 | 2023 | 1843 | 2454 | 1598 | 2314 | 1938 | 2766 |
| Erie Insurance Co. | 907 | 1101 | 1223 | 1600 | 1081 | 1739 | 1219 | 1915 |
| Everett Cash Mutual Insurance Co. | 775 | 759 | 932 | 1288 | 603 | 1207 | 699 | 1237 |
| Executive Risk Indemnity Inc. | 1768 | 2119 | 2104 | 3005 | 1823 | 2937 | 1753 | 2596 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 1620 | 2110 | 1740 | 2893 | 1792 | 2569 | 1844 | 3188 |
| Hartford Insurance Company of the Southeast | 796 | 866 | 887 | 1189 | 857 | 1110 | 815 | 1154 |

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

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2025**

| | 21629 | 21613 | 21620 | 21666 | 21853 | 21601 | 21804 | 21811 |
|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurer | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Homesite Insurance Co. | 1689 | 2114 | 2005 | 1876 | 1827 | 1948 | 1878 | 1900 |
| Horace Mann Insurance Co. | 736 | 869 | 831 | 1267 | 710 | 1192 | 727 | 1124 |
| Lemonade Insurance Company | 1210 | 1292 | 1323 | 1747 | 1218 | 1672 | 1300 | 1748 |
| Liberty Mutual Insurance Co. | 673 | 789 | 831 | 1316 | 613 | 1146 | 675 | 1185 |
| Lititz Mutual Insurance Co. | 1024 | 1111 | 1155 | 1763 | 837 | 1665 | 953 | 2032 |
| 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. | 870 | 886 | 937 | 1611 | 634 | 1422 | 793 | 1000 |
| NJM Insurance Co. | 692 | 881 | 997 | N/A | 838 | 1027 | 760 | 1293 |
| Peerless Indemnity Insurance Co. | 653 | 763 | 802 | 1266 | 597 | 1100 | 656 | 1140 |
| Penn National Insurance Co. | 910 | 1015 | 1016 | 1399 | 774 | 1364 | 842 | 1515 |
| Praetorian Insurance Company | 1481 | 1450 | 1691 | 2504 | 1244 | 2072 | 1357 | 1568 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 718 | 751 | 742 | 1218 | 763 | 1149 | 738 | 1031 |

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

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2025**

| | 21629 | 21613 | 21620 | 21666 | 21853 | 21601 | 21804 | 21811 |
|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurer | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| AIG Property Casualty Company | 1116 | 1195 | 1160 | 1496 | 974 | 1412 | 1105 | 1271 |
| Allstate Vehicle and Property Insurance Company | 1265 | 1488 | 1296 | 1795 | 1385 | 1773 | 1218 | 1800 |
| American Bankers Insurance Company of FL | 1253 | 1352 | 1619 | 2031 | 1383 | 1968 | 1378 | 1958 |
| American Economy Insurance Co. | 996 | 1290 | 1086 | 1872 | 968 | 1874 | 904 | 1748 |
| American Family Connect P & C Ins. Co. | 1053 | 858 | 1297 | 1725 | 1108 | 1654 | 1125 | 1493 |
| 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. | 1937 | 2590 | 2327 | 3086 | 2320 | 3071 | 1727 | 3809 |
| Amica Mutual Insurance Co. | 1532 | 1538 | 1761 | 2514 | 1308 | 2306 | 1446 | 1945 |
| Berkley Insurance Co. | 776 | 1346 | 980 | 1406 | 915 | 1310 | 1227 | 2152 |
| Branch Insurance Exchange | 1110 | 1437 | 1192 | 1848 | 1321 | 1802 | 1162 | 1824 |
| Brethren Mutual | 709 | n/a | 813 | 1038 | n/a | n/a | n/a | n/a |
| Chubb Indemnity Insurance Co. | 1966 | 1979 | 2335 | 3031 | 1705 | 2679 | 1942 | 2617 |
| 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. | 1314 | 1980 | 1583 | 3315 | 1756 | 3040 | 1541 | 3058 |
| Cumberland Mutual Fire Insurance Co. | n/a | n/a | n/a | 1290 | n/a | 1153 | n/a | n/a |
| Encompass Home/Auto Insurance Co. | 1467 | 1792 | 1684 | 2275 | 1415 | 2067 | 1763 | 2611 |
| Erie Insurance Co. | 903 | 1077 | 1210 | 1545 | 1058 | 1690 | 1191 | 1812 |
| Everett Cash Mutual Insurance Co. | 701 | 687 | 843 | 1163 | 547 | 1092 | 634 | 1118 |
| Executive Risk Indemnity Inc. | 1774 | 1797 | 2105 | 2741 | 1553 | 2420 | 1761 | 2384 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 1731 | 2154 | 1871 | 2908 | 1839 | 2636 | 1940 | 3123 |
| Hartford Insurance Company of the Southeast | 854 | 1059 | 945 | 1385 | 1046 | 1343 | 864 | 1332 |

