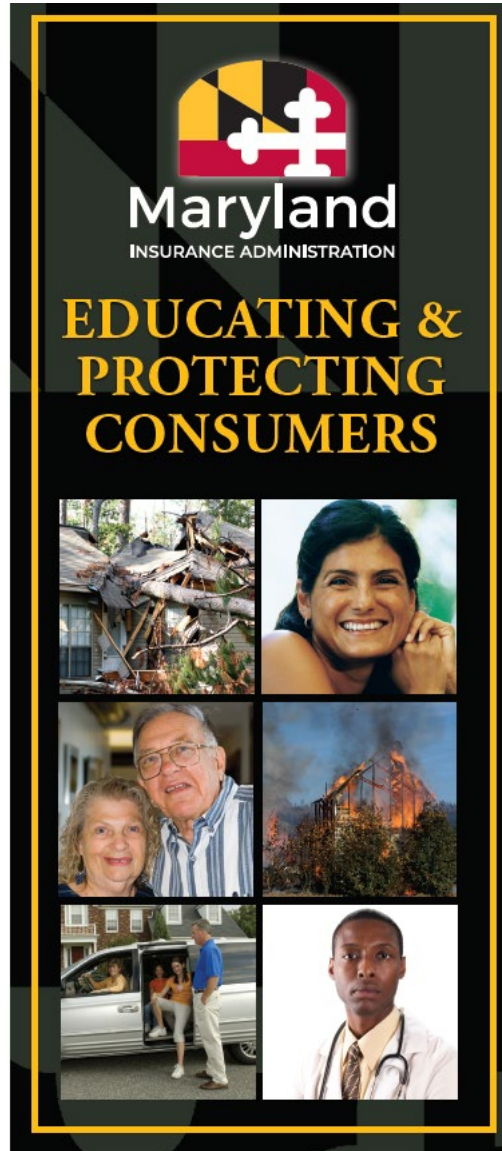




Homeowners and Renters Insurance Rate Guide

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What is the Maryland Insurance Administration



The Maryland Insurance Administration (MIA) is the state agency that regulates insurance in Maryland. The MIA:

Licenses insurers and insurance producers (agents or brokers).

Examines the business practices of licensees to ensure compliance.

Monitors solvency of insurers.

Reviews/approves insurance policy forms. Reviews insurance rates to ensure rates are not inadequate, excessive or unfairly discriminatory.

Investigates consumer and provider complaints and allegations of fraud.

[Video: How the MIA can help](#)



Introduction to our Rate Guide

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.

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Rates provided by insurers in this scenario assume the following: frame construction, replacement cost including contents, \$500 deductible, water and sewer endorsement. Ages of homes in scenarios vary.

Note: 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.

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County/City	Town/City	Zip Code	Home Value	Construction	Protection Class*
Allegany	Cumberland	21502	\$118,800	Frame	5
Anne Arundel	Annapolis	21401	\$338,500	Frame	5
Anne Arundel	Pasadena	21122	\$338,500	Frame	5
Baltimore	Dundalk	21222	\$246,900	Frame	5
Baltimore	Owings Mills	21117	\$246,900	Frame	5

Deductible	Age of Home (in years)	Water/Sewer Backup Limit	Auto/Home Discount	Liability
\$500	45	\$10,000	No	\$100,000
\$500	35	\$10,000	No	\$100,000
\$500	35	\$10,000	No	\$100,000
\$500	35	\$10,000	No	\$100,000
\$500	55	\$10,000	No	\$100,000

When you call an insurance producer or insurer, typically, you will be asked about:

The type of construction and design of your residence,
the distance to the nearest fire department and hydrant, the use of security devices
the types of coverages you want as well as the dollar limits for those coverages.

Make sure the information you provide is accurate and that you provide the same information to each insurance producer or insurer that you call.

