

HOMEOWNERS & RENTERS INSURANCE

A COMPARISON GUIDE TO RATES



Maryland
INSURANCE ADMINISTRATION

As of February 2026

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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 2/1/2026**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
AIG Property Casualty Company	1,210	2,219	2,002	1,525	2,552	2,543
Allstate Vehicle & Property Insurance Co.	1,917	3,458	2,663	1,973	3,449	3,599
American Bankers Insurance Co. of FL	1,059	2,610	1,541	1,304	1,784	1,707
American Economy Insurance Co.	651	2,032	1,645	850	2,261	2,279
American Family Connect P & C Ins. Co.	886	2,804	1,326	1,142	2,374	2,363
American Security Insurant Company	999	2,850	2,660	1,415	3,875	3,875
American Strategic Insurance Corp.	1,497	3,593	2,754	2,047	3,483	3,756
Amica Mutual Insurance Co.	1,354	3,461	2,903	1,594	3,284	3,284
Berkley Insurance Co.	536	2,089	1,750	723	1,697	1,672
Branch Insurance Exchange	1,243	2,571	2,018	1,469	2,607	2,692
Brethren Mutual	n/a	1,582	1,466	713	1,288	1,288
CHUBB INDEMNITY INSURANCE CO.	1,520	3,491	2,999	2,298	3,808	3,678
Cincinnati Casualty Co.	813	2,478	1,758	917	1,990	2,079
Cincinnati Insurance Co.	970	2,843	2,193	1,396	3,044	3,044
CSAA General Insurance Co.	778	3,426	2,837	983	2,784	2,416
Cumberland Mutual Fire Insurance Co.	n/a	1,983	1,655	n/a	1,905	1,905
Erie Insurance Co.	712	2,162	2,093	1,244	2,521	2,184
Everett Cash Mutual Insurance Co.	581	1,457	1,236	765	1,912	1,912
EXECUTIVE RISK INDEMNITY INC.	1,369	3,163	2,706	2,068	3,431	3,319
Farmers Group Property & Casualty Ins. Co.	1,493	4,156	3,495	1,958	4,609	4,609
Farmers Insurance Exchange	n/a	n/a	n/a	n/a	n/a	n/a
Farmers Mutual Fire Insurance Company of Saler	1,097	1,743	1,425	1,526	1,858	1,729
Farmers Property & Casualty Insurance Co.	1,296	3,952	3,308	1,692	4,406	4,406
Garrison Property & Casualty Ins. Co.	1,655	3,983	2,891	2,002	2,936	3,195
Hartford Insurance Company of the Southeast	1,175	2,197	1,813	1,614	2,289	2,432

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 2/1/2026**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Homesite Insurance Co.	1,859	2,324	2,200	2,115	2,025	1,965
Horace Mann Insurance Co.	821	2,076	1,776	972	1,991	1,991
Lemonade Insurance Co.	934	2,553	2,062	1,202	2,024	2,004
Liberty Mutual Insurance Co.	587	1,713	1,535	764	2,042	1,940
Lititz Mutual Insurance Co.	685	2,321	1,964	880	1,890	1,890
Mutual Benefit Insurance Co.	966	2,135	1,835	1,224	3,377	3,377
Nationwide Insurance Co. of America	1,485	3,499	2,893	1,723	3,091	2,826
NJM Insurance Co.	970	2,016	1,577	1,217	1,827	1,922
Peerless Indemnity Insurance Co.	568	1,639	1,470	739	1,952	1,855
Penn National Insurance Co.	1,071	2,084	1,912	1,258	2,668	2,686
Praetorian Insurance Company	1,901	4,846	4,569	1,979	3,907	3,907
Privilege Underwriters Reciprocal Exch.	2,678	3,372	3,224	3,123	4,480	4,480
Selective Ins. Co. of South Carolina	888	3,137	2,843	1,114	2,479	2,383
Southern Insurance Co. of VA	880	2,313	1,945	1,144	2,128	2,029
Standard Guaranty Insurance Company	1,164	3,326	3,237	1,649	4,736	4,736
State Farm Fire & Casualty Co.	1,204	2,777	2,418	1,497	2,920	2,635
Stillwater P & C Insurance Co.	862	2,630	2,560	1,009	2,338	2,324
Teachers Insurance Co.	714	1,732	1,484	842	1,799	1,799
Travelers Personal Insurance Co.	790	1,524	1,432	982	1,600	1,435
United Services Automobile Association	1,418	3,520	2,511	1,716	2,551	2,762
Universal Property & Casualty Ins. Co.	633	1,773	1,482	746	2,315	2,315
USAA Casualty Insurance Co.	1,335	3,403	2,380	1,617	2,412	2,617
USAA General Indemnity Co.	1,682	3,929	2,919	2,036	2,967	3,228
Vault Reciprocal Exchange	989	2,281	1,947	1,521	2,557	2,467
Windsor Mt. Joy Mutual Insurance Co.	474	1,354	1,177	646	1,666	1,666

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 2/1/2026**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
AIG Property Casualty Company	1,599	1,929	1,982	1,565
Allstate Vehicle & Property Insurance Co.	3,049	2,269	2,993	1,904
American Bankers Insurance Co. of FL	2,049	1,492	2,337	1,553
American Economy Insurance Co.	1,494	1,542	1,720	992
American Family Connect P & C Ins. Co.	1,276	1,297	1,856	1,209
American Security Insurant Company	2,212	2,212	2,736	1,748
American Strategic Insurance Corp.	2,534	3,069	2,716	2,236
Amica Mutual Insurance Co.	2,648	2,648	2,979	1,723
Berkley Insurance Co.	1,132	1,120	1,799	852
Branch Insurance Exchange	2,747	1,737	2,309	1,520
Brethren Mutual	1,516	1,375	1,527	985
CHUBB INDEMNITY INSURANCE CO.	2,759	2,439	3,220	1,791
Cincinnati Casualty Co.	2,142	1,708	1,589	1,015
Cincinnati Insurance Co.	2,132	2,132	1,986	1,405
CSAA General Insurance Co.	2,614	2,354	3,123	1,041
Cumberland Mutual Fire Insurance Co.	n/a	n/a	1,626	n/a
Erie Insurance Co.	1,815	1,633	1,961	1,217
Everett Cash Mutual Insurance Co.	1,133	1,133	1,267	891
EXECUTIVE RISK INDEMNITY INC.	2,489	2,199	2,919	1,614
Farmers Group Property & Casualty Ins. Co.	3,918	3,918	3,574	2,232
Farmers Insurance Exchange	n/a	n/a	n/a	n/a
Farmers Mutual Fire Insurance Company of Saler	1,670	1,425	1,400	893
Farmers Property & Casualty Insurance Co.	3,236	3,236	3,395	1,952
Garrison Property & Casualty Ins. Co.	3,085	2,634	2,921	1,936
Hartford Insurance Company of the Southeast	1,760	1,625	1,995	1,291

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 2/1/2026**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
Homesite Insurance Co.	2,180	2,054	2,228	1,953
Horace Mann Insurance Co.	1,708	1,708	1,819	1,118
Lemonade Insurance Co.	2,366	1,853	2,165	1,383
Liberty Mutual Insurance Co.	1,664	1,259	1,516	904
Lititz Mutual Insurance Co.	2,003	2,003	2,027	1,002
Mutual Benefit Insurance Co.	2,127	2,127	1,875	1,180
Nationwide Insurance Co. of America	2,686	2,361	2,990	1,944
NJM Insurance Co.	2,042	1,605	1,450	1,117
Peerless Indemnity Insurance Co.	1,593	1,210	1,451	869
Penn National Insurance Co.	2,317	2,427	1,980	1,600
Praetorian Insurance Company	4,204	4,204	4,335	3,982
Privilege Underwriters Reciprocal Exch.	3,527	3,527	3,246	3,382
Selective Ins. Co. of South Carolina	2,633	2,248	2,963	1,345
Southern Insurance Co. of VA	2,016	1,950	2,100	1,098
Standard Guaranty Insurance Company	2,702	2,702	3,330	1,932
State Farm Fire & Casualty Co.	2,423	2,041	2,396	1,680
Stillwater P & C Insurance Co.	2,627	2,361	2,654	1,463
Teachers Insurance Co.	1,594	1,594	1,520	967
Travelers Personal Insurance Co.	1,569	1,377	1,448	1,086
United Services Automobile Association	2,660	2,273	2,539	1,649
Universal Property & Casualty Ins. Co.	1,983	1,983	1,515	913
USAA Casualty Insurance Co.	2,503	2,141	2,416	1,562
USAA General Indemnity Co.	3,120	2,665	2,934	1,962
Vault Reciprocal Exchange	1,829	1,617	2,131	1,194
Windsor Mt. Joy Mutual Insurance Co.	1,085	1,085	1,186	818

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 2/1/2026**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
AIG Property Casualty Company	1,096	2,066	1,869	1,426	2,302	2,293
Allstate Vehicle & Property Insurance Co.	1,491	2,898	2,212	1,488	2,858	2,996
American Bankers Insurance Co. of FL	1,050	2,512	1,459	1,238	1,727	1,652
American Economy Insurance Co.	588	1,755	1,407	733	2,007	2,008
American Family Connect P & C Ins. Co.	805	2,592	1,212	1,046	2,143	2,135
American Security Insurant Company	999	2,527	2,359	1,256	3,875	3,875
American Strategic Insurance Corp.	1,373	3,382	2,340	1,836	3,213	3,440
Amica Mutual Insurance Co.	1,112	2,737	2,296	1,294	2,685	2,685
Berkley Insurance Co.	494	1,892	1,587	663	1,539	1,517
Branch Insurance Exchange	1,010	1,900	1,535	1,118	2,108	2,170
Brethren Mutual	n/a	1,498	1,384	663	1,247	1,247
CHUBB INDEMNITY INSURANCE CO.	1,541	3,503	3,018	2,338	3,864	3,733
Cincinnati Casualty Co.	592	1,949	1,390	699	1,638	1,692
Cincinnati Insurance Co.	804	2,302	1,782	1,145	2,462	2,462
CSAA General Insurance Co.	729	3,258	2,682	935	2,499	2,169
Cumberland Mutual Fire Insurance Co.	n/a	1,524	1,265	n/a	1,385	1,385
Erie Insurance Co.	562	1,735	1,657	950	2,056	1,787
Everett Cash Mutual Insurance Co.	581	1,457	1,236	765	1,912	1,912
EXECUTIVE RISK INDEMNITY INC.	1,389	3,169	2,724	2,102	3,485	3,367
Farmers Group Property & Casualty Ins. Co.	1,295	3,558	2,996	1,690	3,943	3,943
Farmers Insurance Exchange	n/a	n/a	n/a	n/a	n/a	n/a
Farmers Mutual Fire Insurance Company of Saler	1,117	1,587	1,303	1,169	1,721	1,604
Farmers Property & Casualty Insurance Co.	1,087	3,178	2,664	1,375	3,638	3,638
Garrison Property & Casualty Ins. Co.	1,610	3,874	2,836	1,953	2,872	3,118
Hartford Insurance Company of the Southeast	982	1,595	1,327	1,187	1,866	1,996

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 2/1/2026**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Homesite Insurance Co.	1,695	2,099	1,998	1,915	1,848	1,796
Horace Mann Insurance Co.	710	1,776	1,522	838	1,704	1,704
Lemonade Insurance Co.	953	2,557	2,070	1,218	2,035	2,016
Liberty Mutual Insurance Co.	522	1,483	1,336	672	1,774	1,676
Lititz Mutual Insurance Co.	690	2,294	1,945	882	1,872	1,872
Mutual Benefit Insurance Co.	796	1,825	1,570	1,050	2,747	2,747
Nationwide Insurance Co. of America	1,093	2,524	2,103	1,238	2,298	2,155
NJM Insurance Co.	807	1,557	1,243	968	1,458	1,522
Peerless Indemnity Insurance Co.	507	1,423	1,279	650	1,696	1,605
Penn National Insurance Co.	803	1,546	1,424	949	1,924	1,937
Praetorian Insurance Company	1,574	3,728	3,100	1,471	3,194	3,194
Privilege Underwriters Reciprocal Exch.	2,550	3,102	2,967	2,873	4,262	4,262
Selective Ins. Co. of South Carolina	834	2,918	2,650	1,045	2,305	2,215
Southern Insurance Co. of VA	704	1,713	1,468	844	1,704	1,623
Standard Guaranty Insurance Company	1,164	3,326	3,237	1,649	4,736	4,736
State Farm Fire & Casualty Co.	845	1,828	1,623	1,035	1,980	1,794
Stillwater P & C Insurance Co.	864	2,586	2,575	1,018	2,294	2,281
Teachers Insurance Co.	619	1,484	1,274	728	1,541	1,541
Travelers Personal Insurance Co.	673	1,299	1,256	823	1,430	1,283
United Services Automobile Association	1,383	3,428	2,465	1,676	2,500	2,701
Universal Property & Casualty Ins. Co.	550	1,620	1,358	696	1,926	1,926
USAA Casualty Insurance Co.	1,302	3,319	2,341	1,584	2,363	2,557
USAA General Indemnity Co.	1,636	3,824	2,866	1,989	2,904	3,152
Vault Reciprocal Exchange	1,042	2,392	2,049	1,614	2,707	2,613
Windsor Mt. Joy Mutual Insurance Co.	521	1,401	1,224	693	1,713	1,713

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 2/1/2026**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
AIG Property Casualty Company	1,439	1,736	1,853	1,432
Allstate Vehicle & Property Insurance Co.	2,509	1,866	2,453	1,498
American Bankers Insurance Co. of FL	1,955	1,446	2,139	1,521
American Economy Insurance Co.	1,311	1,346	1,469	918
American Family Connect P & C Ins. Co.	1,161	1,177	1,692	1,091
American Security Insurant Company	2,212	2,212	2,426	1,748
American Strategic Insurance Corp.	2,342	2,783	2,656	2,075
Amica Mutual Insurance Co.	2,162	2,162	2,357	1,382
Berkley Insurance Co.	1,031	1,020	1,631	779
Branch Insurance Exchange	2,190	1,415	1,715	1,207
Brethren Mutual	1,445	1,310	1,443	938
CHUBB INDEMNITY INSURANCE CO.	2,805	2,468	3,240	1,757
Cincinnati Casualty Co.	1,704	1,331	1,252	782
Cincinnati Insurance Co.	1,733	1,733	1,616	1,137
CSAA General Insurance Co.	2,346	2,119	2,963	960
Cumberland Mutual Fire Insurance Co.	n/a	n/a	1,247	n/a
Erie Insurance Co.	1,463	1,281	1,521	979
Everett Cash Mutual Insurance Co.	1,133	1,133	1,267	891
EXECUTIVE RISK INDEMNITY INC.	2,528	2,227	2,929	1,585
Farmers Group Property & Casualty Ins. Co.	3,356	3,356	3,063	1,923
Farmers Insurance Exchange	n/a	n/a	n/a	n/a
Farmers Mutual Fire Insurance Company of Saler	1,551	1,329	1,281	848
Farmers Property & Casualty Insurance Co.	2,678	2,678	2,734	1,625
Garrison Property & Casualty Ins. Co.	3,008	2,568	2,844	1,939
Hartford Insurance Company of the Southeast	1,446	1,332	1,444	1,086

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 2/1/2026**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Homesite Insurance Co.	1,982	1,872	2,019	1,756
Horace Mann Insurance Co.	1,464	1,464	1,559	962
Lemonade Insurance Co.	2,374	1,865	2,172	1,377
Liberty Mutual Insurance Co.	1,415	1,072	1,283	841
Lititz Mutual Insurance Co.	1,982	1,982	2,007	977
Mutual Benefit Insurance Co.	1,736	1,736	1,604	1,013
Nationwide Insurance Co. of America	2,002	1,734	2,166	1,422
NJM Insurance Co.	1,605	1,282	1,136	937
Peerless Indemnity Insurance Co.	1,356	1,032	1,233	812
Penn National Insurance Co.	1,672	1,747	1,469	1,170
Praetorian Insurance Company	3,443	3,433	3,149	3,341
Privilege Underwriters Reciprocal Exch.	3,357	3,357	2,986	3,219
Selective Ins. Co. of South Carolina	2,445	2,094	2,763	1,248
Southern Insurance Co. of VA	1,610	1,565	1,563	838
Standard Guaranty Insurance Company	2,702	2,702	3,330	1,932
State Farm Fire & Casualty Co.	1,652	1,397	1,604	1,160
Stillwater P & C Insurance Co.	2,562	2,333	2,652	1,431
Teachers Insurance Co.	1,367	1,367	1,304	834
Travelers Personal Insurance Co.	1,377	1,185	1,224	970
United Services Automobile Association	2,600	2,222	2,475	1,655
Universal Property & Casualty Ins. Co.	1,654	1,654	1,388	846
USAA Casualty Insurance Co.	2,445	2,091	2,360	1,565
USAA General Indemnity Co.	3,044	2,600	2,859	1,966
Vault Reciprocal Exchange	1,936	1,709	2,228	1,224
Windsor Mt. Joy Mutual Insurance Co.	1,132	1,132	1,233	865

