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Property & Casualty

STATE OF MARYLAND
MARYLAND INSURANCE ADMINISTRATION
525 St. Paul Place, Baltimore, Maryland 21202-2272

To: Select Property and Casualty Insurers

**Re: Homeowners Insurance Premium Request
Private Passenger Automobile Insurance Premium Request**

Date: January 17, 2006

Bulletin: Property and Casualty Bulletin 06-1

Pursuant to §19-112 of the Insurance Article, the Maryland Insurance Administration (“MIA”) hereby requests each property and casualty insurer to provide information related to homeowners insurance premiums and private passenger automobile (“PPA”) insurance premiums. This information is necessary for the MIA to publish premium comparison guides for consumers.

Submit annual premiums effective as of February 1, 2006, based on the scenarios shown on the enclosed “Homeowners Premium Scenarios” and “PPA Premium Scenarios” for each designated zip code/county.

Provide the requested premium information in the Excel spreadsheet formats shown in the attached “Homeowners Excel Format” and “PPA Excel Format” exhibits.

In order to expedite this process, email transmission is mandatory. No paper documents will be accepted. If unable to email, please send the information on a CD or diskette to:

Mr. Linas Glemza
Property & Casualty Unit
Maryland Insurance Administration
525 St Paul Place
Baltimore, MD 21202

If you have any questions, please contact Linas Glemza at (410) 468-2044, or by email at lglemza@mdinsurance.state.md.us.

Please provide this information no later than February 1, 2006. In addition, please refer to the next page for a listing of revisions to this premium comparison request.

James V. McMahan, III
Acting Commissioner

Enclosures: Homeowners Premium Scenarios
Homeowners Excel Format
PPA Premium Scenarios
PPA Excel Format
Data and File Requirements

SUMMARY OF REVISIONS

Private Passenger Automobile

- 1) Scenarios 6 and 7 have been clarified for miles driven.
- 2) The Comprehensive deductible has been revised to \$250.
- 3) Mileage driven for work has been revised to reflect “each way” for most scenarios.
- 4) For Scenarios 3, 5, 8-10: 1) Property Damage Liability limits have been adjusted, 2) UM limits have been revised to match BI/PD limits, for Scenarios 3, 5, 8-10. UM limits are the same as BI/PD for the remaining scenarios and have not changed.
- 5) Scenarios 1, 2 and 11 have been revised to 20/40/15 for both liability and UM.

Homeowners

- 1) For renters and condos, Wicomico county zip code has been updated to 21804, to be consistent with the Homeowners forms and the Auto rate guides.
- 2) Baltimore City Condominium Scenario – Protection Class has been revised from class 5 to class 1.

Data and File requirements

- 1) The contact list file cannot be a separate file. Place a contact spreadsheet page in each of the auto and homeowners submissions.
- 2) Item 6(j) is new.
- 3) ***Do not use formulas in your submission.***

Homeowners Excel Format

All data must start in cell A2 of the spreadsheet. PLEASE use headers. Below lists the columns in which the data must be placed. The placement of data must conform to this or the submission will be returned. The data must be placed in the following columns:

<u>Column</u>	<u>Description</u>
(A)	NAIC Group Code
(B)	NAIC Company Code
(C)	Effective Date of rates (mm/dd/yyyy) for New Business
(D)	NAIC Company Name (NOT NAIC GROUP NAME)
(E)	LEAVE BLANK
(F)	Category of Risk (can vary by scenario). See page 1 of the <i>Homeowners Premium Scenarios</i> . 1 - if Preferred/Better than average risk 2 - if Standard/Average risk 3 - if Non-Standard/Below average risk
(G)	Scenario Code 1 through 6 as defined in the <i>Homeowners Premium Scenarios</i> .

For Each scenario code:

(H)	Annual Premium for zip code 21502
(I)	Annual Premium for zip code 21401
(J)	Annual Premium for zip code 21218
(K)	Annual Premium for zip code 21117
(L)	Annual Premium for zip code 20678
(M)	Annual Premium for zip code 21629
(N)	Annual Premium for zip code 21157
(O)	Annual Premium for zip code 21921
(P)	Annual Premium for zip code 20603
(Q)	Annual Premium for zip code 21613
(R)	Annual Premium for zip code 21701
(S)	Annual Premium for zip code 21550
(T)	Annual Premium for zip code 21014
(U)	Annual Premium for zip code 21044
(V)	Annual Premium for zip code 21620
(W)	Annual Premium for zip code 20855
(X)	Annual Premium for zip code 20769
(Y)	Annual Premium for zip code 21617
(Z)	Annual Premium for zip code 21853
(AA)	Annual Premium for zip code 20650
(AB)	Annual Premium for zip code 21601
(AC)	Annual Premium for zip code 21740
(AD)	Annual Premium for zip code 21804
(AE)	Annual Premium for zip code 21811