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

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2025**

| | 21629 | 21613 | 21620 | 21666 | 21853 | 21601 | 21804 | 21811 |
|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurer | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Homesite Insurance Co. | 1538 | 2095 | 1886 | 1752 | 1751 | 1929 | 1754 | 1795 |
| Horace Mann Insurance Co. | 738 | 852 | 833 | 1208 | 697 | 1168 | 729 | 1073 |
| Lemonade Insurance Company | 1220 | 1320 | 1320 | 1709 | 1255 | 1676 | 1300 | 1695 |
| Liberty Mutual Insurance Co. | 879 | 1145 | 1093 | 1719 | 842 | 1896 | 833 | 1505 |
| Lititz Mutual Insurance Co. | 1045 | 1034 | 1171 | 1591 | 800 | 1509 | 978 | 1822 |
| 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. | 909 | 933 | 977 | 1696 | 667 | 1498 | 827 | 1038 |
| NJM Insurance Co. | 800 | 1095 | 858 | n/a | 1049 | 1302 | 876 | 1531 |
| Peerless Indemnity Insurance Co. | 848 | 1099 | 1050 | 1646 | 814 | 1816 | 807 | 1444 |
| Penn National Insurance Co. | 948 | 984 | 1060 | 1317 | 754 | 1313 | 877 | 1430 |
| Praetorian Insurance Company | 1553 | 1662 | 1763 | 2576 | 1434 | 2349 | 1429 | 1640 |
| 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 | 1452 | 1312 | 1372 | 1213 | 1713 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 703 | 683 | 727 | 1103 | 693 | 1050 | 723 | 934 |

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

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2025**

| | 21629 | 21613 | 21620 | 21666 | 21853 | 21601 | 21804 | 21811 |
|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurer | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| AIG Property Casualty Company | 484 | 453 | 414 | 369 | 444 | 353 | 448 | 436 |
| Allstate Vehicle and Property Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| American Bankers Insurance Co. of FL | 770 | 712 | 712 | 614 | 659 | 614 | 695 | 684 |
| American Economy Insurance Co. | 863 | 953 | 953 | 745 | 803 | 745 | 803 | 803 |
| American Family Connect P & C Ins. Co. | 843 | 596 | 673 | 505 | 731 | 506 | 670 | 720 |
| American National Property & Casualty Co. | 403 | 347 | 318 | 260 | 399 | 320 | 399 | 586 |
| American Strategic Insurance Corp. | 791 | 737 | 682 | 545 | 732 | 595 | 677 | 709 |
| Amica Mutual Insurance Co. | 879 | 771 | 771 | 647 | 761 | 647 | 761 | 795 |
| Berkley Insurance Co. | 773 | 644 | 621 | 466 | 644 | 466 | 644 | 635 |
| Brethren Mutual | 545 | n/a | 443 | n/a | n/a | n/a | n/a | n/a |
| Chubb Indemnity Insurance Co. | 1036 | 1130 | 1114 | 864 | 976 | 860 | 986 | 955 |
| 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. | 452 | 532 | 492 | 508 | 483 | 508 | 490 | 504 |
| Cumberland Mutual Fire Insurance Co. | 1111 | 958 | 944 | 770 | 970 | 770 | 944 | 1323 |
| Encompass Home/Auto Insurance Co. | 612 | 544 | 523 | 401 | 536 | 401 | 536 | 704 |
| Erie Insurance Co. | 608 | 656 | 370 | 302 | 689 | 215 | 382 | 364 |
| Everett Cash Mutual Insurance Co. | 532 | 446 | 346 | 334 | 432 | 334 | 432 | 780 |
| Executive Risk Indemnity Inc. | 937 | 1019 | 1003 | 781 | 881 | 776 | 895 | 866 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 592 | 567 | 518 | 437 | 580 | 449 | 576 | 557 |
| Hartford Insurance Company of the Southeast | 449 | 404 | 399 | 417 | 452 | 370 | 412 | 488 |
| Homesite Insurance Co. of the Midwest | 1369 | 1124 | 1124 | 878 | 1124 | 878 | 1124 | 1085 |

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.