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 2/1/2026**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
AIG Property Casualty Company	1,109	1,884	1,711	1,305	2,312	2,299
Allstate Vehicle & Property Insurance Co.	1,162	2,537	1,962	1,256	2,641	2,775
American Bankers Insurance Co. of FL	995	2,269	1,311	1,112	1,614	1,549
American Economy Insurance Co.	485	1,388	1,059	570	1,567	1,567
American Family Connect P & C Ins. Co.	730	1,988	919	773	2,082	2,079
American Security Insurant Company	859	2,406	2,247	1,206	3,264	3,264
American Strategic Insurance Corp.	1,563	2,889	1,919	1,526	3,334	3,488
Amica Mutual Insurance Co.	1,031	2,433	2,044	1,161	2,474	2,474
Berkley Insurance Co.	456	1,709	1,428	589	1,457	1,436
Branch Insurance Exchange	816	1,487	1,219	887	1,669	1,714
Brethren Mutual	n/a	1,297	1,200	583	1,168	1,168
CHUBB INDEMNITY INSURANCE CO.	1,904	3,318	2,896	2,299	4,523	4,376
Cincinnati Casualty Co.	565	1,783	1,281	613	1,620	1,647
Cincinnati Insurance Co.	770	1,858	1,421	919	2,368	2,368
CSAA General Insurance Co.	677	2,145	1,850	714	2,011	1,764
Cumberland Mutual Fire Insurance Co.	n/a	1,547	1,283	n/a	1,599	1,599
Erie Insurance Co.	534	1,547	1,467	830	1,965	1,697
Everett Cash Mutual Insurance Co.	526	1,295	1,099	685	1,691	1,691
EXECUTIVE RISK INDEMNITY INC.	1,712	3,002	2,608	2,070	4,075	3,942
Farmers Group Property & Casualty Ins. Co.	1,092	3,155	2,593	1,416	3,471	3,471
Farmers Insurance Exchange	906	2,028	1,350	920	2,000	2,100
Farmers Mutual Fire Insurance Company of Saler	1,076	1,512	1,242	1,117	1,649	1,538
Farmers Property & Casualty Insurance Co.	926	2,868	2,376	1,160	3,257	3,257
Garrison Property & Casualty Ins. Co.	1,321	2,886	2,129	1,452	2,432	2,653
Hartford Insurance Company of the Southeast	717	1,230	1,038	961	1,336	1,404

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 2/1/2026**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Homesite Insurance Co.	1,639	1,951	1,895	1,796	1,794	1,746
Horace Mann Insurance Co.	669	1,457	1,252	704	1,590	1,590
Lemonade Insurance Co.	911	2,365	1,905	1,132	1,923	1,903
Liberty Mutual Insurance Co.	481	1,241	1,066	576	1,512	1,432
Lititz Mutual Insurance Co.	647	1,893	1,610	749	1,710	1,710
Mutual Benefit Insurance Co.	741	1,589	1,371	926	2,499	2,499
Nationwide Insurance Co. of America	978	2,031	1,715	1,032	2,022	1,930
NJM Insurance Co.	602	1,010	777	634	1,046	1,085
Peerless Indemnity Insurance Co.	468	1,190	1,025	559	1,448	1,375
Penn National Insurance Co.	739	1,297	1,195	798	1,814	1,826
Praetorian Insurance Company	999	2,497	2,210	1,062	1,996	1,996
Privilege Underwriters Reciprocal Exch.	1,966	2,420	2,316	2,244	3,266	3,266
Selective Ins. Co. of South Carolina	856	2,401	2,236	921	2,286	2,196
Southern Insurance Co. of VA	623	1,361	1,165	686	1,492	1,431
Standard Guaranty Insurance Company	1,066	3,042	2,961	1,510	4,331	4,331
State Farm Fire & Casualty Co.	844	1,631	1,504	976	1,937	1,752
Stillwater P & C Insurance Co.	771	1,788	1,792	763	1,939	1,914
Teachers Insurance Co.	587	1,225	1,055	617	1,441	1,441
Travelers Personal Insurance Co.	640	1,164	1,162	721	1,425	1,275
United Services Automobile Association	1,138	2,553	1,850	1,248	2,120	2,300
Universal Property & Casualty Ins. Co.	587	1,582	1,333	704	1,963	1,963
USAA Casualty Insurance Co.	1,081	2,481	1,767	1,188	2,015	2,191
USAA General Indemnity Co.	1,344	2,849	2,151	1,477	2,462	2,686
Vault Reciprocal Exchange	1,138	1,938	1,684	1,365	2,769	2,685
Windsor Mt. Joy Mutual Insurance Co.	499	1,233	1,073	616	1,600	1,600

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 2/1/2026**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
AIG Property Casualty Company	1,446	1,751	1,693	1,434
Allstate Vehicle and Property Insurance Co.	2,323	1,758	2,144	1,415
American Bankers Insurance Company of FL	1,744	1,352	1,799	1,316
American Economy Insurance Co.	1,033	1,062	1,132	705
American Family Connect P & C Ins. Co.	1,115	1,118	1,277	1,048
American National Property & Casualty Co.	1,872	1,872	2,312	1,408
American Security Ins. Co.	2,274	2,556	2,036	1,871
American Strategic Insurance Corp.	1,972	1,972	2,097	1,282
Amica Mutual Insurance Co.	959	949	1,468	720
Berkley Insurance Co.	1,675	1,173	1,358	1,002
Branch Insurance Exchange	1,350	1,222	1,251	819
Brethren Mutual	3,328	2,940	3,095	2,391
Chubb Indemnity Insurance Co.	1,667	1,285	1,167	770
Cincinnati Casualty Co.	1,642	1,642	1,292	1,077
Cincinnati Insurance Co.	1,878	1,733	1,983	801
CSAA General Insurance Co.	n/a	n/a	1,262	n/a
Cumberland Mutual Fire Insurance Co.	1,386	1,203	1,348	900
Encompass Home/Auto Insurance Co.	1,009	1,009	1,125	796
Erie Insurance Co.	2,999	2,648	2,799	2,154
Everett Cash Mutual Insurance Co.	2,884	2,884	2,661	1,607
Executive Risk Indemnity Inc.	1,899	1,998	1,829	1,015
Farmers Group Property & Casualty Ins. Co.	1,488	1,276	1,223	812
Farmers Insurance Exchange	2,359	2,359	2,444	1,373
Farmers Mutual Fire Ins. Co. of Salem Cnty.	2,506	2,149	2,136	1,633
Farmers Property & Casualty Insurance Co.	1,045	975	1,138	811

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 2/1/2026**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Homesite Insurance Co.	1,909	1,812	1,904	1,637
Horace Mann Insurance Co.	1,362	1,362	1,281	879
Lemonade Insurance Co.	2,213	1,750	1,997	1,174
Liberty Mutual Insurance Co.	1,221	938	1,055	689
Lititz Mutual Insurance Co.	1,810	1,810	1,661	905
Mutual Benefit Insurance Co.	1,588	1,588	1,401	881
Nationwide Insurance Co. of America	1,771	1,535	1,757	1,233
NJM Insurance Co.	1,133	893	807	663
Peerless Indemnity Insurance Co.	1,173	905	1,015	669
Penn National Insurance Co.	1,566	1,630	1,232	1,041
Praetorian Insurance Company	2,140	2,140	2,245	1,183
Privilege Underwriters Reciprocal Exch.	2,579	2,579	2,331	2,474
Selective Ins. Co. of South Carolina	2,452	2,124	2,316	1,266
Southern Insurance Co. of VA	1,413	1,379	1,243	787
Standard Guaranty Ins. Co.	2,471	2,474	3,046	1,768
State Farm Fire & Casualty Co.	1,614	1,372	1,468	1,147
Stillwater P & C Insurance Co.	2,118	1,977	1,834	1,073
Teachers Insurance Co.	1,275	1,275	1,079	766
Travelers Personal Insurance Co.	1,327	1,132	1,093	886
United Services Automobile Association	2,168	1,861	1,860	1,405
Unitrin Safeguard Insurance Co.	1,692	1,692	1,361	816
Universal Property & Casualty Ins. Co.	2,054	1,764	1,782	1,334
USAA Casualty Insurance Co.	2,540	2,179	2,148	1,660
USAA General Indemnity Co.	1,997	1,797	1,813	1,448
Vault Reciprocal Exchange	1,062	1,062	1,089	815

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 2/1/2026**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
AIG Property Casualty Company	1,112	1,977	1,795	1,379	2,306	2,296
Allstate Vehicle & Property Insurance Co.	1,210	2,514	2,056	1,345	2,681	2,816
American Bankers Insurance Co. of FL	1,076	2,265	1,419	1,223	1,704	1,631
American Economy Insurance Co.	558	1,585	1,229	651	1,896	1,904
American Family Connect P & C Ins. Co.	716	2,544	1,133	956	2,023	2,021
American Security Insurant Company	859	2,406	2,247	1,206	3,264	3,264
American Strategic Insurance Corp.	1,358	3,763	2,351	1,804	2,960	3,135
Amica Mutual Insurance Co.	1,068	2,461	2,074	1,187	2,482	2,482
Berkley Insurance Co.	456	1,755	1,466	612	1,457	1,436
Branch Insurance Exchange	1,026	1,610	1,368	1,008	2,049	2,094
Brethren Mutual	n/a	1,368	1,265	621	1,158	1,158
CHUBB INDEMNITY INSURANCE CO.	1,736	3,318	2,910	2,329	4,058	3,931
Cincinnati Casualty Co.	669	2,165	1,700	772	1,938	1,936
Cincinnati Insurance Co.	739	2,001	1,541	1,011	2,135	2,135
CSAA General Insurance Co.	728	2,348	2,128	803	2,285	1,995
Cumberland Mutual Fire Insurance Co.	n/a	1,514	1,262	n/a	1,457	1,457
Erie Insurance Co.	527	1,496	1,464	809	2,012	1,773
Everett Cash Mutual Insurance Co.	478	1,168	992	622	1,526	1,526
EXECUTIVE RISK INDEMNITY INC.	1,563	2,998	2,623	2,100	3,654	3,543
Farmers Group Property & Casualty Ins. Co.	1,069	2,870	2,366	1,362	3,162	3,162
Farmers Insurance Exchange	1,058	2,579	1,712	1,145	2,389	2,508
Farmers Mutual Fire Insurance Company of Saler	1,151	1,530	1,318	1,218	1,704	1,541
Farmers Property & Casualty Insurance Co.	945	2,716	2,259	1,157	3,106	3,106
Garrison Property & Casualty Ins. Co.	1,386	2,966	2,292	1,594	2,488	2,709
Hartford Insurance Company of the Southeast	855	1,271	1,085	1,004	1,546	1,636

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 2/1/2026**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Homesite Insurance Co.	1,500	1,832	1,747	1,676	1,637	1,583
Horace Mann Insurance Co.	640	1,461	1,256	706	1,515	1,515
Lemonade Insurance Co.	945	2,241	1,830	1,138	1,868	1,854
Liberty Mutual Insurance Co.	580	1,640	1,488	752	2,066	1,936
Lititz Mutual Insurance Co.	637	1,871	1,602	784	1,544	1,544
Mutual Benefit Insurance Co.	697	1,482	1,290	891	2,174	2,174
Nationwide Insurance Co. of America	1,066	2,305	1,968	1,167	2,207	2,086
NJM Insurance Co.	711	1,168	903	739	1,247	1,297
Peerless Indemnity Insurance Co.	564	1,569	1,425	725	1,976	1,851
Penn National Insurance Co.	699	1,358	1,251	829	1,703	1,714
Praetorian Insurance Company	1,215	2,789	2,429	1,216	2,371	2,371
Privilege Underwriters Reciprocal Exch.	1,844	2,114	2,024	1,962	3,059	3,059
Selective Ins. Co. of South Carolina	839	2,647	2,443	1,003	2,184	2,097
Southern Insurance Co. of VA	779	1,592	1,399	882	1,629	1,576
Standard Guaranty Insurance Company	1,066	3,042	2,961	1,510	4,331	4,331
State Farm Fire & Casualty Co.	796	1,575	1,480	965	1,818	1,635
Stillwater P & C Insurance Co.	818	2,037	2,056	877	1,978	1,962
Teachers Insurance Co.	563	1,228	1,058	619	1,373	1,373
Travelers Personal Insurance Co.	699	1,429	1,393	891	1,524	1,366
United Services Automobile Association	1,193	2,614	1,986	1,367	2,165	2,346
Universal Property & Casualty Ins. Co.	466	1,438	1,202	594	1,679	1,679
USAA Casualty Insurance Co.	1,126	2,528	1,891	1,298	2,045	2,220
USAA General Indemnity Co.	1,409	2,941	2,323	1,624	2,520	2,745
Vault Reciprocal Exchange	1,161	2,265	1,970	1,595	2,869	2,774
Windsor Mt. Joy Mutual Insurance Co.	464	1,205	1,048	604	1,458	1,458

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 2/1/2026**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
AIG Property Casualty Company	1,424	1,725	1,774	1,423
Allstate Vehicle and Property Insurance Co.	2,359	1,781	2,213	1,453
American Bankers Insurance Company of FL	1,827	1,437	1,923	1,471
American Economy Insurance Co.	1,229	1,271	1,299	949
American Family Connect P & C Ins. Co.	1,090	1,102	1,609	967
American National Property & Casualty Co.	1,872	1,872	2,312	1,592
American Security Ins. Co.	2,190	2,511	2,478	1,994
American Strategic Insurance Corp.	2,022	2,022	2,129	1,290
Amica Mutual Insurance Co.	959	949	1,508	720
Berkley Insurance Co.	2,093	1,422	1,477	1,250
Branch Insurance Exchange	1,341	1,216	1,319	883
Brethren Mutual	2,988	2,666	3,085	1,973
Chubb Indemnity Insurance Co.	2,015	1,429	1,436	881
Cincinnati Casualty Co.	1,500	1,500	1,405	1,006
Cincinnati Insurance Co.	2,136	1,949	2,199	897
CSAA General Insurance Co.	n/a	n/a	1,242	n/a
Cumberland Mutual Fire Insurance Co.	1,386	1,207	1,291	886
Encompass Home/Auto Insurance Co.	912	912	1,017	721
Erie Insurance Co.	2,693	2,401	2,785	1,775
Everett Cash Mutual Insurance Co.	2,633	2,633	2,426	1,533
Executive Risk Indemnity Inc.	2,247	2,365	2,317	1,333
Farmers Group Property & Casualty Ins. Co.	1,502	1,292	1,232	852
Farmers Insurance Exchange	2,268	2,268	2,322	1,392
Farmers Mutual Fire Ins. Co. of Salem Cnty.	2,600	2,220	2,276	1,748
Farmers Property & Casualty Insurance Co.	1,218	1,146	1,176	1,045