PPA Excel Format

All data must start in cell A2 of the spreadsheet. PLEASE use headers. Below lists the columns in which the data must be placed. The placement of data must conform to this or the submission will be returned. The data must be placed in the following columns:

<u>Column</u>	<u>Description</u>
(A)	NAIC Group Code
(B)	NAIC Company Code
(C)	Effective Date of rates (mm/dd/yyyy) for New Business
(D)	NAIC Company Name (NOT NAIC GROUP NAME)
(E)	Insert an asterisk (*) if credit history is used in rating, otherwise, leave blank.
(F)	Category of Risk (can vary by scenario). See page 1 of the <i>PPA Premium Scenarios</i> . 1 - if Preferred/Better than average risk 2 - if Standard/Average risk 3 - if Non-Standard/Below average risk
(G)	Scenario Code (1 through 12) As defined in the <i>PPA Premium Scenarios</i> .

For each scenario code:

(H)	Annual Premium for zip code 21502
(I)	Annual Premium for zip code 21401
(J)	Annual Premium for zip code 21218
(K)	Annual Premium for zip code 21117
(L)	Annual Premium for zip code 20678
(M)	Annual Premium for zip code 21629
(N)	Annual Premium for zip code 21157
(O)	Annual Premium for zip code 21921
(P)	Annual Premium for zip code 20603
(Q)	Annual Premium for zip code 21613
(R)	Annual Premium for zip code 21701
(S)	Annual Premium for zip code 21550
(T)	Annual Premium for zip code 21014
(U)	Annual Premium for zip code 21044
(V)	Annual Premium for zip code 21620
(W)	Annual Premium for zip code 20855
(X)	Annual Premium for zip code 20769
(Y)	Annual Premium for zip code 21617
(Z)	Annual Premium for zip code 21853
(AA)	Annual Premium for zip code 20650
(AB)	Annual Premium for zip code 21601
(AC)	Annual Premium for zip code 21740
(AD)	Annual Premium for zip code 21804
(AE)	Annual Premium for zip code 21811

DATA and FILE Requirements

Requirements:

- 1) ALL ENTRIES MUST IN NUMERIC FORMAT, except for Columns D and E. Column C can now be formatted in date format.
- 2) Fill Columns (H) through (AE) with N/A if rates are not available for the scenario.
- 3) For the Premiums, use numeric format (zero decimal places). Round off to whole numbers.
- 4) The Homeowners and Auto submissions MUST be in separate files.
- 5) Filing naming convention
 - a) File name should contain NAIC group code (or NAIC Company code if group code is zero). Using company name is an acceptable alternative.
 - b) The file name must also contain the letters "PPA" or "HO", whichever applies.
 - c) There are no other specific requirements for naming convention.
- 6) Spreadsheet detail requirements:
 - a) Arial font with font size of 12. Use default color of black;
 - b) Do not use 1000 separator (i.e. comma);
 - c) Premiums must be rounded to ZERO decimal places;
 - d) Do not use currency format;
 - e) Except for Company name and the asterisk for credit use, all other cells must be in numeric format. Do not use all caps for company name;
 - f) Do not submit formulas;
 - g) Row height is 12.75 (Excel default). Company name column width MUST be set to 34.14. Company name must fit within this setting. There are no specific width requirements for the remaining columns;
 - h) Do not activate "Wrap Text";
 - i) Do not use borders or colored/highlighted cells;
 - j) The Effective Date of Rates is to be formatted in date format.

For any other formatting issue, use the Excel default parameters.

- 7) We are now allowing companies to submit disclaimers to their submissions. Due to space limitations, please keep it brief. Place disclaimers on the same spreadsheet page as the premiums. Do not place any symbols next to premiums to explain a disclaimer.

8) On a separate spreadsheet, provide the following information:

Column A - Contact Name

Column B - Company Name

Column C - Company Address 1 (can also be Department name)

Column D - Company Address 2

Column E - City/State/Zip

Column F - Phone number

Column G - Fax number

Column H - Email address of contact name. **DO NOT SUBMIT THIS**
In HTML format. Text only.