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		21502	20657	20603	21550	20878	20906
	Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	AIG Property Casualty Co.	710	1189	1060	851	1478	1472
	Allstate Vehicle & Property Insurance Co.	842	1872	1517	908	1868	1898
	American National Property & Casualty Co.	794	1982	1370	990	1686	1521
	American Security Insurance Co.	999	2850	2860	1415	3875	3875
	American Strategic Insurance Corp.	859	2020	1555	1031	1666	1920
	Amica Mutual Insurance Co.	975	2217	1870	1145	2091	2091
	Brethren Mutual Insurance Co.	n/a	1293	1174	537	1196	1196
	Chubb National Insurance Co.	636	2302	1942	953	2264	2396
	Cincinnati Insurance Co.	699	1997	1547	993	2136	2136
	CSAA General Insurance Co.	689	2307	2268	903	1981	1795
	Cumberland Mutual Fire Insurance Co.	n/a	1545	1206	483	1354	1354
	Donegal Mutual Insurance Co.	507	1590	1349	713	1556	1556
	Encompass Home/Auto Insurance Co.	n/a	1951	1603	n/a	n/a	n/a
Rates Effective as of 8/1/2020	Erie Insurance Co.	749	2033	1586	1210	1924	1940
	Esurance Insurance Co.	679	n/a	1264	739	1218	1248
	Everett Cash Mutual Insurance Co.	581	1457	1236	765	1666	1666
	Farmers Insurance Exchange	781	1485	1106	878	1265	1304
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	557	1089	957	754	1207	1100
	Federal Insurance Co.	737	2715	2287	1114	2851	3013
	Frederick Mutual Insurance Co.	449	946	878	552	1235	1235
	Garrison Property & Casualty Ins. Co.	1336	2704	2256	1612	2440	2669
	Hartford Fire Insurance Co.	1122	2201	2162	1820	2123	2071
	Homesite Insurance Co.	1072	1355	1226	1236	1113	1084
	Horace Mann Insurance Co.	662	1652	1410	780	1738	1738
	IDS Property Casualty Inc. Co.	784	2308	1149	1004	2016	2005
	Lemonade Insurance Co.	562	1137	1019	651	1942	1270
Liberty Insurance Corp.	904	1101	968	960	971	1127	
Certain insurers may impose higher and separate wind/hail or hurricane deductibles. Please contact your insurance producer (agent or broker) or insurer for more details.	Lititz Mutual Insurance Co.	502	1690	1430	643	1375	1375
	LM Insurance Corp.	950	1159	1016	1009	1020	1188
	Meridian Security Insurance Co.	1035	1855	1466	1314	1569	1639
	Metropolitan Group Property and Casualty	799	2098	1778	1040	2056	2056
	Metropolitan Property and Casualty Ins.	768	2491	2094	996	2620	2620

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American Strategic Insurance Corp.	859	2020	1555
Amica Mutual Insurance Co.	975	2217	1870
Brethren Mutual Insurance Co.	n/a	1293	1174

Rates are updated in the
rate guide every February and August



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Insurer →			
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): Contents: If RC, any exceptions, if so list:			
Deductible(s) (Does the policy have different deductibles for damage caused by hurricane or other storm?)			
Discounts offered			
Annual premium			

Policy Comparison Worksheet

Introduction to our Rate Guide

Comparison shopping is the key to getting the most out of your insurance dollar.

Tips for getting the most out of insurance shopping:

- Make sure you provide the same information to each insurer or insurance producer.
- Ask about discounts.
- Ask about deductibles and when they apply.
- Ask about what is covered and what is excluded.
- In addition to price, consider factors such as coverage limits and customer service.
- Ask friends and neighbors about their experience with different insurers.

Introduction to our Rate Guide

This brochure is available at [Homeowners & Renters Insurance: A Comparison Guide to Rates](#) or by calling us at 800-492-6116 to request a copy. Insurer phone numbers and websites are available in the back of the book.



Contact Us

We're here to assist with all of your insurance questions or issues.

Maryland Insurance Administration

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