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 2/1/2026**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Homesite Insurance Co.	1,766	1,659	1,765	1,536
Horace Mann Insurance Co.	1,299	1,299	1,285	862
Lemonade Insurance Company	2,135	1,713	1,911	1,205
Liberty Mutual Insurance Co.	1,641	1,211	1,365	1,030
Lititz Mutual Insurance Co.	1,632	1,632	1,650	858
Mutual Benefit Insurance Co.	1,414	1,414	1,314	855
Nationwide Insurance Co. of America	1,980	1,713	1,997	1,438
NGM Insurance Co.	1,346	1,073	936	835
NJM Insurance Co.	1,572	1,164	1,310	991
Peerless Indemnity Insurance Co.	1,470	1,528	1,285	1,009
Penn National Insurance Co.	2,539	2,539	2,513	2,848
Praetorian Insurance Company	2,417	2,417	2,037	2,398
Privilege Underwriters Reciprocal Exch.	2,283	1,986	2,547	1,200
Selective Ins. Co. of South Carolina	1,579	1,551	1,476	921
Southern Insurance Co. of VA	2,471	2,474	3,046	1,768
Standard Guaranty Ins. Co.	1,514	1,286	1,436	1,085
State Farm Fire & Casualty Co.	2,184	2,009	2,118	1,258
Stillwater P & C Insurance Co.	1,215	1,215	1,082	752
Teachers Insurance Co.	1,445	1,249	1,341	1,072
Travelers Personal Insurance Co.	2,246	1,920	1,974	1,491
United Services Automobile Association	1,464	1,464	1,229	726
Unitrin Safeguard Insurance Co.	2,114	1,810	1,886	1,407
Universal Property & Casualty Ins. Co.	2,634	2,251	2,296	1,772
USAA Casualty Insurance Co.	2,073	1,843	2,109	1,298
USAA General Indemnity Co.	972	972	1,064	747

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 2/1/2026**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
AIG Property Casualty Company	655	625	709	614	750	740
Allstate Vehicle & Property Insurance Co.	863	1,160	1,293	798	1,052	892
American Bankers Insurance Co. of FL	657	695	692	623	1,189	788
American Economy Insurance Co.	863	803	1,013	953	1,040	1,040
American Family Connect P & C Ins. Co.	800	682	799	632	941	960
American Strategic Insurance Corp.	875	743	740	779	857	870
Amica Mutual Insurance Co.	848	737	864	740	849	849
Berkley Insurance Co.	736	616	767	593	857	729
Brethren Mutual	313	364	441	288	496	496
CHUBB INDEMNITY INSURANCE CO.	1,083	991	1,288	1,238	1,223	1,236
Cincinnati Casualty Co.	352	322	400	316	374	374
Cincinnati Insurance Co.	343	308	355	320	385	385
CSAA General Insurance Co.	389	487	664	411	476	439
Cumberland Mutual Fire Insurance Co.	705	896	1,055	618	1,005	1,005
Erie Insurance Co.	446	425	864	686	746	733
Everett Cash Mutual Insurance Co.	532	432	546	446	493	493
EXECUTIVE RISK INDEMNITY INC.	976	894	1,163	1,117	1,102	1,115
Farmers Group Property & Casualty Ins. Co.	1,568	1,343	1,509	1,433	1,755	1,755
Farmers Insurance Exchange	1,172	1,286	1,629	1,121	1,415	1,435
Farmers Mutual Fire Insurance Company of Saler	902	606	644	545	834	829
Farmers Property & Casualty Insurance Co.	902	889	1,104	755	1,137	1,137
Garrison Property & Casualty Ins. Co.	591	524	576	522	532	571
Hartford Insurance Company of the Southeast	433	490	508	447	525	546
Homesite Insurance Co. of the Midwest	1,217	1,017	1,225	1,006	1,437	1,437

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 2/1/2026**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Insurance Co.	533	475	550	461	664	664
Lemonade Insurance Co.	705	768	825	623	1,009	921
Liberty Insurance Corp.	924	752	876	770	1,030	1,030
Lititz Mutual Insurance Co.	470	573	675	421	712	712
LM Insurance Corp.	856	696	812	713	952	952
Mutual Benefit Insurance Co.	609	497	620	509	730	730
Nationwide Insurance Co. of America	866	801	847	779	801	788
NJM Insurance Co.	527	580	565	473	845	677
Penn National Insurance Co.	366	321	380	335	429	429
Praetorian Insurance Company	1,167	1,707	1,816	1,099	1,206	1,206
Privilege Underwriters Reciprocal Exch.	1,318	962	1,242	1,018	1,485	1,485
Selective Ins. Co. of South Carolina	250	276	348	228	264	268
Southern Insurance Co. of VA	407	1,535	946	483	1,109	1,135
State Farm Fire & Casualty Co.	437	392	495	380	511	511
Stillwater P & C Insurance Co.	601	587	683	559	889	818
Teachers Insurance Co.	537	468	542	465	651	651
Travelers Personal Insurance Co.	482	603	535	438	998	690
United Services Automobile Association	545	500	538	482	497	535
Universal Property & Casualty Ins. Co.	366	402	478	340	516	516
USAA Casualty Insurance Co.	614	546	598	540	552	594
USAA General Indemnity Co.	496	447	486	441	452	484
Vault Reciprocal Exchange	1,324	963	1,243	1,023	1,317	1,317
Windsor Mt. Joy Mutual Insurance Co.	603	526	669	498	841	841

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 2/1/2026**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
AIG Property Casualty Company	553	663	617	589
Allstate Vehicle & Property Insurance Co.	1,139	839	1,223	776
American Bankers Insurance Co. of FL	1,459	1,459	695	606
American Economy Insurance Co.	1,013	983	803	803
American Family Connect P & C Ins. Co.	802	830	664	626
American Strategic Insurance Corp.	1,226	1,139	716	560
Amica Mutual Insurance Co.	905	905	737	641
Berkley Insurance Co.	736	736	616	593
Brethren Mutual	679	617	364	321
CHUBB INDEMNITY INSURANCE CO.	1,312	1,315	1,022	956
Cincinnati Casualty Co.	531	390	274	269
Cincinnati Insurance Co.	373	373	308	308
CSAA General Insurance Co.	677	597	521	350
Cumberland Mutual Fire Insurance Co.	1,631	1,631	882	604
Erie Insurance Co.	650	732	551	426
Everett Cash Mutual Insurance Co.	420	420	432	432
EXECUTIVE RISK INDEMNITY INC.	1,185	1,184	923	863
Farmers Group Property & Casualty Ins. Co.	1,828	1,828	1,343	1,413
Farmers Insurance Exchange	1,763	1,663	1,386	1,045
Farmers Mutual Fire Insurance Company of Salar	653	653	571	582
Farmers Property & Casualty Insurance Co.	1,097	1,097	889	739
Garrison Property & Casualty Ins. Co.	698	613	508	497
Hartford Insurance Company of the Southeast	503	490	463	397
Homesite Insurance Co. of the Midwest	1,409	1,409	1,009	1,006

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 2/1/2026**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Insurance Co.	598	598	475	461
Lemonade Insurance Co.	1,280	1,118	736	623
Liberty Insurance Corp.	1,027	1,027	752	773
Lititz Mutual Insurance Co.	824	824	573	412
LM Insurance Corp.	951	951	696	715
Mutual Benefit Insurance Co.	620	620	497	497
Nationwide Insurance Co. of America	1,127	746	719	860
NJM Insurance Co.	763	614	473	495
Penn National Insurance Co.	380	380	321	321
Praetorian Insurance Company	1,625	1,625	1,707	1,053
Privilege Underwriters Reciprocal Exch.	1,395	1,395	962	1,018
Selective Ins. Co. of South Carolina	390	343	289	226
Southern Insurance Co. of VA	1,042	975	1,138	632
State Farm Fire & Casualty Co.	732	732	392	373
Stillwater P & C Insurance Co.	1,157	1,032	598	562
Teachers Insurance Co.	585	585	468	465
Travelers Personal Insurance Co.	883	618	494	461
United Services Automobile Association	655	574	476	462
Universal Property & Casualty Ins. Co.	662	662	402	323
USAA Casualty Insurance Co.	727	637	527	515
USAA General Indemnity Co.	590	521	432	421
Vault Reciprocal Exchange	1,208	1,208	963	1,023
Windsor Mt. Joy Mutual Insurance Co.	669	669	526	558

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 2/1/2026**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
AIG Property Casualty Company	655	625	709	614	750	740
Allstate Vehicle & Property Insurance Co.	697	933	1,050	652	847	725
American Bankers Insurance Co. of FL	657	695	692	623	1,189	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 Strategic Insurance Corp.	418	380	387	307	392	387
Amica Mutual Insurance Co.	875	743	730	769	847	860
Berkley Insurance Co.	833	727	849	730	836	836
Brethren Mutual	736	616	767	593	857	729
CHUBB INDEMNITY INSURANCE CO.	371	405	507	327	566	566
Cincinnati Casualty Co.	1,083	991	1,121	1,071	1,056	1,069
Cincinnati Insurance Co.	349	320	388	308	361	363
CSAA General Insurance Co.	331	296	331	296	361	361
Cumberland Mutual Fire Insurance Co.	380	512	653	388	475	437
Erie Insurance Co.	967	1,213	1,419	824	1,356	1,356
Everett Cash Mutual Insurance Co.	964	2,569	2,160	1,216	3,127	3,127
EXECUTIVE RISK INDEMNITY INC.	322	307	543	433	469	462
Farmers Group Property & Casualty Ins. Co.	553	453	553	453	652	652
Farmers Insurance Exchange	976	894	1,013	967	952	965
Farmers Mutual Fire Insurance Company of Saler	1,333	1,142	1,266	1,201	1,475	1,475
Farmers Property & Casualty Insurance Co.	1,188	1,341	1,568	1,067	1,381	1,405
Garrison Property & Casualty Ins. Co.	616	413	617	699	725	737
Hartford Insurance Company of the Southeast	902	889	1,087	739	1,120	1,120
Homesite Insurance Co. of the Midwest	591	524	576	522	532	571

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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 2/1/2026**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Insurance Co.	1,208	1,008	1,216	997	1,428	1,428
Lemonade Insurance Co.	511	453	528	439	642	642
Liberty Insurance Corp.	691	754	811	609	995	907
Lititz Mutual Insurance Co.	924	752	876	770	1,030	1,030
LM Insurance Corp.	464	567	660	406	697	697
Mutual Benefit Insurance Co.	856	696	812	713	952	952
Nationwide Insurance Co. of America	603	491	603	491	712	712
NJM Insurance Co.	920	876	898	831	833	820
Penn National Insurance Co.	527	580	563	471	843	675
Praetorian Insurance Company	318	279	318	279	361	361
Privilege Underwriters Reciprocal Exch.	1,129	1,669	1,778	1,061	1,168	1,168
Selective Ins. Co. of South Carolina	1,318	962	1,242	1,018	1,485	1,485
Southern Insurance Co. of VA	242	265	305	220	248	249
State Farm Fire & Casualty Co.	704	1,713	1,468	844	1,704	1,623
Stillwater P & C Insurance Co.	437	392	488	373	504	504
Teachers Insurance Co.	580	566	642	518	848	777
Travelers Personal Insurance Co.	515	446	520	443	629	629
United Services Automobile Association	481	602	523	428	972	663
Universal Property & Casualty Ins. Co.	545	500	538	482	497	535
USAA Casualty Insurance Co.	543	1,622	1,110	668	1,239	1,417
USAA General Indemnity Co.	n/a	n/a	n/a	n/a	n/a	n/a
Vault Reciprocal Exchange	614	546	598	540	552	594
Windsor Mt. Joy Mutual Insurance Co.	496	447	486	441	452	484

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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 2/1/2026**

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
AIG Property Casualty Company	553	663	617	589
Allstate Vehicle & Property Insurance Co.	933	684	995	630
American Bankers Insurance Co. of FL	1,459	1,459	695	606
American Economy Insurance Co.	852	821	792	792
American Family Connect P & C Ins. Co.	795	822	664	626
American Strategic Insurance Corp.	404	344	332	289
Amica Mutual Insurance Co.	1,216	1,129	716	560
Berkley Insurance Co.	893	893	727	628
Brethren Mutual	736	736	616	593
CHUBB INDEMNITY INSURANCE CO.	779	706	427	378
Cincinnati Casualty Co.	1,145	1,148	1,022	956
Cincinnati Insurance Co.	517	380	272	267
CSAA General Insurance Co.	349	349	296	296
Cumberland Mutual Fire Insurance Co.	657	579	541	351
Erie Insurance Co.	2,194	2,194	1,199	824
Everett Cash Mutual Insurance Co.	2,211	2,200	2,281	1,293
EXECUTIVE RISK INDEMNITY INC.	411	461	398	308
Farmers Group Property & Casualty Ins. Co.	553	553	453	453
Farmers Insurance Exchange	1,035	1,034	923	863
Farmers Mutual Fire Insurance Company of Saler	1,537	1,537	1,142	1,201
Farmers Property & Casualty Insurance Co.	1,724	1,633	1,430	1,063
Garrison Property & Casualty Ins. Co.	869	869	418	509
Hartford Insurance Company of the Southeast	1,081	1,081	889	739
Homesite Insurance Co. of the Midwest	698	613	508	497

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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 2/1/2026**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Insurance Co.	1,400	1,400	1,000	997
Lemonade Insurance Co.	576	576	453	439
Liberty Insurance Corp.	1,266	1,104	722	609
Lititz Mutual Insurance Co.	1,027	1,027	752	773
LM Insurance Corp.	809	809	567	406
Mutual Benefit Insurance Co.	951	951	696	715
Nationwide Insurance Co. of America	603	603	491	491
NJM Insurance Co.	1,191	780	785	931
Penn National Insurance Co.	761	612	473	495
Praetorian Insurance Company	318	318	279	279
Privilege Underwriters Reciprocal Exch.	1,587	1,587	1,669	1,015
Selective Ins. Co. of South Carolina	1,395	1,395	962	1,018
Southern Insurance Co. of VA	375	336	281	234
State Farm Fire & Casualty Co.	1,610	1,565	1,563	838
Stillwater P & C Insurance Co.	725	725	392	373
Teachers Insurance Co.	1,116	991	577	541
Travelers Personal Insurance Co.	563	563	446	443
United Services Automobile Association	865	594	493	459
Universal Property & Casualty Ins. Co.	655	574	476	462
USAA Casualty Insurance Co.	1,214	962	1,062	742
USAA General Indemnity Co.	n/a	n/a	n/a	n/a
Vault Reciprocal Exchange	727	637	527	515
Windsor Mt. Joy Mutual Insurance Co.	590	521	432	421

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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 2/1/2026**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	2,167	2,176	1,483	1,483	1,450	1,685
Allstate Vehicle & Property Insurance Co.	3,273	3,013	2,119	2,139	2,329	2,754
American Bankers Insurance Co. of FL	1,908	1,644	2,011	1,839	1,505	1,224
American Economy Insurance Co.	1,734	1,588	980	976	1,406	1,380
American Family Connect P & C Ins. Co.	2,415	1,727	1,066	1,013	1,588	1,290
American Security Insurant Company	2,588	2,588	1,350	1,350	2,051	2,051
American Strategic Insurance Corp.	2,875	2,917	1,832	1,981	2,394	2,415
Amica Mutual Insurance Co.	2,583	2,583	1,761	1,761	2,136	2,136
Berkley Insurance Co.	1,376	1,418	776	776	946	1,058
Branch Insurance Exchange	2,806	2,644	1,821	1,821	1,787	2,612
Brethren Mutual	1,191	1,080	1,130	1,075	1,170	937
CHUBB INDEMNITY INSURANCE CO.	2,921	2,861	1,489	1,489	2,207	2,366
Cincinnati Casualty Co.	2,093	1,720	1,568	1,589	1,313	2,024
Cincinnati Insurance Co.	2,440	2,440	1,689	1,689	2,000	2,000
CSAA General Insurance Co.	2,294	2,454	1,402	1,382	2,141	1,913
Cumberland Mutual Fire Insurance Co.	1,394	1,394	n/a	n/a	n/a	n/a
Erie Insurance Co.	1,573	2,025	1,506	1,418	1,149	2,261
Everett Cash Mutual Insurance Co.	1,436	1,436	805	805	1,181	1,181
EXECUTIVE RISK INDEMNITY INC.	2,637	2,581	1,341	1,341	1,990	2,137
Farmers Group Property & Casualty Ins. Co.	4,554	4,554	2,175	2,175	3,901	4,177
Farmers Insurance Exchange	n/a	n/a	n/a	n/a	n/a	n/a
Farmers Mutual Fire Insurance Company of Saler	1,798	1,575	1,667	1,873	1,191	1,692
Farmers Property & Casualty Insurance Co.	4,092	4,092	1,770	1,770	2,882	3,508
Garrison Property & Casualty Ins. Co.	3,234	2,925	1,876	1,923	2,292	2,671
Hartford Insurance Company of the Southeast	2,132	1,976	1,170	1,086	1,539	1,902

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 2/1/2026**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Homesite Insurance Co.	2,078	1,901	2,083	2,066	2,089	1,889
Horace Mann Insurance Co.	1,725	1,725	1,457	1,457	1,523	1,481
Lemonade Insurance Co.	1,882	1,733	1,628	1,702	1,735	1,888
Liberty Mutual Insurance Co.	1,364	1,509	853	909	1,216	1,010
Lititz Mutual Insurance Co.	1,933	1,933	1,948	1,948	1,526	1,526
Mutual Benefit Insurance Co.	2,143	2,143	1,403	1,403	1,832	1,732
Nationwide Insurance Co. of America	3,204	2,918	2,470	2,470	2,561	2,653
NJM Insurance Co.	2,178	1,795	1,360	1,495	1,354	1,945
Peerless Indemnity Insurance Co.	1,307	1,444	823	877	1,168	973
Penn National Insurance Co.	2,141	2,348	1,848	1,931	2,099	2,110
Praetorian Insurance Company	3,211	3,201	5,244	5,244	4,733	2,868
Privilege Underwriters Reciprocal Exch.	3,111	3,111	3,541	3,541	2,788	2,788
Selective Ins. Co. of South Carolina	2,062	2,037	1,855	1,821	1,908	1,967
Southern Insurance Co. of VA	1,717	1,745	1,258	1,302	1,392	1,619
Standard Guaranty Insurance Company	3,019	3,019	1,492	1,492	2,392	2,392
State Farm Fire & Casualty Co.	2,548	2,408	1,649	1,695	2,227	2,061
Stillwater P & C Insurance Co.	2,006	1,991	1,699	1,776	2,208	1,727
Teachers Insurance Co.	1,532	1,532	1,393	1,393	1,408	1,369
Travelers Personal Insurance Co.	1,401	1,321	1,114	1,182	1,262	1,121
United Services Automobile Association	2,819	2,561	1,633	1,669	1,983	2,318
Universal Property & Casualty Ins. Co.	1,713	1,713	1,184	1,184	1,607	1,468
USAA Casualty Insurance Co.	2,674	2,429	1,532	1,566	1,864	2,174
USAA General Indemnity Co.	3,245	2,937	1,898	1,945	2,325	2,697
Vault Reciprocal Exchange	2,003	1,976	927	929	1,478	1,584
Windsor Mt. Joy Mutual Insurance Co.	1,345	1,345	902	902	970	1,384

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 2/1/2026**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	2,112	1,677	1,619	1,784	2,066
Allstate Vehicle & Property Insurance Co.	2,693	2,505	2,391	2,514	3,485
American Bankers Insurance Co. of FL	1,449	1,205	1,395	1,395	1,703
American Economy Insurance Co.	1,677	1,345	1,282	1,542	2,279
American Family Connect P & C Ins. Co.	2,096	1,483	2,479	1,908	3,318
American Security Insurant Company	2,687	1,994	2,342	2,308	3,591
American Strategic Insurance Corp.	2,774	2,391	2,640	2,468	3,241
Amica Mutual Insurance Co.	2,553	2,414	2,421	2,268	3,433
Berkley Insurance Co.	1,049	1,247	1,021	1,206	1,564
Branch Insurance Exchange	2,029	1,740	1,840	1,946	2,746
Brethren Mutual	1,221	1,000	1,110	985	1,387
CHUBB INDEMNITY INSURANCE CO.	2,769	2,134	2,897	2,623	3,674
Cincinnati Casualty Co.	1,625	1,398	1,504	1,387	1,965
Cincinnati Insurance Co.	2,121	2,023	2,129	2,008	2,933
CSAA General Insurance Co.	1,936	1,732	1,625	1,770	2,835
Cumberland Mutual Fire Insurance Co.	1,400	n/a	1,123	1,255	1,877
Erie Insurance Co.	1,759	1,534	1,568	1,856	1,982
Everett Cash Mutual Insurance Co.	1,380	1,049	1,307	1,199	1,812
EXECUTIVE RISK INDEMNITY INC.	2,500	1,927	2,611	2,367	3,314
Farmers Group Property & Casualty Ins. Co.	3,355	2,860	3,171	3,259	4,136
Farmers Insurance Exchange	n/a	n/a	n/a	n/a	n/a
Farmers Mutual Fire Insurance Company of Saler	1,354	1,229	1,162	1,327	1,596
Farmers Property & Casualty Insurance Co.	2,986	3,688	2,821	4,208	4,598
Garrison Property & Casualty Ins. Co.	2,534	2,273	2,491	2,475	3,050
Hartford Insurance Company of the Southeast	1,975	1,711	2,176	1,799	2,231

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 2/1/2026**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Homesite Insurance Co.	2,069	2,213	2,205	1,985	1,961
Horace Mann Insurance Co.	1,637	1,400	1,499	1,576	1,743
Lemonade Insurance Co.	1,799	1,345	1,501	1,644	2,156
Liberty Mutual Insurance Co.	1,388	1,021	1,213	1,162	1,906
Lititz Mutual Insurance Co.	1,517	1,275	1,375	1,310	1,845
Mutual Benefit Insurance Co.	1,771	1,679	1,508	1,501	2,246
Nationwide Insurance Co. of America	2,528	2,014	2,471	2,129	2,820
NJM Insurance Co.	1,527	1,336	1,318	1,418	1,926
Peerless Indemnity Insurance Co.	1,330	982	1,169	1,115	1,822
Penn National Insurance Co.	1,967	1,793	1,811	1,941	2,550
Praetorian Insurance Company	2,996	3,563	2,584	3,416	3,363
Privilege Underwriters Reciprocal Exch.	3,117	3,101	3,705	2,831	3,798
Selective Ins. Co. of South Carolina	2,081	1,743	1,882	1,821	2,587
Southern Insurance Co. of VA	1,606	1,431	1,719	1,567	1,955
Standard Guaranty Insurance Company	3,134	2,325	2,732	2,692	4,193
State Farm Fire & Casualty Co.	2,427	2,056	2,133	2,175	2,683
Stillwater P & C Insurance Co.	1,708	1,453	1,644	1,529	2,183
Teachers Insurance Co.	1,471	1,272	1,293	1,419	1,675
Travelers Personal Insurance Co.	1,322	1,179	1,143	1,198	1,532
United Services Automobile Association	2,185	1,966	2,150	2,136	2,649
Universal Property & Casualty Ins. Co.	1,751	1,247	1,228	1,411	2,177
USAA Casualty Insurance Co.	2,062	1,853	2,029	2,013	2,496
USAA General Indemnity Co.	2,574	2,300	2,531	2,511	3,091
Vault Reciprocal Exchange	1,876	1,434	1,934	1,746	2,474
Windsor Mt. Joy Mutual Insurance Co.	1,238	1,052	1,176	1,073	1,592

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 2/1/2026**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	2,015	2,025	1,361	1,361	1,304	1,536
Allstate Vehicle & Property Insurance Co.	2,698	2,495	1,671	1,681	1,860	2,156
American Bankers Insurance Co. of FL	1,799	1,564	1,925	1,793	1,459	1,222
American Economy Insurance Co.	1,472	1,360	903	892	1,269	1,301
American Family Connect P & C Ins. Co.	2,245	1,571	966	918	1,443	1,172
American Security Insurant Company	2,295	2,295	1,350	1,350	2,051	2,051
American Strategic Insurance Corp.	2,684	2,702	1,926	2,067	2,561	2,778
Amica Mutual Insurance Co.	2,077	2,077	1,435	1,435	1,738	1,738
Berkley Insurance Co.	1,251	1,289	710	710	863	964
Branch Insurance Exchange	2,093	1,976	1,432	1,432	1,421	1,982
Brethren Mutual	1,130	1,025	1,070	1,017	1,116	940
CHUBB INDEMNITY INSURANCE CO.	2,933	2,877	1,469	1,467	2,170	2,134
Cincinnati Casualty Co.	1,640	1,367	1,206	1,225	1,106	1,592
Cincinnati Insurance Co.	1,980	1,980	1,361	1,361	1,628	1,628
CSAA General Insurance Co.	2,169	2,335	1,285	1,266	1,937	1,753
Cumberland Mutual Fire Insurance Co.	1,097	1,097	n/a	n/a	n/a	n/a
Erie Insurance Co.	1,249	1,670	1,177	1,110	911	1,797
Everett Cash Mutual Insurance Co.	1,436	1,436	805	805	1,181	1,181
EXECUTIVE RISK INDEMNITY INC.	2,647	2,594	1,322	1,323	1,958	1,925
Farmers Group Property & Casualty Ins. Co.	3,896	3,896	1,874	1,874	3,341	3,576
Farmers Insurance Exchange	n/a	n/a	n/a	n/a	n/a	n/a
Farmers Mutual Fire Insurance Company of Saler	1,777	1,393	1,551	1,737	1,118	1,217
Farmers Property & Casualty Insurance Co.	3,290	3,290	1,476	1,476	2,388	2,901
Garrison Property & Casualty Ins. Co.	3,131	2,848	1,897	1,942	2,294	2,639
Hartford Insurance Company of the Southeast	1,550	1,442	1,013	943	1,285	1,546

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 2/1/2026**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Homesite Insurance Co.	1,889	1,734	1,880	1,865	1,901	1,746
Horace Mann Insurance Co.	1,478	1,478	1,250	1,250	1,270	1,270
Lemonade Insurance Co.	1,891	1,744	1,616	1,688	1,746	1,924
Liberty Mutual Insurance Co.	1,162	1,302	796	840	1,096	968
Lititz Mutual Insurance Co.	1,915	1,915	1,904	1,904	1,515	1,515
Mutual Benefit Insurance Co.	1,832	1,832	1,203	1,203	1,554	1,554
Nationwide Insurance Co. of America	2,300	2,131	1,825	1,825	1,889	2,025
NJM Insurance Co.	1,687	1,411	1,123	1,228	1,117	1,573
Peerless Indemnity Insurance Co.	1,118	1,247	767	813	1,055	929
Penn National Insurance Co.	1,582	1,732	1,342	1,400	1,515	1,577
Praetorian Insurance Company	2,245	2,281	4,568	4,387	2,873	2,909
Privilege Underwriters Reciprocal Exch.	2,862	2,862	3,370	3,370	2,655	2,655
Selective Ins. Co. of South Carolina	1,923	1,898	1,714	1,683	1,770	1,822
Southern Insurance Co. of VA	1,270	1,286	957	989	1,115	1,183
Standard Guaranty Insurance Company	3,019	3,019	1,492	1,492	2,392	2,392
State Farm Fire & Casualty Co.	1,704	1,610	1,140	1,169	1,515	1,419
Stillwater P & C Insurance Co.	1,979	1,974	1,657	1,733	2,087	1,788
Teachers Insurance Co.	1,314	1,314	1,196	1,196	1,176	1,176
Travelers Personal Insurance Co.	1,228	1,168	1,019	1,062	1,162	1,071
United Services Automobile Association	2,733	2,497	1,655	1,690	1,987	2,285
Universal Property & Casualty Ins. Co.	1,566	1,566	1,090	1,090	1,471	1,471
USAA Casualty Insurance Co.	2,599	2,373	1,549	1,582	1,865	2,145
USAA General Indemnity Co.	3,144	2,863	1,920	1,965	2,328	2,663
Vault Reciprocal Exchange	2,086	2,059	958	959	1,525	1,502
Windsor Mt. Joy Mutual Insurance Co.	1,392	1,392	949	949	1,017	1,431

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 2/1/2026**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	1,899	1,568	1,506	1,663	1,918
Allstate Vehicle & Property Insurance Co.	2,256	1,995	1,937	2,076	2,852
American Bankers Insurance Co. of FL	1,505	1,295	1,336	1,333	1,613
American Economy Insurance Co.	1,484	1,155	1,102	1,317	1,934
American Family Connect P & C Ins. Co.	1,911	1,364	2,323	1,794	3,123
American Security Insurant Company	2,687	1,769	2,077	2,047	3,184
American Strategic Insurance Corp.	2,589	2,096	2,434	2,261	2,780
Amica Mutual Insurance Co.	2,122	1,951	1,930	1,831	2,732
Berkley Insurance Co.	956	1,134	931	1,098	1,420
Branch Insurance Exchange	1,662	1,333	1,407	1,498	2,060
Brethren Mutual	1,168	943	1,052	930	1,324
CHUBB INDEMNITY INSURANCE CO.	2,806	2,147	2,921	2,636	3,705
Cincinnati Casualty Co.	1,292	1,084	1,164	1,080	1,530
Cincinnati Insurance Co.	1,724	1,647	1,731	1,635	2,374
CSAA General Insurance Co.	1,761	1,636	1,536	1,673	2,666
Cumberland Mutual Fire Insurance Co.	1,098	n/a	909	993	1,440
Erie Insurance Co.	1,391	1,199	1,283	1,504	1,623
Everett Cash Mutual Insurance Co.	1,380	1,049	1,307	1,199	1,812
EXECUTIVE RISK INDEMNITY INC.	2,533	1,935	2,634	2,377	3,341
Farmers Group Property & Casualty Ins. Co.	2,877	2,457	2,721	2,796	3,541
Farmers Insurance Exchange	n/a	n/a	n/a	n/a	n/a
Farmers Mutual Fire Insurance Company of Saler	1,264	1,130	1,113	1,216	1,456
Farmers Property & Casualty Insurance Co.	2,473	2,968	2,276	3,383	3,693
Garrison Property & Casualty Ins. Co.	2,477	2,211	2,441	2,413	2,974
Hartford Insurance Company of the Southeast	1,611	1,253	1,559	1,323	1,643

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 2/1/2026**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Homesite Insurance Co.	1,883	2,005	1,997	1,810	1,791
Horace Mann Insurance Co.	1,404	1,202	1,286	1,352	1,494
Lemonade Insurance Co.	1,812	1,359	1,514	1,656	2,163
Liberty Mutual Insurance Co.	1,195	893	1,061	1,012	1,621
Lititz Mutual Insurance Co.	1,505	1,268	1,367	1,303	1,827
Mutual Benefit Insurance Co.	1,447	1,437	1,292	1,286	1,919
Nationwide Insurance Co. of America	1,939	1,481	1,792	1,575	2,078
NJM Insurance Co.	1,227	1,064	1,056	1,133	1,509
Peerless Indemnity Insurance Co.	1,148	860	1,021	973	1,553
Penn National Insurance Co.	1,433	1,335	1,350	1,439	1,884
Praetorian Insurance Company	2,459	2,619	1,908	2,511	2,466
Privilege Underwriters Reciprocal Exch.	2,967	2,853	3,407	2,606	3,493
Selective Ins. Co. of South Carolina	1,941	1,628	1,756	1,703	2,413
Southern Insurance Co. of VA	1,280	1,085	1,274	1,173	1,462
Standard Guaranty Insurance Company	3,134	2,325	2,732	2,692	4,193
State Farm Fire & Casualty Co.	1,651	1,391	1,447	1,472	1,801
Stillwater P & C Insurance Co.	1,695	1,435	1,646	1,534	2,158
Teachers Insurance Co.	1,262	1,093	1,111	1,218	1,436
Travelers Personal Insurance Co.	1,190	1,019	1,008	1,062	1,355
United Services Automobile Association	2,140	1,914	2,109	2,085	2,585
Universal Property & Casualty Ins. Co.	1,464	1,147	1,130	1,294	1,984
USAA Casualty Insurance Co.	2,019	1,809	1,995	1,971	2,442
USAA General Indemnity Co.	2,517	2,239	2,484	2,452	3,017
Vault Reciprocal Exchange	1,980	1,500	2,034	1,828	2,600
Windsor Mt. Joy Mutual Insurance Co.	1,285	1,099	1,223	1,120	1,639

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 2/1/2026**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	1,850	1,855	1,379	1,379	1,302	1,546
Allstate Vehicle and Property Insurance Co.	2,325	2,162	1,580	1,574	1,841	2,046
American Bankers Insurance Company of FL	1,727	1,409	1,739	1,600	1,360	1,163
American Economy Insurance Co.	1,118	1,045	681	682	964	996
American Family Connect P & C Ins. Co.	1,722	1,200	901	840	1,445	1,099
American National Property & Casualty Co.	2,185	2,185	1,094	1,094	1,737	1,737
American Security Ins. Co.	2,198	2,205	1,735	1,798	1,702	1,807
American Strategic Insurance Corp.	1,859	1,859	1,318	1,318	1,621	1,621
Amica Mutual Insurance Co.	1,123	1,166	653	653	803	895
Berkley Insurance Co.	1,624	1,524	1,166	1,166	1,238	1,571
Branch Insurance Exchange	985	893	932	886	1,020	862
Brethren Mutual	2,827	2,776	2,011	1,996	2,744	2,680
Chubb Indemnity Insurance Co.	1,502	1,285	1,123	1,137	1,117	1,508
Cincinnati Casualty Co.	1,602	1,602	1,283	1,283	1,544	1,544
Cincinnati Insurance Co.	1,465	1,569	1,031	1,015	1,532	1,383
CSAA General Insurance Co.	1,098	1,098	n/a	n/a	n/a	n/a
Cumberland Mutual Fire Insurance Co.	1,204	1,511	1,096	1,032	881	1,608
Encompass Home/Auto Insurance Co.	1,275	1,275	723	723	1,052	1,052
Erie Insurance Co.	2,550	2,500	1,811	1,795	2,473	2,416
Everett Cash Mutual Insurance Co.	3,494	3,494	1,567	1,567	2,870	3,104
Executive Risk Indemnity Inc.	1,633	1,582	1,616	1,548	1,384	1,642
Farmers Group Property & Casualty Ins. Co.	1,555	1,328	1,476	1,652	1,073	1,169
Farmers Insurance Exchange	2,973	2,973	1,246	1,246	2,088	2,567
Farmers Mutual Fire Ins. Co. of Salem Cnty.	2,339	2,132	1,651	1,672	1,917	2,144
Farmers Property & Casualty Insurance Co.	1,196	1,109	758	711	950	1,139

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 2/1/2026**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Homesite Insurance Co.	1,791	1,661	1,758	1,745	1,821	1,688
Horace Mann Insurance Co.	1,220	1,220	1,131	1,131	1,185	1,185
Lemonade Insurance Co.	1,762	1,628	1,366	1,426	1,630	1,792
Liberty Mutual Insurance Co.	962	1,060	661	691	896	813
Lititz Mutual Insurance Co.	1,586	1,586	1,739	1,739	1,389	1,389
Mutual Benefit Insurance Co.	1,596	1,596	1,040	1,040	1,360	1,360
Nationwide Insurance Co. of America	1,837	1,730	1,631	1,631	1,623	1,730
NJM Insurance Co.	996	858	777	836	785	1,084
Peerless Indemnity Insurance Co.	927	1,019	638	668	865	782
Penn National Insurance Co.	1,328	1,451	1,172	1,218	1,392	1,451
Praetorian Insurance Company	1,626	1,626	1,538	1,538	1,640	1,640
Privilege Underwriters Reciprocal Exch.	2,235	2,235	2,588	2,588	2,045	2,045
Selective Ins. Co. of South Carolina	1,652	1,613	1,705	1,673	1,782	1,827
Southern Insurance Co. of VA	1,017	1,030	968	985	1,021	1,087
Standard Guaranty Ins. Co.	2,761	2,761	1,366	1,366	2,189	2,189
State Farm Fire & Casualty Co.	1,568	1,479	1,125	1,154	1,497	1,378
Stillwater P & C Insurance Co.	1,364	1,359	1,190	1,206	1,627	1,464
Teachers Insurance Co.	1,089	1,089	1,083	1,083	1,099	1,099
Travelers Personal Insurance Co.	1,125	1,077	948	967	1,089	996
United Services Automobile Association	2,042	1,870	1,446	1,462	1,665	1,865
Unitrin Safeguard Insurance Co.	1,530	1,530	1,038	1,038	1,384	1,384
Universal Property & Casualty Ins. Co.	1,951	1,786	1,360	1,375	1,574	1,762
USAA Casualty Insurance Co.	2,348	2,142	1,676	1,697	1,950	2,167
USAA General Indemnity Co.	1,757	1,730	1,182	1,179	1,697	1,681
Vault Reciprocal Exchange	1,215	1,215	893	893	956	1,337

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 2/1/2026**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	1,907	1,436	1,381	1,521	1,755
Allstate Vehicle and Property Insurance Co.	2,150	1,713	1,678	1,801	2,449
American Bankers Insurance Company of FL	1,425	1,173	1,212	1,209	1,448
American Economy Insurance Co.	1,163	889	839	989	1,430
American Family Connect P & C Ins. Co.	1,955	1,020	1,786	1,365	2,399
American National Property & Casualty Co.	2,269	1,690	1,982	1,951	3,026
American Security Ins. Co.	2,560	2,153	2,057	1,891	2,593
American Strategic Insurance Corp.	1,945	1,747	1,722	1,638	2,445
Amica Mutual Insurance Co.	896	1,021	836	991	1,286
Berkley Insurance Co.	1,389	1,053	1,100	1,178	1,550
Branch Insurance Exchange	1,093	820	914	813	1,151
Brethren Mutual	3,318	2,143	2,804	2,558	3,515
Chubb Indemnity Insurance Co.	1,275	980	1,054	981	1,458
Cincinnati Casualty Co.	1,665	1,315	1,407	1,307	1,915
Cincinnati Insurance Co.	1,416	1,109	1,070	1,151	1,772
CSAA General Insurance Co.	1,192	n/a	901	994	1,453
Cumberland Mutual Fire Insurance Co.	1,302	1,072	1,172	1,369	1,476
Encompass Home/Auto Insurance Co.	1,226	936	1,161	1,067	1,605
Erie Insurance Co.	2,989	1,932	2,526	2,302	3,169
Everett Cash Mutual Insurance Co.	2,406	2,046	2,262	2,324	3,069
Executive Risk Indemnity Inc.	1,554	1,303	1,122	1,241	1,767
Farmers Group Property & Casualty Ins. Co.	1,215	1,079	1,064	1,160	1,387
Farmers Insurance Exchange	2,166	2,630	1,984	3,018	3,308
Farmers Mutual Fire Ins. Co. of Salem Cnty.	2,121	1,653	1,853	1,816	2,260
Farmers Property & Casualty Insurance Co.	1,159	977	1,238	1,008	1,262

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 2/1/2026**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Homesite Insurance Co.	1,814	1,872	1,875	1,731	1,716
Horace Mann Insurance Co.	1,310	995	1,066	1,117	1,236
Lemonade Insurance Co.	1,715	1,267	1,419	1,534	2,009
Liberty Mutual Insurance Co.	1,036	753	855	831	1,290
Lititz Mutual Insurance Co.	1,380	1,062	1,142	1,090	1,515
Mutual Benefit Insurance Co.	1,328	1,259	1,132	1,129	1,669
Nationwide Insurance Co. of America	1,750	1,232	1,462	1,292	1,728
NJM Insurance Co.	864	688	686	722	907
Peerless Indemnity Insurance Co.	998	729	827	802	1,237
Penn National Insurance Co.	1,350	1,119	1,133	1,206	1,578
Praetorian Insurance Company	1,544	1,871	1,370	1,795	1,763
Privilege Underwriters Reciprocal Exch.	2,282	2,228	2,656	2,037	2,722
Selective Ins. Co. of South Carolina	1,973	1,423	1,536	1,493	2,080
Southern Insurance Co. of VA	1,113	876	1,018	941	1,165
Standard Guaranty Ins. Co.	2,867	2,127	2,499	2,462	3,834
State Farm Fire & Casualty Co.	1,623	1,291	1,355	1,373	1,678
Stillwater P & C Insurance Co.	1,449	1,019	1,161	1,099	1,492
Teachers Insurance Co.	1,182	909	927	1,011	1,189
Travelers Personal Insurance Co.	1,181	928	922	981	1,254
United Services Automobile Association	1,831	1,433	1,601	1,570	1,965
Unitrin Safeguard Insurance Co.	1,501	1,132	1,116	1,272	1,928
Universal Property & Casualty Ins. Co.	1,741	1,363	1,524	1,493	1,866
USAA Casualty Insurance Co.	2,159	1,673	1,884	1,844	2,292
USAA General Indemnity Co.	2,065	1,317	1,679	1,546	2,148
Vault Reciprocal Exchange	1,203	964	1,072	982	1,428

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 2/1/2026**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	1,920	1,929	1,351	1,351	1,267	1,497
Allstate Vehicle and Property Insurance Company	2,402	2,240	1,612	1,623	1,838	2,106
American Bankers Insurance Company of FL	1,712	1,528	1,866	1,727	1,468	1,263
American Economy Insurance Co.	1,302	1,213	971	957	1,278	1,313
American Family Connect P & C Ins. Co.	2,189	1,497	871	821	1,317	1,069
American National Property & Casualty Co.	2,185	2,185	1,235	1,235	1,964	1,964
American Security Ins. Co.	2,909	2,907	1,880	1,997	2,106	2,303
American Strategic Insurance Corp.	1,864	1,864	1,337	1,337	1,657	1,657
Amica Mutual Insurance Co.	1,170	1,196	653	653	803	895
Berkley Insurance Co.	1,763	1,671	1,462	1,462	1,529	2,049
Branch Insurance Exchange	1,051	956	1,013	966	1,054	892
Brethren Mutual	2,872	2,813	1,679	1,677	2,467	2,419
Chubb Indemnity Insurance Co.	1,886	1,623	1,393	1,409	1,407	1,846
Cincinnati Casualty Co.	1,734	1,734	1,186	1,186	1,414	1,414
Cincinnati Insurance Co.	1,654	1,727	1,161	1,146	1,699	1,544
CSAA General Insurance Co.	1,089	1,089	n/a	n/a	n/a	n/a
Cumberland Mutual Fire Insurance Co.	1,198	1,568	1,096	1,027	857	1,626
Encompass Home/Auto Insurance Co.	1,150	1,150	654	654	950	950
Erie Insurance Co.	2,594	2,534	1,512	1,511	2,223	2,181
Everett Cash Mutual Insurance Co.	3,176	3,176	1,498	1,498	2,620	2,831
Executive Risk Indemnity Inc.	2,068	1,995	2,142	2,050	1,778	2,112
Farmers Group Property & Casualty Ins. Co.	1,602	1,407	1,457	1,679	1,179	1,296
Farmers Insurance Exchange	2,813	2,813	1,275	1,275	2,066	2,527
Farmers Mutual Fire Ins. Co. of Salem Cnty.	2,477	2,255	1,677	1,723	2,001	2,304
Farmers Property & Casualty Insurance Co.	1,241	1,157	992	933	1,220	1,422

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 2/1/2026**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Homesite Insurance Co.	1,646	1,507	1,628	1,616	1,693	1,530
Horace Mann Insurance Co.	1,223	1,223	1,194	1,194	1,130	1,130
Lemonade Insurance Company	1,716	1,597	1,391	1,448	1,616	1,763
Liberty Mutual Insurance Co.	1,297	1,469	1,017	1,098	1,329	1,133
Lititz Mutual Insurance Co.	1,581	1,581	1,571	1,571	1,271	1,271
Mutual Benefit Insurance Co.	1,488	1,488	1,009	1,009	1,224	1,224
Nationwide Insurance Co. of America	2,105	1,968	1,889	1,889	1,883	2,040
NGM Insurance Co.	1,146	994	958	1,028	949	1,335
NJM Insurance Co.	1,248	1,407	977	1,054	1,275	1,089
Peerless Indemnity Insurance Co.	1,387	1,520	1,088	1,132	1,301	1,357
Penn National Insurance Co.	1,828	1,828	3,712	3,712	2,422	2,422
Praetorian Insurance Company	1,954	1,954	2,509	2,509	1,984	1,984
Privilege Underwriters Reciprocal Exch.	1,773	1,736	1,606	1,581	1,674	1,721
Selective Ins. Co. of South Carolina	1,232	1,243	1,042	1,070	1,199	1,267
Southern Insurance Co. of VA	2,761	2,761	1,366	1,366	2,189	2,189
Standard Guaranty Ins. Co.	1,530	1,450	1,068	1,089	1,417	1,303
State Farm Fire & Casualty Co.	1,571	1,573	1,436	1,489	1,766	1,551
Stillwater P & C Insurance Co.	1,092	1,092	1,143	1,143	1,049	1,049
Teachers Insurance Co.	1,378	1,309	1,156	1,200	1,241	1,160
Travelers Personal Insurance Co.	2,156	1,972	1,465	1,500	1,736	1,994
United Services Automobile Association	1,371	1,371	966	966	1,182	1,182
Unitrin Safeguard Insurance Co.	2,052	1,876	1,369	1,402	1,626	1,869
Universal Property & Casualty Ins. Co.	2,494	2,273	1,697	1,743	2,032	2,326
USAA Casualty Insurance Co.	2,016	1,990	1,057	1,057	1,644	1,623
USAA General Indemnity Co.	1,189	1,189	787	787	875	1,171

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 2/1/2026**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	1,885	1,514	1,445	1,598	1,829
Allstate Vehicle and Property Insurance Company	2,153	1,807	1,770	1,899	2,578
American Bankers Insurance Company of FL	1,496	1,290	1,338	1,328	1,569
American Economy Insurance Co.	1,384	1,025	975	1,163	1,712
American Family Connect P & C Ins. Co.	1,824	1,279	2,301	1,740	3,086
American National Property & Casualty Co.	2,269	1,690	1,982	1,951	3,026
American Security Ins. Co.	2,558	2,118	2,475	2,271	2,956
American Strategic Insurance Corp.	1,971	1,775	1,734	1,655	2,444
Amica Mutual Insurance Co.	896	1,044	870	1,017	1,340
Berkley Insurance Co.	1,679	1,193	1,242	1,336	1,733
Branch Insurance Exchange	1,091	880	969	870	1,226
Brethren Mutual	3,002	2,177	2,824	2,597	3,570
Chubb Indemnity Insurance Co.	1,513	1,233	1,354	1,256	1,823
Cincinnati Casualty Co.	1,521	1,429	1,528	1,420	2,063
Cincinnati Insurance Co.	1,619	1,242	1,217	1,305	2,023
CSAA General Insurance Co.	1,102	n/a	906	991	1,422
Cumberland Mutual Fire Insurance Co.	1,297	1,038	1,190	1,407	1,517
Encompass Home/Auto Insurance Co.	1,107	846	1,048	963	1,446
Erie Insurance Co.	2,704	1,963	2,544	2,341	3,219
Everett Cash Mutual Insurance Co.	2,237	1,927	2,122	2,177	2,798
Executive Risk Indemnity Inc.	1,838	1,637	1,418	1,571	2,249
Farmers Group Property & Casualty Ins. Co.	1,246	1,087	1,111	1,194	1,450
Farmers Insurance Exchange	2,087	2,501	1,902	2,860	3,131
Farmers Mutual Fire Ins. Co. of Salem Cnty.	2,163	1,788	2,002	1,967	2,418
Farmers Property & Casualty Insurance Co.	1,351	1,030	1,270	1,062	1,307

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 2/1/2026**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Homesite Insurance Co.	1,676	1,743	1,748	1,575	1,553
Horace Mann Insurance Co.	1,250	998	1,069	1,120	1,239
Lemonade Insurance Company	1,683	1,271	1,396	1,511	1,941
Liberty Mutual Insurance Co.	1,385	986	1,160	1,123	1,808
Lititz Mutual Insurance Co.	1,265	1,083	1,158	1,108	1,512
Mutual Benefit Insurance Co.	1,192	1,186	1,072	1,070	1,549
Nationwide Insurance Co. of America	1,898	1,407	1,671	1,478	1,987
NGM Insurance Co.	1,029	801	805	842	1,083
NJM Insurance Co.	1,327	948	1,113	1,080	1,729
Peerless Indemnity Insurance Co.	1,272	1,163	1,188	1,256	1,651
Penn National Insurance Co.	1,847	2,095	1,551	2,013	1,979
Praetorian Insurance Company	2,140	1,948	2,319	1,783	2,376
Privilege Underwriters Reciprocal Exch.	1,847	1,524	1,642	1,613	2,233
Selective Ins. Co. of South Carolina	1,273	1,080	1,241	1,158	1,398
Southern Insurance Co. of VA	2,867	2,127	2,499	2,462	3,834
Standard Guaranty Ins. Co.	1,522	1,272	1,331	1,354	1,659
State Farm Fire & Casualty Co.	1,487	1,165	1,341	1,263	1,700
Stillwater P & C Insurance Co.	1,127	912	929	1,014	1,193
Teachers Insurance Co.	1,255	1,143	1,112	1,189	1,522
Travelers Personal Insurance Co.	1,868	1,546	1,726	1,696	2,096
United Services Automobile Association	1,277	999	974	1,128	1,738
Unitrin Safeguard Insurance Co.	1,764	1,466	1,638	1,608	1,984
Universal Property & Casualty Ins. Co.	2,201	1,814	2,040	2,001	2,458
USAA Casualty Insurance Co.	2,103	1,483	1,956	1,787	2,504
USAA General Indemnity Co.	1,100	942	1,048	961	1,396

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 2/1/2026**

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	681	674	692	692	554	655
Allstate Vehicle & Property Insurance Co.	1,041	1,041	944	1,019	1,095	913
American Bankers Insurance Co. of FL	814	814	1,055	1,055	1,026	814
American Economy Insurance Co.	863	863	561	561	863	863
American Family Connect P & C Ins. Co.	876	800	1,211	855	922	846
American Strategic Insurance Corp.	984	1,007	849	991	807	805
Amica Mutual Insurance Co.	764	764	867	867	914	914
Berkley Insurance Co.	669	675	810	810	688	743
Brethren Mutual	588	537	564	538	425	367
CHUBB INDEMNITY INSURANCE CO.	1,041	1,019	1,376	1,394	1,066	1,160
Cincinnati Casualty Co.	386	333	543	570	401	493
Cincinnati Insurance Co.	343	343	336	336	343	343
CSAA General Insurance Co.	463	433	586	603	582	516
Cumberland Mutual Fire Insurance Co.	1,070	1,070	1,243	1,243	1,088	1,088
Erie Insurance Co.	686	487	934	681	642	654
Everett Cash Mutual Insurance Co.	532	532	595	595	581	581
EXECUTIVE RISK INDEMNITY INC.	938	920	1,242	1,258	962	1,047
Farmers Group Property & Casualty Ins. Co.	1,544	1,544	1,244	1,244	1,699	1,598
Farmers Insurance Exchange	1,429	1,533	1,445	1,445	1,328	1,381
Farmers Mutual Fire Insurance Company of Saler	584	991	1,184	1,237	820	1,237
Farmers Property & Casualty Insurance Co.	1,032	1,032	927	927	983	1,189
Garrison Property & Casualty Ins. Co.	602	548	714	741	565	663
Hartford Insurance Company of the Southeast	540	511	596	519	531	572
Homesite Insurance Co. of the Midwest	1,223	1,223	1,365	1,365	1,221	1,221

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 2/1/2026**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	598	598	671	671	631	631
Lemonade Insurance Co.	1,091	1,078	1,048	1,107	820	841
Liberty Insurance Corp.	900	900	934	934	958	960
Lititz Mutual Insurance Co.	666	666	531	531	561	561
LM Insurance Corp.	832	832	863	863	887	889
Mutual Benefit Insurance Co.	609	609	655	655	643	643
Nationwide Insurance Co. of America	880	807	1,093	1,093	816	670
NJM Insurance Co.	806	548	706	810	561	719
Penn National Insurance Co.	366	366	413	413	399	399
Praetorian Insurance Company	1,219	1,219	1,531	1,531	1,338	1,338
Privilege Underwriters Reciprocal Exch.	1,187	1,187	1,341	1,341	1,207	1,207
Selective Ins. Co. of South Carolina	275	268	422	422	291	320
Southern Insurance Co. of VA	955	993	686	717	791	776
State Farm Fire & Casualty Co.	497	497	504	504	485	485
Stillwater P & C Insurance Co.	713	572	742	685	647	713
Teachers Insurance Co.	585	585	662	662	620	620
Travelers Personal Insurance Co.	817	807	719	850	533	676
United Services Automobile Association	565	516	663	688	524	617
Universal Property & Casualty Ins. Co.	438	438	552	552	425	425
USAA Casualty Insurance Co.	626	569	741	770	585	688
USAA General Indemnity Co.	510	466	602	623	478	559
Vault Reciprocal Exchange	1,090	1,090	1,327	1,327	1,211	1,211
Windsor Mt. Joy Mutual Insurance Co.	655	655	846	846	690	837

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 2/1/2026**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	584	590	562	579	506
Allstate Vehicle & Property Insurance Co.	932	693	918	699	920
American Bankers Insurance Co. of FL	606	606	692	623	933
American Economy Insurance Co.	803	803	1,013	953	953
American Family Connect P & C Ins. Co.	629	633	825	663	677
American Strategic Insurance Corp.	685	1,132	820	882	667
Amica Mutual Insurance Co.	641	768	743	677	674
Berkley Insurance Co.	518	597	730	537	532
Brethren Mutual	315	436	375	308	308
CHUBB INDEMNITY INSURANCE CO.	941	936	1,209	1,155	1,144
Cincinnati Casualty Co.	282	302	335	279	273
Cincinnati Insurance Co.	308	308	355	320	336
CSAA General Insurance Co.	377	441	391	405	433
Cumberland Mutual Fire Insurance Co.	806	683	719	820	820
Erie Insurance Co.	484	560	641	502	435
Everett Cash Mutual Insurance Co.	432	432	446	346	346
EXECUTIVE RISK INDEMNITY INC.	849	846	1,091	1,042	1,030
Farmers Group Property & Casualty Ins. Co.	1,413	1,493	1,588	1,513	1,478
Farmers Insurance Exchange	1,112	1,142	1,249	1,188	1,241
Farmers Mutual Fire Insurance Company of Saler	617	556	675	534	534
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	459	486	537	465	486
Homesite Insurance Co. of the Midwest	1,006	1,006	1,221	1,006	1,006

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 2/1/2026**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	461	475	533	475	515
Lemonade Insurance Co.	661	853	726	635	664
Liberty Insurance Corp.	773	723	927	734	770
Lititz Mutual Insurance Co.	534	483	479	543	543
LM Insurance Corp.	715	669	858	679	713
Mutual Benefit Insurance Co.	497	497	620	509	509
Nationwide Insurance Co. of America	909	806	716	767	640
NJM Insurance Co.	479	493	630	498	511
Penn National Insurance Co.	321	321	380	335	335
Praetorian Insurance Company	1,131	1,604	1,141	1,388	1,065
Privilege Underwriters Reciprocal Exch.	897	962	1,318	848	897
Selective Ins. Co. of South Carolina	242	259	283	251	246
Southern Insurance Co. of VA	893	761	797	755	1,008
State Farm Fire & Casualty Co.	373	342	446	349	380
Stillwater P & C Insurance Co.	539	595	704	618	659
Teachers Insurance Co.	465	468	537	465	504
Travelers Personal Insurance Co.	441	447	635	476	497
United Services Automobile Association	426	464	484	454	438
Universal Property & Casualty Ins. Co.	358	312	382	374	374
USAA Casualty Insurance Co.	474	516	540	505	485
USAA General Indemnity Co.	392	425	442	415	400
Vault Reciprocal Exchange	900	963	1,324	848	900
Windsor Mt. Joy Mutual Insurance Co.	558	554	705	563	567

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 2/1/2026**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	681	674	692	692	554	655
Allstate Vehicle & Property Insurance Co.	844	844	773	830	874	744
American Bankers Insurance Co. of FL	814	814	1,055	1,055	1,026	814
American Economy Insurance Co.	852	852	399	399	852	852
American Family Connect P & C Ins. Co.	876	800	1,203	846	922	846
American Strategic Insurance Corp.	363	357	401	401	455	430
Amica Mutual Insurance Co.	984	1,007	839	981	807	805
Berkley Insurance Co.	754	754	857	857	903	903
Brethren Mutual	669	675	810	810	688	743
CHUBB INDEMNITY INSURANCE CO.	686	621	646	613	498	429
Cincinnati Casualty Co.	1,041	1,019	1,209	1,227	1,066	1,160
Cincinnati Insurance Co.	382	330	529	556	395	487
CSAA General Insurance Co.	331	331	312	312	331	331
Cumberland Mutual Fire Insurance Co.	477	447	550	564	588	522
Erie Insurance Co.	1,456	1,456	1,671	1,671	1,482	1,482
Everett Cash Mutual Insurance Co.	2,483	2,632	1,480	1,476	1,700	2,138
EXECUTIVE RISK INDEMNITY INC.	473	352	585	430	464	496
Farmers Group Property & Casualty Ins. Co.	553	553	602	602	602	602
Farmers Insurance Exchange	938	920	1,092	1,108	962	1,047
Farmers Mutual Fire Insurance Company of Saler	1,312	1,312	1,040	1,040	1,444	1,358
Farmers Property & Casualty Insurance Co.	1,464	1,558	1,415	1,411	1,354	1,417
Garrison Property & Casualty Ins. Co.	495	495	840	825	425	521
Hartford Insurance Company of the Southeast	1,032	1,032	911	911	983	1,189
Homesite Insurance Co. of the Midwest	602	548	714	741	565	663

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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 2/1/2026**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	1,214	1,214	1,356	1,356	1,212	1,212
Lemonade Insurance Co.	576	576	649	649	609	609
Liberty Insurance Corp.	1,077	1,064	1,034	1,093	806	827
Lititz Mutual Insurance Co.	900	900	934	934	958	960
LM Insurance Corp.	660	660	516	516	555	555
Mutual Benefit Insurance Co.	832	832	863	863	887	889
Nationwide Insurance Co. of America	603	603	637	637	637	637
NJM Insurance Co.	943	866	1,162	1,162	866	710
Penn National Insurance Co.	1,146	548	704	808	561	719
Praetorian Insurance Company	318	318	347	347	347	347
Privilege Underwriters Reciprocal Exch.	1,181	1,181	1,493	1,493	1,300	1,300
Selective Ins. Co. of South Carolina	1,187	1,187	1,341	1,341	1,207	1,207
Southern Insurance Co. of VA	261	250	417	407	302	333
State Farm Fire & Casualty Co.	1,270	1,286	957	989	1,115	1,183
Stillwater P & C Insurance Co.	497	497	497	497	485	485
Teachers Insurance Co.	692	551	701	644	626	692
Travelers Personal Insurance Co.	563	563	640	640	598	598
United Services Automobile Association	815	805	703	834	532	674
Universal Property & Casualty Ins. Co.	565	516	663	688	524	617
USAA Casualty Insurance Co.	1,150	1,092	655	791	842	932
USAA General Indemnity Co.	n/a	n/a	n/a	n/a	n/a	n/a
Vault Reciprocal Exchange	626	569	741	770	585	688
Windsor Mt. Joy Mutual Insurance Co.	510	466	602	623	478	559

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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 2/1/2026**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	584	590	562	579	506
Allstate Vehicle & Property Insurance Co.	749	582	744	576	754
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 Strategic Insurance Corp.	299	294	371	310	299
Amica Mutual Insurance Co.	685	1,132	810	872	657
Berkley Insurance Co.	628	756	730	667	664
Brethren Mutual	518	597	730	537	532
CHUBB INDEMNITY INSURANCE CO.	371	507	429	352	352
Cincinnati Casualty Co.	941	936	1,042	988	977
Cincinnati Insurance Co.	280	300	326	271	265
CSAA General Insurance Co.	296	296	331	296	312
Cumberland Mutual Fire Insurance Co.	392	450	379	393	441
Erie Insurance Co.	1,095	930	967	1,095	1,095
Everett Cash Mutual Insurance Co.	1,901	1,959	1,830	2,381	3,103
EXECUTIVE RISK INDEMNITY INC.	350	405	405	320	278
Farmers Group Property & Casualty Ins. Co.	453	453	553	453	453
Farmers Insurance Exchange	849	846	941	892	880
Farmers Mutual Fire Insurance Company of Saler	1,201	1,269	1,333	1,269	1,239
Farmers Property & Casualty Insurance Co.	1,147	1,174	1,192	1,140	1,210
Garrison Property & Casualty Ins. Co.	534	517	582	534	534
Hartford Insurance Company of the Southeast	739	939	902	939	804
Homesite Insurance Co. of the Midwest	459	500	521	488	469

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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 2/1/2026**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	997	997	1,212	997	997
Lemonade Insurance Co.	439	453	511	453	493
Liberty Insurance Corp.	647	839	712	621	650
Lititz Mutual Insurance Co.	773	723	927	734	770
LM Insurance Corp.	528	477	464	528	528
Mutual Benefit Insurance Co.	715	669	858	679	713
Nationwide Insurance Co. of America	491	491	603	491	491
NJM Insurance Co.	985	873	751	823	679
Penn National Insurance Co.	479	493	628	496	509
Praetorian Insurance Company	279	279	318	279	279
Privilege Underwriters Reciprocal Exch.	1,093	1,566	1,103	1,350	1,027
Selective Ins. Co. of South Carolina	897	962	1,318	848	897
Southern Insurance Co. of VA	213	284	262	213	213
State Farm Fire & Casualty Co.	1,280	1,085	1,274	1,173	1,462
Stillwater P & C Insurance Co.	373	342	439	342	373
Teachers Insurance Co.	518	574	663	577	618
Travelers Personal Insurance Co.	443	446	515	443	482
United Services Automobile Association	439	445	615	462	482
Universal Property & Casualty Ins. Co.	426	464	484	454	438
USAA Casualty Insurance Co.	967	880	862	835	1,421
USAA General Indemnity Co.	n/a	n/a	n/a	n/a	n/a
Vault Reciprocal Exchange	474	516	540	505	485
Windsor Mt. Joy Mutual Insurance Co.	392	425	442	415	400

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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 2/1/2026**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	1,564	1,690	1,641	2,124	1,349	2,016	1,546	1,817
Allstate Vehicle & Property Insurance Co.	2,328	2,465	2,334	2,994	2,318	2,905	2,179	2,938
American Bankers Insurance Co. of FL	1,334	1,425	1,868	2,318	1,467	2,167	1,601	2,302
American Economy Insurance Co.	1,252	1,229	1,241	2,005	904	1,731	1,072	1,709
American Family Connect P & C Ins. Co.	1,247	1,055	1,521	2,042	1,414	1,995	1,332	1,823
American Security Insurant Company	1,791	1,653	1,985	3,175	1,663	2,801	2,065	2,895
American Strategic Insurance Corp.	2,405	2,537	2,597	3,249	2,368	3,227	2,154	3,031
Amica Mutual Insurance Co.	2,083	2,054	2,403	3,297	1,723	3,122	1,958	2,554
Berkley Insurance Co.	934	1,644	1,169	1,672	1,131	1,559	1,503	2,594
Branch Insurance Exchange	1,616	1,858	1,737	2,450	1,687	2,394	1,785	2,643
Brethren Mutual	918	n/a	1,048	1,315	n/a	n/a	n/a	n/a
CHUBB INDEMNITY INSURANCE CO.	1,933	1,819	2,344	2,832	1,547	2,502	1,954	2,499
Cincinnati Casualty Co.	1,117	1,285	1,242	1,878	1,189	1,640	1,430	1,954
Cincinnati Insurance Co.	1,317	1,286	1,563	2,153	1,457	2,087	1,796	2,413
CSAA General Insurance Co.	1,601	2,066	2,045	3,603	1,636	3,378	1,896	2,915
Cumberland Mutual Fire Insurance Co.	n/a	n/a	n/a	1,763	n/a	1,551	n/a	n/a
Erie Insurance Co.	1,306	1,464	1,572	2,094	1,375	2,440	1,650	2,406
Everett Cash Mutual Insurance Co.	865	847	1,046	1,453	671	1,362	781	1,141
EXECUTIVE RISK INDEMNITY INC.	1,748	1,657	2,117	2,566	1,411	2,266	1,778	2,291
Farmers Group Property & Casualty Ins. Co.	3,035	2,976	3,576	5,035	2,248	4,689	2,776	3,637
Farmers Insurance Exchange	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Farmers Mutual Fire Insurance Company of Saler	1,082	1,239	1,118	1,592	1,243	1,781	1,302	2,057
Farmers Property & Casualty Insurance Co.	2,818	2,758	3,358	4,762	2,051	4,429	2,561	3,413
Garrison Property & Casualty Ins. Co.	2,261	2,469	2,407	3,532	2,137	2,975	2,581	3,889
Hartford Insurance Company of the Southeast	1,667	1,613	1,853	2,281	1,235	2,014	1,368	1,608

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 2/1/2026

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Homesite Insurance Co.	1,932	2,683	2,383	2,158	2,225	2,476	2,217	2,208
Horace Mann Insurance Co.	1,276	1,385	1,451	1,984	1,120	1,921	1,260	1,764
Lemonade Insurance Co.	1,291	1,531	1,404	1,832	1,439	1,979	1,393	1,834
Liberty Mutual Insurance Co.	906	919	1,013	1,576	704	1,458	789	1,323
Lititz Mutual Insurance Co.	1,225	1,235	1,392	1,949	926	1,864	1,137	2,255
Mutual Benefit Insurance Co.	1,432	1,497	1,674	2,340	1,121	2,226	1,311	2,451
Nationwide Insurance Co. of America	2,017	2,036	2,328	3,271	2,039	2,908	2,225	3,004
NJM Insurance Co.	1,151	1,398	1,271	N/A	1,325	1,710	1,337	2,199
Peerless Indemnity Insurance Co.	871	886	976	1,507	682	1,396	763	1,269
Penn National Insurance Co.	1,671	1,809	1,873	2,354	1,380	2,429	1,549	2,574
Praetorian Insurance Company	3,128	6,143	3,489	4,731	5,132	8,179	2,981	3,533
Privilege Underwriters Reciprocal Exch.	2,602	2,905	3,098	3,371	2,470	3,310	2,789	3,351
Selective Ins. Co. of South Carolina	1,660	1,537	1,826	2,444	1,359	2,249	1,535	2,012
Southern Insurance Co. of VA	1,371	1,511	1,525	2,032	1,301	1,870	1,323	1,812
Standard Guaranty Insurance Company	2,176	1,829	2,315	3,866	1,839	3,098	2,408	3,378
State Farm Fire & Casualty Co.	1,836	1,868	2,171	2,770	1,512	2,507	1,802	2,574
Stillwater P & C Insurance Co.	1,330	1,493	1,461	1,902	1,375	2,042	1,264	1,398
Teachers Insurance Co.	1,144	1,257	1,300	1,774	1,018	1,718	1,144	1,728
Travelers Personal Insurance Co.	1,130	1,222	1,130	1,533	1,310	1,385	1,168	1,649
United Services Automobile Association	1,978	2,156	2,098	3,106	1,873	2,589	2,272	3,475
Universal Property & Casualty Ins. Co.	1,030	1,108	1,244	1,948	854	1,780	954	1,466
USAA Casualty Insurance Co.	1,875	2,064	1,978	2,982	1,803	2,475	2,174	3,404
USAA General Indemnity Co.	2,266	2,461	2,428	3,507	2,118	2,972	2,566	3,788
Vault Reciprocal Exchange	1,289	1,182	1,577	2,030	1,004	1,803	1,220	1,580
Windsor Mt. Joy Mutual Insurance Co.	831	805	862	1,351	820	1,282	849	1,133

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 2/1/2026**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	1,460	1,542	1,530	1,910	1,237	1,840	1,447	1,638
Allstate Vehicle & Property Insurance Co.	1,826	1,968	1,876	2,521	1,804	2,404	1,758	2,507
American Bankers Insurance Co. of FL	1,270	1,400	1,735	2,230	1,439	2,105	1,479	2,209
American Economy Insurance Co.	1,079	1,135	1,070	1,786	845	1,608	937	1,538
American Family Connect P & C Ins. Co.	1,141	956	1,385	1,839	1,274	1,795	1,218	1,639
American Security Insurant Company	1,588	1,653	1,761	3,175	1,663	2,801	1,831	2,895
American Strategic Insurance Corp.	1,921	2,611	2,352	2,941	2,277	3,205	1,885	3,262
Amica Mutual Insurance Co.	1,687	1,665	1,942	2,706	1,397	2,528	1,585	2,082
Berkley Insurance Co.	853	1,491	1,064	1,517	1,030	1,415	1,364	2,347
Branch Insurance Exchange	1,232	1,451	1,330	1,960	1,318	1,863	1,330	2,066
Brethren Mutual	858	n/a	986	1,262	n/a	n/a	n/a	n/a
CHUBB INDEMNITY INSURANCE CO.	1,944	1,786	2,372	2,864	1,520	2,457	1,933	2,534
Cincinnati Casualty Co.	876	1,034	973	1,527	960	1,304	1,148	1,649
Cincinnati Insurance Co.	1,082	1,042	1,278	1,750	1,178	1,674	1,464	1,958
CSAA General Insurance Co.	1,536	1,916	1,944	3,283	1,539	3,110	1,812	2,706
Cumberland Mutual Fire Insurance Co.	n/a	n/a	n/a	1,375	n/a	1,240	n/a	n/a
Erie Insurance Co.	1,027	1,166	1,219	1,609	1,090	1,895	1,338	2,095
Everett Cash Mutual Insurance Co.	865	847	1,046	1,453	671	1,362	781	1,141
EXECUTIVE RISK INDEMNITY INC.	1,755	1,628	2,138	2,596	1,390	2,225	1,757	2,323
Farmers Group Property & Casualty Ins. Co.	2,605	2,555	3,065	4,305	1,936	4,011	2,385	3,117
Farmers Insurance Exchange	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Farmers Mutual Fire Insurance Company of Saler	999	1,162	1,032	1,437	1,166	1,655	1,195	1,903
Farmers Property & Casualty Insurance Co.	2,274	2,286	2,704	3,929	1,706	3,656	2,068	2,823
Garrison Property & Casualty Ins. Co.	2,195	2,473	2,341	3,452	2,139	2,980	2,512	3,813
Hartford Insurance Company of the Southeast	1,200	1,299	1,326	1,785	1,001	1,599	1,008	1,229

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**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2026**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Homesite Insurance Co.	1,760	2,359	2,151	1,957	1,983	2,177	2,006	1,997
Horace Mann Insurance Co.	1,096	1,189	1,245	1,698	964	1,645	1,083	1,511
Lemonade Insurance Co.	1,306	1,522	1,420	1,844	1,430	1,957	1,407	1,846
Liberty Mutual Insurance Co.	783	863	884	1,374	655	1,372	703	1,189
Lititz Mutual Insurance Co.	1,221	1,206	1,384	1,930	902	1,822	1,134	2,229
Mutual Benefit Insurance Co.	1,227	1,283	1,433	1,906	963	1,902	1,124	1,998
Nationwide Insurance Co. of America	1,496	1,544	1,714	2,554	1,559	2,248	1,634	2,343
NJM Insurance Co.	922	1,136	1,011	N/A	1,084	1,385	1,061	1,706
Peerless Indemnity Insurance Co.	757	832	852	1,319	636	1,317	682	1,141
Penn National Insurance Co.	1,245	1,316	1,393	1,707	1,017	1,749	1,159	1,855
Praetorian Insurance Company	2,395	5,121	2,550	3,838	4,284	6,799	2,185	3,216
Privilege Underwriters Reciprocal Exch.	2,396	2,766	2,850	3,208	2,353	3,150	2,567	3,190
Selective Ins. Co. of South Carolina	1,548	1,425	1,700	2,265	1,258	2,077	1,430	1,867
Southern Insurance Co. of VA	1,015	1,145	1,136	1,596	989	1,412	983	1,427
Standard Guaranty Insurance Company	2,176	1,829	2,315	3,866	1,839	3,098	2,408	3,378
State Farm Fire & Casualty Co.	1,240	1,307	1,458	1,916	1,069	1,735	1,210	1,807
Stillwater P & C Insurance Co.	1,301	1,462	1,428	1,868	1,341	1,992	1,218	1,396
Teachers Insurance Co.	984	1,081	1,117	1,520	878	1,472	985	1,481
Travelers Personal Insurance Co.	950	1,066	966	1,360	1,111	1,231	986	1,506
United Services Automobile Association	1,923	2,163	2,042	3,041	1,878	2,597	2,213	3,412
Universal Property & Casualty Ins. Co.	951	1,021	1,144	1,625	793	1,627	883	1,231
USAA Casualty Insurance Co.	1,827	2,067	1,930	2,918	1,804	2,477	2,123	3,340
USAA General Indemnity Co.	2,202	2,467	2,364	3,429	2,121	2,978	2,499	3,716
Vault Reciprocal Exchange	1,344	1,205	1,656	2,130	1,020	1,843	1,264	1,660
Windsor Mt. Joy Mutual Insurance Co.	878	852	909	1,398	867	1,329	896	1,180

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**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2026**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	1,335	1,500	1,405	1,914	1,239	1,831	1,329	1,605
Allstate Vehicle and Property Insurance Co.	1,550	1,783	1,614	2,357	1,573	2,301	1,524	2,331
American Bankers Insurance Company of FL	1,151	1,233	1,493	1,944	1,216	1,781	1,267	1,868
American Economy Insurance Co.	835	892	835	1,455	667	1,228	751	1,302
American Family Connect P & C Ins. Co.	846	893	1,038	1,807	1,212	1,749	901	1,604
American National Property & Casualty Co.	1,519	1,334	1,682	2,678	1,341	2,242	1,748	2,443
American Security Ins. Co.	1,572	2,096	1,895	2,937	1,984	3,034	1,573	2,325
American Strategic Insurance Corp.	1,508	1,530	1,739	2,490	1,285	2,320	1,419	1,940
Amica Mutual Insurance Co.	759	1,346	958	1,406	915	1,310	1,197	2,152
Berkley Insurance Co.	977	1,173	1,051	1,578	1,055	1,504	1,052	1,633
Branch Insurance Exchange	750	n/a	860	1,180	n/a	n/a	n/a	n/a
Brethren Mutual	1,959	2,340	2,333	3,325	2,009	3,255	1,930	2,852
Chubb Indemnity Insurance Co.	793	1,064	886	1,527	956	1,335	1,064	1,711
Cincinnati Casualty Co.	871	989	1,030	1,691	1,115	1,619	1,163	1,851
Cincinnati Insurance Co.	1,090	1,457	1,299	2,473	1,141	2,290	1,220	1,922
CSAA General Insurance Co.	n/a	n/a	n/a	1,499	n/a	1,328	n/a	n/a
Cumberland Mutual Fire Insurance Co.	907	1,028	1,080	1,504	951	1,656	1,189	1,989
Encompass Home/Auto Insurance Co.	775	759	932	1,288	603	1,207	699	1,237
Erie Insurance Co.	1,768	2,119	2,104	3,005	1,823	2,937	1,753	2,596
Everett Cash Mutual Insurance Co.	2,190	2,139	2,661	3,902	1,624	3,607	1,992	2,713
Executive Risk Indemnity Inc.	1,187	1,444	1,438	2,292	1,184	1,941	1,153	1,788
Farmers Group Property & Casualty Ins. Co.	956	1,109	987	1,380	1,113	1,574	1,141	1,823
Farmers Insurance Exchange	1,996	2,006	2,416	3,574	1,441	3,319	1,796	2,529
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1,620	2,110	1,740	2,893	1,792	2,569	1,844	3,188
Farmers Property & Casualty Insurance Co.	936	965	1,053	1,325	764	1,205	810	963

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**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2026**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Homesite Insurance Co.	1,689	2,114	2,005	1,876	1,827	1,948	1,878	1,900
Horace Mann Insurance Co.	908	1,077	1,030	1,580	876	1,488	897	1,403
Lemonade Insurance Co.	1,210	1,292	1,323	1,747	1,218	1,672	1,300	1,748
Liberty Mutual Insurance Co.	680	724	747	1,215	567	1,101	622	1,091
Lititz Mutual Insurance Co.	1,024	1,111	1,155	1,763	837	1,665	953	2,032
Mutual Benefit Insurance Co.	1,078	1,109	1,255	1,742	839	1,630	989	1,824
Nationwide Insurance Co. of America	1,235	1,317	1,407	2,186	1,257	1,935	1,288	1,763
NJM Insurance Co.	692	881	997	N/A	838	1,027	760	1,293
Peerless Indemnity Insurance Co.	658	702	723	1,165	552	1,057	603	1,048
Penn National Insurance Co.	1,047	1,167	1,168	1,609	890	1,569	968	1,742
Praetorian Insurance Company	1,632	1,758	1,777	2,386	1,480	2,318	1,557	1,729
Privilege Underwriters Reciprocal Exch.	1,876	2,130	2,226	2,466	1,816	2,422	2,008	2,558
Selective Ins. Co. of South Carolina	1,331	1,393	1,460	2,228	1,225	2,043	1,212	1,802
Southern Insurance Co. of VA	823	1,019	915	1,352	886	1,263	802	1,206
Standard Guaranty Ins. Co.	1,991	1,673	2,118	3,536	1,683	2,834	2,203	3,089
State Farm Fire & Casualty Co.	1,134	1,216	1,333	1,758	991	1,605	1,095	1,583
Stillwater P & C Insurance Co.	922	1,060	1,005	1,516	942	1,438	874	1,124
Teachers Insurance Co.	819	982	928	1,417	801	1,336	820	1,376
Travelers Personal Insurance Co.	835	937	851	1,327	932	1,116	868	1,322
United Services Automobile Association	1,421	1,853	1,519	2,551	1,582	2,248	1,626	2,857
Unitrin Safeguard Insurance Co.	947	975	1,129	1,663	768	1,526	882	1,269
Universal Property & Casualty Ins. Co.	1,358	1,776	1,444	2,460	1,525	2,150	1,568	2,807
USAA Casualty Insurance Co.	1,624	2,110	1,756	2,876	1,782	2,576	1,833	3,106
USAA General Indemnity Co.	1,172	1,388	1,400	2,168	1,164	2,091	1,098	1,684
Vault Reciprocal Exchange	774	810	802	1,319	824	1,244	796	1,116

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 2/1/2026**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	1,407	1,518	1,471	1,911	1,230	1,798	1,399	1,614
Allstate Vehicle and Property Insurance Company	1,629	1,843	1,687	2,318	1,689	2,249	1,572	2,310
American Bankers Insurance Company of FL	1,253	1,352	1,619	2,031	1,383	1,968	1,378	1,958
American Economy Insurance Co.	947	1,177	960	1,712	882	1,689	840	1,474
American Family Connect P & C Ins. Co.	1,053	858	1,297	1,725	1,108	1,654	1,125	1,493
American National Property & Casualty Co.	1,519	1,507	1,682	2,678	1,517	2,534	1,748	2,443
American Security Ins. Co.	2,296	2,378	2,291	2,759	2,171	3,046	1,932	3,013
American Strategic Insurance Corp.	1,540	1,545	1,768	2,524	1,310	2,316	1,453	1,975
Amica Mutual Insurance Co.	776	1,346	980	1,406	915	1,310	1,227	2,152
Berkley Insurance Co.	1,110	1,437	1,192	1,848	1,321	1,802	1,162	1,824
Branch Insurance Exchange	805	n/a	921	1,177	n/a	n/a	n/a	n/a
Brethren Mutual	1,966	1,979	2,335	3,031	1,705	2,679	1,942	2,617
Chubb Indemnity Insurance Co.	982	1,148	1,130	1,720	1,098	1,492	1,400	1,968
Cincinnati Casualty Co.	960	929	1,131	1,544	1,038	1,480	1,271	1,684
Cincinnati Insurance Co.	1,156	1,675	1,419	2,912	1,360	2,666	1,308	2,361
CSAA General Insurance Co.	n/a	n/a	n/a	1,377	n/a	1,228	n/a	n/a
Cumberland Mutual Fire Insurance Co.	861	1,007	1,027	1,421	920	1,626	1,153	1,753
Encompass Home/Auto Insurance Co.	701	687	843	1,163	547	1,092	634	1,118
Erie Insurance Co.	1,774	1,797	2,105	2,741	1,553	2,420	1,761	2,384
Everett Cash Mutual Insurance Co.	2,044	2,007	2,427	3,545	1,547	3,278	1,879	2,474
Executive Risk Indemnity Inc.	1,489	1,901	1,810	2,714	1,541	2,573	1,446	2,113
Farmers Group Property & Casualty Ins. Co.	1,013	1,149	1,026	1,378	1,152	1,614	1,172	1,791
Farmers Insurance Exchange	1,907	1,979	2,295	3,395	1,451	3,242	1,721	2,418
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1,731	2,154	1,871	2,908	1,839	2,636	1,940	3,123
Farmers Property & Casualty Insurance Co.	990	1,231	1,096	1,522	983	1,515	869	1,110