Column I - An 800/888/866 (toll free) that your company uses for customer/consumer inquiries.

Column J - website address for customer/consumer inquiries. **DO NOT SUBMIT** in HTML format. Text only.

For column I, if your company does not have a phone number for this purpose, please use the phrase "See Yellow Pages".

PPA Premium Scenarios

Provide premiums, **effective February 1, 2006**, based on the below listed scenarios and instructions for each designated zip code (county, city/town) **by February 1, 2006**. Provide the requested information in the excel format attached.

Provide annual premiums for the insurer's rating territory that most closely corresponds to the town or city limits or to the zip code designated for that county.

Counties for which forms are required; Designated cities or towns and Zip Codes:

County	City/Town	Zip Code
Allegany	Cumberland	21502
Anne Arundel	Annapolis	21401
Not Applicable	Baltimore City	21218
Baltimore	Owings Mills	21117
Calvert	Prince Frederick	20678
Caroline	Denton	21629
Carroll	Westminster	21157
Cecil	Elkton	21921
Charles	Waldorf	20603
Dorchester	Cambridge	21613
Frederick	Frederick (City)	21701
Garrett	Oakland	21550
Harford	Belair	21014
Howard	Columbia	21044
Kent	Chestertown	21620
Montgomery	Rockville	20855
Prince George's	Glenn Dale	20769
Queen Anne's	Centreville	21617
Somerset	Princess Anne	21853
St. Mary's	Leonardtown	20650
Talbot	Easton	21601
Washington	Hagerstown	21740
Wicomico	Salisbury	21804
Worcester	Berlin	21811

If your company has multiple tiers, determine tier placement by the information provided in the rating scenarios. If a scenario does not provide sufficient information for tier placement, place the subject of the scenario in the middle or standard tier.

The following abbreviations are used in this form:

- "COMP" means comprehensive or other than collision coverage;
- "PIP" means personal injury protection; and
- "UM" means uninsured motorist coverage.
- "COLL" means collision coverage

Scenarios: For each scenario listed, provide the total annual policy premium (rounded off to whole dollars) in the format shown on the enclosed "PPA Excel Format". The scenarios use ISO symbols. If you do not use ISO symbols, use comparable symbols as appropriate. **Otherwise, do not modify the scenarios.**

Scenario 1: Young Single Male	Age 23. Rents an apartment Drives a 2003 Kia Sorento, ISO symbol 12 If credit is used to determine premium, then calculate as if there was no credit history. Drives 15 miles each day total for work. Drives 15,000 miles annually. Liability \$20,000/\$40,000/\$15,000 Full PIP \$2,500 UM \$20,000/\$40,000/\$15,000 COMP \$250 deductible COLL \$500 deductible
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<p>Scenario 2: Young Single Female</p>	<p>Age 23. Rents an apartment Drives a 2003 Jeep Liberty Limited, ISO symbol 14 If credit is used to determine premium, then calculate as if there was no credit history. Drives 35 miles each way to/from work. Drives 15,000 miles annually. Speeding ticket – 10 miles over the speed limit. Liability \$20,000/\$40,000/\$15,000 Full PIP \$2,500 UM \$20,000/\$40,000/\$15,000 COMP \$250 deductible COLL \$500 deductible</p>
<p>Scenario 3: Single Male</p>	<p>Age 30 Homeowner. Drives a 2004 Chevrolet Silverado C1500, ISO symbol 15 If credit is used to determine premium, then calculate as if the driver has no credit history. Drives 50 miles each day total for work. Drives 25,000 miles annually. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>
<p>Scenario 4: Single Female</p>	<p>Age 30 Homeowner Drives a 2004 Toyota Camry, with dual front air bags. ISO symbol 13 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 20 miles each way to/from work and 15,000 miles annually. No accidents or violations in the past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>
<p>Scenario 5: Single Male</p>	<p>Age 50. Homeowner. Drives a 1999 Ford F-250 Super Duty, ISO Symbol 13 Drives 60 miles each day total for work – business use. Drives 25,000 miles annually. Second vehicle – 1990 Camaro RS Convertible, ISO Symbol 19 Pleasure use only – drives 3000 miles per year. Garage kept If credit is used to determine premium, then calculate as if the driver has the best credit history. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>