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2025**

| | 21629 | 21613 | 21620 | 21666 | 21853 | 21601 | 21804 | 21811 |
|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurer | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Horace Mann Insurance Co. | 272 | 245 | 245 | 219 | 245 | 219 | 245 | 245 |
| Lemonade Insurance Company | 1048 | 945 | 895 | 802 | 1076 | 760 | 971 | 781 |
| Liberty Insurance Corporation | 924 | 770 | 770 | 616 | 770 | 616 | 770 | 793 |
| Lititz Mutual Insurance Co. | 556 | 492 | 492 | 404 | 483 | 404 | 483 | 487 |
| LM Insurance Corporation | 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. | 472 | 409 | 371 | 338 | 398 | 321 | 398 | 414 |
| 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 | 958 | 887 | 887 | 892 | 973 | 796 | 877 | 821 |
| 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. | 330 | 314 | 314 | 261 | 296 | 261 | 296 | 336 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 614 | 505 | 466 | 379 | 679 | 379 | 577 | 573 |

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.

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2025**

| | 21629 | 21613 | 21620 | 21666 | 21853 | 21601 | 21804 | 21811 |
|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurer | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| AIG Property Casualty Company | 484 | 459 | 414 | 369 | 444 | 353 | 448 | 438 |
| Allstate Vehicle and Property Insurance Company | 608 | 541 | 568 | 443 | 519 | 449 | 519 | 701 |
| American Bankers Insurance Co. of FL | 770 | 712 | 712 | 614 | 659 | 614 | 695 | 684 |
| American Economy Insurance Co. | 852 | 792 | 792 | 734 | 792 | 734 | 792 | 792 |
| American Family Connect P & C Ins. Co. | 843 | 590 | 666 | 505 | 731 | 506 | 670 | 720 |
| 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. | 874 | 766 | 766 | 642 | 756 | 642 | 756 | 790 |
| Berkley Insurance Co. | 773 | 644 | 621 | 466 | 644 | 466 | 644 | 635 |
| Brethren Mutual | 633 | n/a | 530 | n/a | n/a | n/a | n/a | n/a |
| Chubb Indemnity Insurance Co. | 1036 | 963 | 947 | 864 | 976 | 860 | 986 | 955 |
| 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. | 450 | 513 | 478 | 544 | 479 | 540 | 493 | 517 |
| Cumberland Mutual Fire Insurance Co. | 1111 | 944 | 930 | 770 | 970 | 770 | 944 | 1323 |
| Encompass Home/Auto Insurance Co. | 1773 | 2184 | 2059 | 2735 | 1722 | 2499 | 2152 | 3043 |
| Erie Insurance Co. | 608 | 562 | 318 | 302 | 689 | 215 | 382 | 364 |
| Everett Cash Mutual Insurance Co. | 553 | 453 | 453 | 355 | 453 | 355 | 453 | 800 |
| Executive Risk Indemnity Inc. | 937 | 869 | 853 | 781 | 881 | 776 | 895 | 866 |
| 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 |
| Garrison Property & Casualty Ins. Co. | 592 | 567 | 518 | 437 | 580 | 449 | 576 | 557 |
| Hartford Insurance Company of the Southeast | 435 | 388 | 383 | 403 | 438 | 356 | 398 | 474 |
| Homesite Insurance Co. of the Midwest | 1360 | 1115 | 1115 | 869 | 1115 | 869 | 1115 | 1076 |

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

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2025**

| | 21629 | 21613 | 21620 | 21666 | 21853 | 21601 | 21804 | 21811 |
|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurer | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Horace Mann Insurance Co. | 250 | 223 | 223 | 197 | 223 | 197 | 223 | 223 |
| Lemonade Insurance Company | 1034 | 931 | 881 | 788 | 1062 | 746 | 957 | 767 |
| Liberty Insurance Corporation | 924 | 770 | 770 | 616 | 770 | 616 | 770 | 793 |
| Lititz Mutual Insurance Co. | 550 | 477 | 477 | 398 | 477 | 398 | 477 | 481 |
| LM Insurance Corporation | 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. | 472 | 398 | 360 | 338 | 398 | 321 | 398 | 414 |
| NJM Insurance Co. | 528 | 562 | 452 | 492 | 747 | 424 | 552 | 705 |
| Penn National Insurance Co. | 318 | 279 | 279 | 240 | 279 | 240 | 279 | 279 |
| Praetorian Insurance Company | 958 | 887 | 887 | 892 | 973 | 796 | 877 | 821 |
| 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 |
| Windsor Mt. Joy Mutual Insurance Co. | 614 | 505 | 466 | 379 | 679 | 379 | 577 | 573 |

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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 Company | 800-225-5244 | www.aig.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 Family Connect P & C Ins. Co. | 888-239-9953 | www.connectbyamfam.com |
| American Modern Home Insurance Co. | 800-543-2644 | www.amig.com |
| American National Property & Casualty Co. | 800-843-3276 | www.americannational.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 | 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. | 844-788-0873 | www.msimga.com |
| Chubb Indemnity 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 |
| Executive Risk Indemnity Inc. | 866-324-8222 | www.chubb.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 |
| Garrison Property & Casualty Ins. Co. | 800-531-8722 | www.usaa.com |
| Hartford Insurance Company of the Southeast | 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 Corporation | 800-837-5254 | www.libertymutual.com |
| Liberty Mutual Insurance Co. | 800-837-5254 | www.libertymutual.com |
| Lititz Mutual Insurance Co. | 800-626-4751 | www.lititzmutual.com |
| LM Insurance Corporation | 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.msainsurance.com |
| NJM Insurance Co. | 800-232-6600 | www.njm.com |
| Peerless Indemnity Insurance Co. | 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 | 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. | 800-782-8332 | 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/ |
| 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 | | Manufactured | | Notes / Limitations |
|-----------------|--|------|-------|------------|-------|--------------|---|----------------------------|
| | | | | Watercraft | homes | Farmowners | | |
| Agency | Agency Insurance Co. | | | | | | | |
| AIG | AIG Property Casualty Co. | Y | Y | Y | | | | |
| Allstate | Encompass Home/Auto Insurance Co. | Y | Y | Y | | | | |
| | Allstate Property & Casualty Insurance Co. | | Y | Y | | | | |
| | Allstate Insurance Co. | Y* | | | | Y | | *Renters Only |
| | Allstate Indemnity Co. | | | | | | | |
| | Integon Indemnity Corp. | | | | | | | |
| | Century-National Insurance Co. | Y* | | | | | | *Renters Only |
| | Allstate Vehicle & Property Insurance Co. | Y* | | | | | | *Home/Condo Only |
| American Family | National General Assurance Co. | | | | | | | |
| | Homesite Insurance Co. of the Midwest | Y | Y* | | | | | *Requires Home Policy |
| | NGM Insurance Co. | Y | Y* | | | | | *Requires Home Policy |
| | Homesite Insurance Co. | Y | Y* | | | | | *Home policy required |
| AMICA | American Family Connect P & C Ins. Co. | Y | Y* | | | | | *Requires Home policy |
| | Amica Property and Casualty Co. | | | | | | | |
| AMIG | Amica Mutual Insurance Co. | Y | Y | A | | | | *Snowmobiles Only |
| | American Modern Home Insurance Co. | Y* | | | | | | *Renters only. |
| Assurant | American Bankers Insurance Co. of FL | Y | | | | Y | | |
| | American Security Ins. Co. | Y | | | | | | |
| | Standard Guaranty Ins. Co. | Y | | | | | | |
| AXA | XL Specialty Insurance Co. | | | | | | | |
| Berkley | Berkley Insurance Co. | Y | Y | | | | | |
| | Riverport Insurance Co. | | | | Y | | | |
| Branch | Branch Insurance Exchange | Y | | | | | | |
| Brethren Mutual | Brethren Mutual Insurance Co. | Y | Y | Y | | | | |
| Chubb / ACE | Chubb Indemnity Insurance Co. | Y | | | | | | |
| | Executive Risk Indemnity Inc. | Y | | | | | | |
| | Chubb National Insurance Co. | Y | | | | | | |
| | Federal Insurance Co. | Y | Y* | Y* | | | | *Moored in the Continental |
| | Indemnity Insurance Co. of North America | | | | | | Y | |
| | Vigilant Insurance Co. | Y | | | | | | |

Coverages Offered by Insurer (or group of insurers)

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 | *No Scooter Specific cove |
| | Allstate Property & Casualty Insurance Co. | | Y | | Y | | | |
| | Allstate Insurance Co. | | | | | | | *Renters Only |
| | Allstate Indemnity Co. | Y | | Y | | | | |
| | Integon Indemnity Corp. | Y | | | | | | |
| | Century-National Insurance Co. | | | | | | | *Renters Only |
| | Allstate Vehicle & Property Insurance Co. | | | | | | Y | *Home/Condo Only |
| American Family | National General Assurance Co. | Y | | Y | Y | | | |
| | Homesite Insurance Co. of the Midwest | | | | | | | *Requires Home Policy |
| | NGM Insurance Co. | | | | | | | *Requires Home Policy |
| | Homesite Insurance Co. | | | | | | | *Home policy required |
| AMICA | American Family Connect P & C Ins. Co. | Y | | | | | | *Requires Home policy |
| | Amica Property and Casualty Co. | Y | | | | Y | | |
| AMIGA | Amica Mutual Insurance Co. | Y | Y | Y | Y* | Y | Y | *Snowmobiles Only |
| | American Modern Home Insurance Co. | | | | | | | *Renters only. |
| Assurant | American Bankers Insurance Co. of FL | | | | | | Y | |
| | American Security Ins. Co. | | | | | | | |
| | Standard Guaranty Ins. Co. | | | | | | | |
| AXA | XL Specialty Insurance Co. | | | | | | Y | |
| Berkley | Berkley Insurance Co. | Y | Y | Y | Y | | | |
| | Riverport Insurance Co. | | | | | | | |
| Branch | Branch Insurance Exchange | Y | | | | | | |
| Brethren Mutual | Brethren Mutual Insurance Co. | Y | Y | Y | | | | |
| Chubb / ACE | Chubb Indemnity Insurance Co. | | | | | | | |
| | Executive Risk Indemnity Inc. | | | | | | | |
| | Chubb National Insurance Co. | Y | Y | Y | Y | Y | Y | |
| | Federal Insurance Co. | | | | | Y | | *Moored in the Continenta |
| | Indemnity Insurance Co. of North America | | | | | | | |
| | Vigilant Insurance Co. | | | | | Y | | |

Coverages Offered by Insurer (or group of insurers)

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

Y = Coverage is offered (*though some limitations may apply)

A = Coverage may be available through an affiliated program

| Group Name | Insurance Company(ies) | Home | Boats | Personal Watercraft | Manufactured homes | Farmowners | Notes / Limitations |
|----------------------|---|------|-------|---------------------|--------------------|------------|-----------------------|
| Cincinnati | Cincinnati Insurance Co. | Y | Y | Y | | | *Requires Auto Policy |
| | Cincinnati Casualty Co. | Y | Y | Y | | | *Requires Auto Policy |
| Clearcover | Clearcover Insurance Co. | | | | | | |
| CSAA | CSAA General Insurance Co. | Y | | | | | |
| Cumberland | Cumberland Insurance Co. Inc. | | | | | | |
| | Cumberland Mutual Fire Insurance Co. | Y | | | | Y* | *Requires Home policy |
| Donegal | Donegal Mutual Insurance Co. | | Y | | Y | Y | |
| | Southern Insurance Co. of VA | Y | | | | | |
| Elephant | Elephant Insurance Co. | | | | | | |
| Erie | Erie Insurance Co. | Y | | Y | Y | Y | |
| | Erie Insurance Exchange | | | | | | |
| Everett Cash | Everett Cash Mutual Insurance Co. | Y | | | | | |
| Farmers | Foremost Insurance Co. | A | Y | Y | Y | | |
| | Farmers Insurance Exchange | Y | A | A | | | |
| | Farmers Direct P & C Insurance Co. | | | | | | |
| | Farmers Property & Casualty Insurance Co. | Y | Y | Y | | | |
| | Farmers Group Property & Casualty Ins. Co. | Y | | | | | |
| | Farmers Casualty Insurance Co. | | | | | | |
| Farmers Mut of Salem | Farmers Mutual Fire Ins. Co. of Salem Cnty. | Y | Y* | | | Y* | *Requires Home Policy |
| Fidelity National | Stillwater P & C Insurance Co. | Y | | | | | |
| GEICO | GEICO Secure Co. | | | | | | |
| | GEICO Indemnity Co. | | | | | | |
| Hartford | Hartford Fire Insurance Co. | Y | | | | | |
| | Hartford Casualty Insurance Co. | | | | | | |
| | Hartford Insurance Company of the Southeast | Y | | | | | |
| Horace Mann | Horace Mann Insurance Co. | Y | Y | | | | |
| | Teachers Insurance Co. | Y | Y | | | | |
| | Horace Mann Property & Casualty Ins. Co. | | | | | | |
| Lemonade | Lemonade Insurance Co. | Y | | | | | |

Coverages Offered by Insurer (or group of insurers)

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

Y = Coverage is offered (*though some limitations may apply)

A = Coverage may be available through an affiliated program

| Group Name | Insurance Company(ies) | Auto | Motorcycle and Scooter | RV & Trailers | ATV | GAP | Antique/Collector | Notes / Limitations |
|----------------------|---|------|------------------------|---------------|-----|-----|-------------------|-----------------------|
| Cincinnati | Cincinnati Insurance Co. | Y | Y* | Y* | Y* | Y* | Y* | *Requires Auto Policy |
| | Cincinnati Casualty Co. | Y | Y* | Y* | Y* | Y* | Y* | *Requires Auto Policy |
| Clearcover | Clearcover Insurance Co. | Y | | | | | | |
| CSAA | CSAA General Insurance Co. | Y | | Y | | | | |
| Cumberland | Cumberland Insurance Co. Inc. | Y | | | | | | |
| | Cumberland Mutual Fire Insurance Co. | | | | | | | *Requires Home policy |
| Donegal | Donegal Mutual Insurance Co. | | | Y | Y | | Y | |
| | Southern Insurance Co. of VA | Y | | | | | | |
| Elephant | Elephant Insurance Co. | Y | | | | | | |
| Erie | Erie Insurance Co. | | | | | | | |
| | Erie Insurance Exchange | Y | Y | Y | Y | Y | Y | |
| Everett Cash | Everett Cash Mutual Insurance Co. | | | | | | | |
| Farmers | Foremost Insurance Co. | Y | Y | Y | Y | A | Y | |
| | Farmers Insurance Exchange | Y | A | A | A | | A | |
| | Farmers Direct P & C Insurance Co. | Y | | Y | | Y | | |
| | Farmers Property & Casualty Insurance Co. | | | | | | | |
| | Farmers Group Property & Casualty Ins. Co. | Y | Y | Y | | Y | | |
| | Farmers Casualty Insurance Co. | Y | Y | Y | Y | Y | | |
| Farmers Mut of Salem | Farmers Mutual Fire Ins. Co. of Salem Cnty. | | | | | | | *Requires Home Policy |
| Fidelity National | Stillwater P & C Insurance Co. | | | | | | | |
| GEICO | GEICO Secure Co. | Y | | Y | | | | |
| | GEICO Indemnity Co. | | Y | | Y | | | |
| Hartford | Hartford Fire Insurance Co. | | | | | | | |
| | Hartford Casualty Insurance Co. | Y | Y | Y | Y | | Y | |
| | Hartford Insurance Company of the Southeast | Y | Y | | | | | |
| Horace Mann | Horace Mann Insurance Co. | Y | | | | | | |
| | Teachers Insurance Co. | Y | | | | | | |
| | Horace Mann Property & Casualty Ins. Co. | Y | | | | | | |
| Lemonade | Lemonade Insurance Co. | | | | | | | |

Coverages Offered by Insurer (or group of insurers)

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

Y = Coverage is offered (*though some limitations may apply)