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 2/1/2026**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Homesite Insurance Co.	1,538	2,095	1,886	1,752	1,751	1,929	1,754	1,795
Horace Mann Insurance Co.	910	1,055	1,033	1,505	859	1,458	899	1,338
Lemonade Insurance Company	1,220	1,320	1,320	1,709	1,255	1,676	1,300	1,695
Liberty Mutual Insurance Co.	852	1,055	978	1,583	776	1,770	767	1,387
Lititz Mutual Insurance Co.	1,045	1,034	1,171	1,591	800	1,509	978	1,822
Mutual Benefit Insurance Co.	1,028	1,061	1,182	1,542	819	1,525	948	1,607
Nationwide Insurance Co. of America	1,388	1,567	1,595	2,436	1,587	2,286	1,439	2,227
NGM Insurance Co.	800	1,095	858	N/A	1,049	1,302	876	1,531
NJM Insurance Co.	822	1,013	941	1,518	751	1,693	743	1,329
Peerless Indemnity Insurance Co.	1,090	1,132	1,219	1,515	867	1,510	1,009	1,645
Penn National Insurance Co.	1,842	4,326	2,040	2,845	3,632	5,739	1,760	2,075
Praetorian Insurance Company	1,642	2,065	1,946	2,311	1,761	2,348	1,757	2,441
Privilege Underwriters Reciprocal Exch.	1,425	1,350	1,567	2,128	1,196	1,941	1,317	1,777
Selective Ins. Co. of South Carolina	1,012	1,182	1,117	1,519	1,050	1,423	990	1,365
Southern Insurance Co. of VA	1,991	1,673	2,118	3,536	1,683	2,834	2,203	3,089
Standard Guaranty Ins. Co.	1,104	1,178	1,300	1,643	972	1,553	1,068	1,475
State Farm Fire & Casualty Co.	1,065	1,289	1,157	1,590	1,191	1,711	1,004	1,181
Stillwater P & C Insurance Co.	822	963	931	1,351	786	1,309	822	1,311
Teachers Insurance Co.	1,022	1,177	1,045	1,438	1,217	1,359	1,035	1,425
Travelers Personal Insurance Co.	1,513	1,881	1,629	2,559	1,611	2,292	1,705	2,794
United Services Automobile Association	826	888	996	1,423	686	1,424	766	1,078
Unitrin Safeguard Insurance Co.	1,441	1,791	1,543	2,452	1,542	2,177	1,637	2,726
Universal Property & Casualty Ins. Co.	1,741	2,153	1,893	2,897	1,828	2,640	1,937	3,052
USAA Casualty Insurance Co.	1,321	1,254	1,599	2,198	1,075	1,880	1,247	1,722
USAA General Indemnity Co.	759	737	785	1,192	747	1,136	779	1,010

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 2/1/2026**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	661	618	566	509	609	487	616	596
Allstate Vehicle & Property Insurance Co.	733	639	677	524	617	531	617	820
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 Strategic Insurance Corp.	791	737	682	545	732	595	677	709
Amica Mutual Insurance Co.	889	778	778	653	768	653	768	802
Berkley Insurance Co.	773	644	621	466	644	466	644	635
Brethren Mutual	545	444	465	n/a	478	n/a	436	442
CHUBB INDEMNITY INSURANCE CO.	1,036	1,130	1,114	864	976	860	986	955
Cincinnati Casualty Co.	328	337	289	209	374	203	415	371
Cincinnati Insurance Co.	343	320	320	274	308	274	308	376
CSAA General Insurance Co.	437	517	473	490	464	490	473	483
Cumberland Mutual Fire Insurance Co.	817	711	697	569	723	569	697	985
Erie Insurance Co.	680	728	443	376	761	289	455	437
Everett Cash Mutual Insurance Co.	532	446	346	334	432	334	432	780
EXECUTIVE RISK INDEMNITY INC.	937	1,019	1,003	781	881	776	895	866
Farmers Group Property & Casualty Ins. Co.	1,450	1,329	1,329	1,118	1,309	1,118	1,309	1,309
Farmers Insurance Exchange	1,291	1,223	1,223	1,003	1,089	1,003	1,089	1,143
Farmers Mutual Fire Insurance Company of Saler	663	552	565	476	571	480	571	747
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	491	450	452	473	445	400	445	446
Homesite Insurance Co. of the Midwest	1,369	1,124	1,124	878	1,124	878	1,124	1,085

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 2/1/2026**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Insurance Co.	550	475	475	402	475	402	475	475
Lemonade Insurance Co.	1,048	945	895	802	1,076	760	971	781
Liberty Insurance Corp.	924	770	770	616	770	616	770	793
Lititz Mutual Insurance Co.	556	492	492	404	483	404	483	487
LM Insurance Corp.	856	713	713	570	713	570	713	734
Mutual Benefit Insurance Co.	609	509	509	386	497	386	497	497
Nationwide Insurance Co. of America	841	848	809	757	765	738	796	741
NJM Insurance Co.	528	564	454	492	747	424	552	705
Penn National Insurance Co.	366	335	335	276	321	276	321	321
Praetorian Insurance Company	1,631	1,564	1,564	1,442	1,527	1,553	1,553	1,377
Privilege Underwriters Reciprocal Exch.	1,242	962	962	681	962	681	962	828
Selective Ins. Co. of South Carolina	314	266	274	223	268	214	268	225
Southern Insurance Co. of VA	819	1,073	865	1,543	879	1,519	782	1,524
State Farm Fire & Casualty Co.	485	420	420	329	413	329	413	460
Stillwater P & C Insurance Co.	722	636	638	624	639	549	618	578
Teachers Insurance Co.	542	468	468	397	468	397	468	468
Travelers Personal Insurance Co.	559	574	466	603	942	443	608	819
United Services Automobile Association	556	534	484	414	549	422	544	543
Universal Property & Casualty Ins. Co.	352	328	328	269	312	269	312	358
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	1,243	963	963	682	963	682	963	824
Windsor Mt. Joy Mutual Insurance Co.	655	535	493	399	726	399	613	609

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 2/1/2026

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	661	618	566	509	609	487	616	596
Allstate Vehicle & Property Insurance Co.	606	540	566	442	518	448	518	699
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 Strategic Insurance Corp.	403	334	304	260	399	320	399	586
Amica Mutual Insurance Co.	791	727	672	545	732	595	677	709
Berkley Insurance Co.	874	766	766	642	756	642	756	790
Brethren Mutual	773	644	621	466	644	466	644	635
CHUBB INDEMNITY INSURANCE CO.	634	507	531	n/a	557	n/a	507	514
Cincinnati Casualty Co.	1,036	963	947	864	976	860	986	955
Cincinnati Insurance Co.	326	329	281	208	369	202	409	365
CSAA General Insurance Co.	331	296	296	262	296	262	296	364
Cumberland Mutual Fire Insurance Co.	436	494	456	524	460	520	473	493
Erie Insurance Co.	1,111	944	930	770	970	770	944	1,323
Everett Cash Mutual Insurance Co.	1,773	2,184	2,059	2,735	1,722	2,499	2,152	3,043
EXECUTIVE RISK INDEMNITY INC.	491	459	283	272	550	209	329	316
Farmers Group Property & Casualty Ins. Co.	553	453	453	355	453	355	453	800
Farmers Insurance Exchange	937	869	853	781	881	776	895	866
Farmers Mutual Fire Insurance Company of Saler	1,233	1,113	1,113	950	1,113	950	1,113	1,113
Farmers Property & Casualty Insurance Co.	1,309	1,184	1,179	1,063	1,117	1,048	1,117	1,188
Garrison Property & Casualty Ins. Co.	602	505	505	312	505	401	505	563
Hartford Insurance Company of the Southeast	870	716	716	558	716	558	716	716
Homesite Insurance Co. of the Midwest	592	567	518	437	580	449	576	557

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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 2/1/2026**

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Insurance Co.	1,360	1,115	1,115	869	1,115	869	1,115	1,076
Lemonade Insurance Co.	528	453	453	380	453	380	453	453
Liberty Insurance Corp.	1,034	931	881	788	1,062	746	957	767
Lititz Mutual Insurance Co.	924	770	770	616	770	616	770	793
LM Insurance Corp.	550	477	477	398	477	398	477	481
Mutual Benefit Insurance Co.	856	713	713	570	713	570	713	734
Nationwide Insurance Co. of America	603	491	491	380	491	380	491	491
NJM Insurance Co.	908	929	873	844	845	822	873	815
Penn National Insurance Co.	528	562	452	492	747	424	552	705
Praetorian Insurance Company	318	279	279	240	279	240	279	279
Privilege Underwriters Reciprocal Exch.	1,593	1,526	1,526	1,404	1,489	1,515	1,515	1,339
Selective Ins. Co. of South Carolina	1,242	962	962	681	962	681	962	828
Southern Insurance Co. of VA	315	262	277	237	280	229	276	267
State Farm Fire & Casualty Co.	1,015	1,145	1,136	1,596	989	1,412	983	1,427
Stillwater P & C Insurance Co.	485	413	413	329	413	329	413	460
Teachers Insurance Co.	701	595	597	603	618	528	597	557
Travelers Personal Insurance Co.	520	446	446	375	446	375	446	446
United Services Automobile Association	557	565	457	601	938	443	606	818
Universal Property & Casualty Ins. Co.	556	534	484	414	549	422	544	543
USAA Casualty Insurance Co.	727	853	868	1,312	767	1,118	875	1,285
USAA General Indemnity Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Vault Reciprocal Exchange	614	588	536	453	602	464	597	582
Windsor Mt. Joy Mutual Insurance Co.	501	482	441	377	492	385	489	477

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to 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 Insurance Co.	800-255-7828	www.allstate.com
Allstate Vehicle & Property Insurance Co.	800-255-7828	www.allstate.com
American Bankers Ins. Co.	877-893-5739	www.assurant.com
American Economy Insurance Co.	800-332-3226	www.safeco.com
American Family Connect P & C Ins. Co.	888-239-9953	www.connectbyamfam.com
American Modern Home Insurance Co.	800-543-2644	www.amig.com
American Security Ins. Co.	877-893-5739	www.assurant.com
American Strategic Insurance Corp.	866-274-8765	www.americanstrategic.com
Amica Mutual Insurance Co.	800-242-6422	www.Amica.com
Berkley Insurance Co.	855-663-8551	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
Erie Insurance Co.	800-458-0811	www.erieinsurance.com
Everett Cash Mutual Insurance Co.	800-326-4968	www.everetcash.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 Insurance Company of Salem County	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 Co.	844-733-8666	www.lemonade.com
Liberty Insurance Corp.	800-837-5254	www.libertymutual.com
Liberty Mutual Insurance Co.	800-837-5254	www.libertymutual.com
Lititz Mutual Insurance Co.	800-626-4751	www.lititzmutual.com
LM Insurance Corp.	800-837-5254	www.libertymutual.com
Markel American Insurance Co.	800-236-2862	n/a
Mutual Benefit Insurance Co.	800-283-3531	www.mutualbenefitgroup.com
Nationwide Insurance Co. of America	888-890-4630	www.nationwide.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	866-513-4395	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
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	www.vaultinsurance.com
Windsor Mt. Joy Mutual Insurance Co.	800-233-0228	www.windsor1844.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	Boat	Personal Watercraft	Manufactured Home	Farmowner	Notes / Limitations
Agency	Agency Insurance Co.						
AIG	AIG Property Casualty Co.	Y	Y	Y			
Allstate	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
	National General Assurance Co.						
American Family	Homesite Insurance Co. of the Midwest	Y	Y*				*Home policy required
	Homesite Insurance Co.	Y	Y*				*Home policy required
	American Family Connect P & C Ins. Co.	Y					*Auto Policy Required
AMICA	Amica Property and Casualty Co.						
	Amica Mutual Insurance Co.	Y	Y	A			*Snowmobiles Only
AMIG	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.						
	Federal Insurance Co.		Y*	Y*			*Moored in the Continental
	Indemnity Insurance Co. of North America					Y	

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

Coverages Offered by Insurer (or group of insurers)

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

A = Coverage may be available through an affiliated program

Group Name	Insurance Company(ies)	Auto	Motorcycle and Scooter	RV & Trailer	ATV	GAP	Antique/Collector	Notes / Limitations
Agency	Agency Insurance Co.	Y	Y		Y			
AIG	AIG Property Casualty Co.	Y	Y	Y	Y	Y		
Allstate	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							*Home policy required
	Homesite Insurance Co.							*Home policy required
AMICA	American Family Connect P & C Ins. Co.	Y		Y*		Y*		*Auto Policy Required
	Amica Property and Casualty Co.	Y				Y		
AMIG	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				
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							

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	Boat	Personal Watercraft	Manufactured Home	Farmowner	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	
	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		Y	
Fidelity National	Stillwater P & C Insurance Co.	Y					
GEICO	GEICO Secure Co.						
	GEICO Indemnity Co.						
	GEICO Advantage Co.						
Hartford	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 & Trailer	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.							
	Southern Insurance Co. of VA	Y		Y	Y		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.				Y			
Fidelity National	Stillwater P & C Insurance Co.							
GEICO	GEICO Secure Co.			Y				
	GEICO Indemnity Co.		Y		Y			
	GEICO Advantage Co.	Y						
Hartford	Hartford Insurance Company of the Southeast	Y	Y	Y	Y		Y	
Horace Mann	Horace Mann Insurance Co.	Y						
	Teachers Insurance Co.	Y						
	Horace Mann Property & Casualty Ins. Co.	Y						
Lemonade	Lemonade Insurance Co.							

Coverages Offered by Insurer (or group of insurers)

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

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

A = Coverage may be available through an affiliated program

Group Name	Insurance Company(ies)	Home	Boat	Personal Watercraft	Manufactured Home	Farmowner	Notes / Limitations
Liberty Mutual	Liberty Mutual Personal Insurance Co.						
	Peerless Indemnity Insurance Co.	Y*					*Homeowners & Renters
	American Economy Insurance Co.	Y			Y	Y*	*Homeowners & Condo
	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					*Condo Only
	LM General Insurance Co.						
	American States Preferred Insurance Co.						
	Safeco Insurance Co. of Illinois						
	Liberty Insurance Corporation	Y	Y	Y			*Condo Only
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 General Insurance 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 & Trailer	ATV	GAP	Antique/Collector	Notes / Limitations
Liberty Mutual	Liberty Mutual Personal Insurance Co.	Y						
	Peerless Indemnity Insurance Co.							*Homeowners & Renters
	American Economy Insurance Co.	Y						*Homeowners & Condo
	Liberty Mutual Insurance Co.	Y						*Homeowners & Renters
	Ironshore Indemnity Inc.						Y	
	Safeco Insurance Co. of America							*Renters Only
	LM Insurance Corporation							*Condo Only
	LM General Insurance Co.					Y	Y	
	American States Preferred Insurance Co.			Y			Y	
	Safeco Insurance Co. of Illinois		Y		Y			
Liberty Insurance Corporation							*Condo Only	
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 General Insurance 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)	Home	Boat	Personal Watercraft	Manufactured Home	Farmowner	Notes / Limitations
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*		*Required Auto Policy
Universal Holdings	Universal Property & Casualty Ins. Co.	Y					
USAA	USAA General Indemnity Co.	Y	A	A	A	A	
	Garrison Property & Casualty Insurance Co.	Y	A	A	A	A	
	United Services Automobile Association	Y	A	A	A	A	
	USAA Casualty Insurance Co.	Y	A	A	A	A	
Vault	Vault Reciprocal Exchange	Y	Y	Y			
Windsor Mt. Joy	Windsor Mt. Joy Mutual Insurance Co.	Y	Y	Y	Y	Y	

Coverages Offered by Insurer (or group of insurers)

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

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

A = Coverage may be available through an affiliated program

Group Name	Insurance Company(ies)	Auto	Motorcycle and Scooter	RV & Trailer	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
Universal Holdings	Universal Property & Casualty Ins. Co.							
USAA	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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Persons with disabilities may request this document in an alternative format.

Requests should be submitted in writing to the Chief, Communications and Public Engagement at the address listed below.



Maryland

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