<p>Scenario 6: Senior Citizen Single Male</p>	<p>Age 65. Homeowner. Drives a 2001 Buick Regal, ISO symbol 10 Drives 5000 miles a year If credit is used to determine premium, then calculate as if the driver has the best credit history. Retired – Pleasure use only. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>
<p>Scenario 7: Senior Citizen Single Female</p>	<p>Age 65. Does not own a home. Drives a 1998 Honda Accord, ISO symbol 14 If credit is used to determine premium, then calculate as if the driver has the best credit history. Retired – Pleasure use only – drives 5000 miles annually. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>
<p>Scenario 8: Family Rate</p>	<p>Premiums given should include coverage for 2 vehicles and 3 drivers, with a multi-car discount and a companion homeowners discount, where available.</p> <p>Married Male Age 45 Drives a 2002 Ford Explorer XLT, ISO symbol 12 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 30 miles each way to/from work. Drives 20,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 45 Drives a 2004 Dodge Grand Caravan SE, ISO symbol 11 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 15 miles each day total for work. Drives 15,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Young Single Male Age 17 Does not have his own vehicle—he is an occasional driver of the 2004 Dodge. Has 1 year of driving experience. Took a driver training course. Has a B average in school. Speeding ticket – 10 miles over the speed limit.</p>

<p>Scenario 9: Family Rate</p>	<p>Premiums given should include coverage for 2 vehicles and 2 drivers, with a multi-car discount and a companion homeowners discount, where available.</p> <p>Married Male Age 35. Homeowner. Drives a 2000 Grand Jeep Cherokee, ISO symbol 14 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 45 miles each day total for work. Drives 35,000 miles annually. Self-employed. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 32. Homeowner. Drives a 1999 Toyota Corolla, ISO symbol 14 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 10 miles each way to/from work. Drives 15,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Two children under age 12</p>
<p>Scenario 10: Family Rate</p>	<p>Premiums given should include coverage for 2 vehicles and 2 drivers, with a multi-car discount and a companion homeowners discount, where available.</p> <p>Married Male Age 26. Homeowner. Drives a 2000 Chevrolet S-10 Pickup, ISO symbol 11 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 10 miles each way to/from work. Drives 20,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 24. Homeowner. Drives a 1999 Ford Windstar, ISO symbol 14 If credit is used to determine premium, then calculate as if the driver has the best credit history. Does not work, but drives locally about 5,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>One child under age 2.</p>

<p>Scenario 11: Family Rate</p>	<p>Premiums given should include coverage for 2 vehicles and 2 drivers, with a multi-car discount.</p> <p>Married Male Age 29. Rents a home. Drives a 1998 Chevrolet C/K Pickup 1500 Series, ISO symbol 10 If credit is used to determine premium, then calculate as if the driver has no credit history. Drives 20 miles each way to/from work. Drives 15,000 miles annually. No accidents or violations in past 3 years. Liability \$20,000/\$40,000/\$15,000 Limited PIP \$2,500 UM \$20,000/\$40,000/\$15,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 29. Rents a home. Drives a 1999 Ford Taurus, ISO symbol 8 If credit is used to determine premium, then calculate as if the driver has no credit history. Works part time, but drives 5,000 miles annually. No accidents or violations in past 3 years. Liability \$20,000/\$40,000/\$15,000 Limited PIP \$2,500 UM \$20,000/\$40,000/\$15,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Two children under age 12</p>
<p>Scenario 12: Family Rate</p>	<p>Premiums given should include coverage for 2 vehicles and 2 drivers, with a multi-car discount and a companion homeowners discount, where available.</p> <p>Married Male Age 39. Homeowner. Drives a 1999 Ford Explorer XLT, ISO symbol 8 If credit is used to determine premium, then calculate as if the driver has the worst credit history. Drives 30 miles each way to/from work. Drives 35,000 miles annually. Self-employed. One at fault accident – paid claim in excess of \$10,000. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 39. Homeowner. Drives a 1998 Dodge Caravan, ISO symbol 5 If credit is used to determine premium, then calculate as if the driver has the worst credit history. Does not work, but drives locally about 5000 miles annually. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Two children under age 14.</p>

Homeowners Premium Scenarios

Provide premiums, **effective February 1, 2006**, based on the attached scenarios and instructions for each designated zipcode (county, city/town) **by February 1, 2006**. Provide the requested information in the Excel spreadsheet format as shown on the enclosed “Homeowners Excel Format”.

Provide annual premiums for the insurer’s rating territory that most closely corresponds to the county/city or to the zip code designated for that county/city. Provide the total policy premium for each rating scenario for the noted geographic locations.