A = Coverage may be available through an affiliated program

| Group Name | Insurance Company(ies) | Personal | | | | | Notes / Limitations |
|-------------------------------|---|----------|-------|------------|--------------------|------------|-----------------------|
| | | Home | Boats | Watercraft | Manufactured homes | Farmowners | |
| Liberty Mutual | Liberty Mutual Personal Insurance Co. | | Y | Y | | | |
| | Peerless Indemnity Insurance Co. | Y* | | | | | *Homeowners & Renters |
| | American Economy Insurance Co. | Y | Y | Y | Y | Y* | *Requires Home Policy |
| | Liberty Mutual Insurance Co. | Y* | | | | | *Homeowners & Renters |
| | Ironshore Indemnity Inc. | | | | | | |
| | Safeco Insurance Co. of America | Y | Y | Y | Y | Y* | *Renters Only |
| | LM Insurance Corporation | Y | Y | Y | | | *Condo Only |
| | LM General Insurance Co. | | | | | | |
| | American States Preferred Insurance Co. | | | | | | |
| | Safeco Insurance Co. of Illinois | | | | | | |
| Liberty Insurance Corporation | Y | Y | Y | | | | |
| Lititz Mutual | Lititz Mutual Insurance Co. | Y | | | | | |
| MAIF | Maryland Auto Insurance Fund | | | | | | |
| Markel | Markel American Insurance Co. | Y* | Y | Y | Y | | *Renters Only |
| | Essentia Insurance Co. | | | | | | |
| Mutual Benefit | Mutual Benefit Insurance Co. | Y | | | | | |
| Nationwide | Nationwide Mutual Insurance Co. | | Y | Y | | | |
| | Nationwide Insurance Co. of America | Y | | | | | |
| | Nationwide Property & Casualty Co. | | | | | | |
| NJM Group | NJM Insurance Co. | Y | | | | | |
| Penn National | Penn National Insurance Co. | Y | Y* | | | | *Requires Auto Policy |
| Progressive | Progressive Select Insurance Co. | | | | | | |
| | American Strategic Insurance Corp. | Y | | | | | |
| | Progressive Casualty Insurance Co. | | Y | Y | | | |
| | Progressive Specialty Insurance Co. | Y* | | | | | *Renters Only |
| QBE Group | Praetorian Insurance Co. | Y | | | | | |
| Root Insurance | Root Insurance Co. | | | | | | |
| Selective | Selective Ins. Co. of South Carolina | Y | Y* | Y* | | | *Requires Home Policy |
| Sentry | Dairyland Insurance Co. | | | | | | |
| State Farm | State Farm Fire & Casualty Company | Y | Y | Y | Y | Y | |
| | State Farm Mutual Automobile Ins. Co. | | | | | | |
| | MGA Insurance Co. | | | | | | *Minimum Limits Only |

Coverages Offered by Insurer (or group of insurers)

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

Y = Coverage is offered (*though some limitations may apply)

A = Coverage may be available through an affiliated program

| Group Name | Insurance Company(ies) | Auto | Motorcycle and Scooter | RV & Trailers | ATV | GAP | Antique/Collector | Notes / Limitations |
|----------------|---|------|------------------------|---------------|-----|-----|-------------------|-----------------------|
| Liberty Mutual | Liberty Mutual Personal Insurance Co. | Y | Y | | | Y | Y | |
| | Peerless Indemnity Insurance Co. | | | | | | | *Homeowners & Renters |
| | American Economy Insurance Co. | | | | | | | *Requires Home Policy |
| | Liberty Mutual Insurance Co. | Y | | | | | | *Homeowners & Renters |
| | Ironshore Indemnity Inc. | | | | | | Y | |
| | Safeco Insurance Co. of America | | | | | | | *Renters Only |
| | LM Insurance Corporation | | Y | | | Y | Y | *Condo Only |
| | LM General Insurance Co. | | Y | | | Y | Y | |
| | American States Preferred Insurance Co. | Y | | Y | | | Y | |
| | Safeco Insurance Co. of Illinois | | Y | | Y | | | |
| | Liberty Insurance Corporation | | | | | | | |
| Lititz Mutual | Lititz Mutual Insurance Co. | | | | | | | |
| MAIF | Maryland Auto Insurance Fund | Y | Y | Y | Y | | | |
| Markel | Markel American Insurance Co. | | Y | | Y | | | *Renters Only |
| | Essentia Insurance Co. | | | | | | Y | |
| Mutual Benefit | Mutual Benefit Insurance Co. | Y | | | | | | |
| Nationwide | Nationwide Mutual Insurance Co. | | Y | Y | Y | | | |
| | Nationwide Insurance Co. of America | | | | | | | |
| | Nationwide Property & Casualty Co. | Y | | | | | | |
| NJM Group | NJM Insurance Co. | Y | | Y | | Y | | |
| Penn National | Penn National Insurance Co. | Y | | Y | | Y | | *Requires Auto Policy |
| Progressive | Progressive Select Insurance Co. | Y | | | | | | |
| | American Strategic Insurance Corp. | | | | | | | |
| | Progressive Casualty Insurance Co. | | Y | Y | Y | | | |
| | Progressive Specialty Insurance Co. | Y | | | | | | *Renters Only |
| QBE Group | Praetorian Insurance Co. | | | | | | | |
| Root Insurance | Root Insurance Co. | Y | | | | | | |
| Selective | Selective Ins. Co. of South Carolina | Y | | Y* | Y | Y | Y | *Requires Home Policy |
| Sentry | Dairyland Insurance Co. | Y | Y | | Y | | | |
| State Farm | State Farm Fire & Casualty Company | Y | Y | Y | | | Y | |
| | State Farm Mutual Automobile Ins. Co. | Y | Y | Y | Y | | Y | |
| | MGA Insurance Co. | Y* | | | | | | *Minimum Limits Only |

Coverages Offered by Insurer (or group of insurers)

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

Y = Coverage is offered (*though some limitations may apply)

A = Coverage may be available through an affiliated program

| Group Name | Insurance Company(ies) | Personal | | | | | Notes / Limitations |
|--------------------|--|----------|-------|------------|--------------------|------------|-----------------------|
| | | Home | Boats | Watercraft | Manufactured homes | Farmowners | |
| Tokio Marine | Privilege Underwriters Reciprocal Exch. | Y | Y | Y | Y | | |
| | Philadelphia Indemnity Insurance Co. | | | | | | |
| Travelers | Travelers Property Casualty Insurance Co. | | | | | | |
| | Travelers Personal Insurance Co. | Y | Y | Y | | | |
| United Farm Family | American National Property & Casualty Co. | Y | Y | Y | Y* | | *Required Auto Policy |
| Unitrin | Unitrin Safeguard Insurance Co. | Y | Y | Y | | | |
| Universal Holdings | Universal Property & Casualty Ins. Co. | Y | | | | | |
| USAA | Noblr Insurance Exch | A | A | A | A | A | |
| | USAA General Indemnity Co. | Y | A | A | A | A | |
| | Garrison Property & Casualty Insurance Co. | Y | A | A | A | A | |
| | United Services Automobile Association | Y | A | A | A | A | |
| Vault | Vault Reciprocal Exchange | Y | Y | Y | | | |
| | | | | | | | |
| Windsor Mt. Joy | Windsor Mt. Joy Mutual Insurance Co. | Y | Y | Y | Y | Y | |

Coverages Offered by Insurer (or group of insurers)

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

Y = Coverage is offered (*though some limitations may apply)

A = Coverage may be available through an affiliated program

| Group Name | Insurance Company(ies) | Auto | Motorcycle and Scooter | RV & Trailers | ATV | GAP | Antique/ Collector | Notes / Limitations |
|--------------------|--|-------------|-----------------------------------|------------------------------|------------|------------|-------------------------------|----------------------------|
| Tokio Marine | Privilege Underwriters Reciprocal Exch. | Y | Y | Y | Y | | Y | |
| | Philadelphia Indemnity Insurance Co. | | | | | | Y | |
| Travelers | Travelers Property Casualty Insurance Co. | Y | | Y | Y | Y | Y | |
| | Travelers Personal Insurance Co. | | | | | | | |
| United Farm Family | American National Property & Casualty Co. | Y | Y | Y* | Y | Y* | Y | *Required Auto Policy |
| Unitrin | Unitrin Safeguard Insurance Co. | Y | | Y | | Y | Y | |
| Universal Holdings | Universal Property & Casualty Ins. Co. | | | | | | | |
| USAA | Noblr Insurance Exch | Y | A | A | A | A | A | |
| | USAA General Indemnity Co. | Y | A | A/Y | A | | Y | |
| | Garrison Property & Casualty Insurance Co. | Y | A | A/Y | A | | Y | |
| | United Services Automobile Association | Y | A | A/Y | A | | Y | |
| | USAA Casualty Insurance Co. | Y | A | A/Y | A | | Y | |
| Vault | Vault Reciprocal Exchange | Y | Y | Y | Y | | Y | |
| Windsor Mt. Joy | Windsor Mt. Joy Mutual Insurance Co. | | | | | | | |

How to File a Complaint

Consumers may contact the Maryland Insurance Administration to file a complaint against an insurer or insurance producer.

Complaints must be received in writing or filed on-line using the agency's website, *www.insurance.maryland.gov*. Under *Consumers*, 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

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