Provide coverage under Special Form HO-3. Dollar values indicated in the scenarios are “insured for” values. If Special Form HO-3 is not offered by the company, than report rates for the company’s most comparable coverage. Explain the details of the substitution. Attach an addendum if necessary.

If your company has multiple tiers, determine tier placement by the information provided in the rating scenarios. If a scenario does not provide sufficient information for tier placement, place the subject of the scenario in the middle or standard tier.

Calculate the homeowners, condominium, and renters premiums without applying any discounts or surcharges.

Water & Sewer Endorsement: Provide the maximum limit of coverage offered and the premium associated with that limit pursuant to §19-201.

Please round off to whole dollars.

Scenarios 1 – 4: Homeowners Policy Scenarios

Rate all Scenarios using 1 to 2 Family Units

Zip Code / County	Scenario 1	Scenario 2	Scenario 3	Scenario 4
21502 – Allegany	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 – Deductible Water & Sewer Endorsement \$300,000 Liability
21401 - Anne Arundel	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 350,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value – 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 – Deductible Water & Sewer Endorsement \$300,000 Liability

21218 - Baltimore City	Home Value - 100,000 Frame Protection Class 1 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 150,000 Frame Protection Class 1 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Masonry Protection Class 1 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 200,000 Frame Protection Class 1 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21117- Baltimore County	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
20678 - Calvert	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21629 - Caroline	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability

21157 - Carroll	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 350,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21921 Cecil	Home Value - 125,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 350,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
20603 Charles	Home Value - 100,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21613 - Dorchester	Home Value - 225,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 375,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 375,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 450,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21701 - Frederick	Home Value - 150,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 300,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability

21550 - Garrett	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21014 - Harford	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 225,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 325,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21044 - Howard	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21620 - Kent	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
20855 - Montgomery	Home Value - 225,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 375,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 375,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 450,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability

20769 - Prince George's	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21617 - Queen Anne's	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21853 - Somerset	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
20650 St. Mary's	Home Value - 125,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 350,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21601 - Talbot	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability

21740 - Washington	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21804 - Wicomico	Home Value - 100,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21811 - Worcester	Home Value - 100,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability

Scenario 5: Condominium Policy

Rate all Scenarios using Frame Construction and 1 to 4 Family Units

Zip Code / County	Scenario	Zip Code / County	Scenario	Zip Code / County	Scenario
21502 - Alleghany	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage	20603 - Charles	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage	20769 - Prince George's	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage
21401 - Anne Arundel	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage	21613 - Dorchester	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage	21617 - Queen Annes's	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage
21218 - Baltimore City	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 1 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage	21701 - Frederick	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage	21853 - Somerset	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage
21117 - Baltimore County	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage	21550 - Garrett	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage	20650 St Mary's	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage

Zip Code / County	Scenario	Zip Code / County	Scenario	Zip Code / County	Scenario
20678 - Calvert	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage	21014 - Harford	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage	21601 Talbot	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage
21629- Caroline	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage	21044 - Howard	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage	21740 Washington	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage
21157 - Carroll	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage	21620 - Kent	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage	21804 Wicomico	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage
21921 - Cecil	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage	20855 - Montgomery	Replacement Cost for Coverage C Coverage C Amount = \$125,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage	21811 Worcester	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage

Scenario 6: Renters Policy

Rate all Scenarios using Frame Construction and 1 to 4 Family Units

Zip Code / County	Scenario	Zip Code / County	Scenario	Zip Code / County	Scenario
21502 - Allegany	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	20603 - Charles	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	20769 - Prince George's	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability
21401 - Anne Arundel	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	21613 - Dorchester	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21617 - Queen Anne's	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability
21218 - Baltimore City	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 1 \$500 - Deductible \$100,000 Liability	21701 - Frederick	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21853 - Somerset	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability
21117 - Baltimore County	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	21550 - Garrett	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	20650 St. Mary's	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability

Zip Code / County	Scenario	Zip Code / County	Scenario	Zip Code / County	Scenario
20678 - Calvert	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	21014 - Harford	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21601 - Talbot	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability
21629 - Caroline	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 1 \$500 - Deductible \$100,000 Liability	21044 - Howard	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21740 - Washington	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability
21157- Carroll	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	21620 - Kent	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21804 - Wicomico	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability
21921 - Cecil	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	20855 - Montgomery	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21811 - Worcester	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability