

LARRY HOGAN  
Governor

BOYD K. RUTHERFORD  
Lt. Governor



AL REDMER, JR.  
Commissioner

NANCY GRODIN  
Deputy Commissioner

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202  
Direct Dial: 410-468-2341 Fax: 410-468-2306  
Email: Lynn.dickerson@maryland.gov  
410-468-2000 1-800-492-6116  
TTY: 1-800-735-2258  
www.insurance.maryland.gov

**Bulletin 15-29**

**Date**            **November 13, 2015**

**To:**             **Select Property and Casualty Insurers**

**Re:**             **Private Passenger Automobile Insurance Rate Guide**  
**Homeowners Insurance Rate Guide**

\*\*\*\*\*

Pursuant to §19-112 of the Insurance Article, the Maryland Insurance Administration (“MIA”) hereby requests that certain personal lines property and casualty insurers actively writing this business in Maryland provide information related to Homeowners (“HO”) and Private Passenger Automobile (“PPA”) insurance premiums. This information is necessary for the MIA to publish rate comparison guides for consumers.

**If your company does NOT actively write Homeowners and/or Private Passenger Automobile insurance, do not respond to this bulletin in any manner, nor contact the MIA. Select insurers have already been identified, and will be receiving correspondence regarding this bulletin directly from Linas Glemza.**

Please submit the annual premium information, with an effective date as of February 1, 2016 (or after) for Private Passenger Auto and Homeowners insurance, based on the scenarios shown on the enclosed “Premium Scenarios” document for each designated zip code/county.

Provide the requested information in the Excel spreadsheet, with the formatting explained in the attached Excel format write-up.

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

Mr. Linas Glemza  
Property & Casualty Unit  
Maryland Insurance Administration  
200 St Paul Street, Suite 2700  
Baltimore, MD 21202

If you have any questions, please contact Linas Glemza at (410) 468-2044, or by email at [linas.glemza@maryland.gov](mailto:linas.glemza@maryland.gov).

Please provide this information no later than *Wednesday December 16, 2015*. In addition, please refer to the next page for a listing of revisions to this premium comparison request.

Alfred W. Redmer, Jr.  
Insurance Commissioner

**signature on original**

By: \_\_\_\_\_

Lynn Dickerson  
Associate Commissioner  
Property & Casualty

Enclosures: PPA Premium Scenarios  
HO Premium Scenarios  
PPA and HO Excel Format  
File specifications

## SUMMARY OF REVISIONS – February 2016 edition

### Major Updates for February 2016

No updates

### The following are not new, but are being re-emphasized with this edition:

1) For all rate guides, all information must be submitted in one file. There should be ONLY one file. Clarifying language is made on Page 6, Item 4. Thus, the premiums for each guide should be on their own spreadsheet tab (page), and the contact information must be on another spreadsheet tab (or page), within the same excel file.

**2) Links and Macros – Please remove all links and macros prior to submission.**

3) If your company has had no rate or rating rule changes since the last rate guide that would impact your premiums, please do the following:

- a) Verify the contact information from your prior submission;
- b) Put your information into the latest format supplied – do not use prior templates;
- c) Verify the information within the bycovbycomp tab; and
- d) Make sure company name and the spelling is the same as in the compname tab.

## 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 template 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 Rate Guide 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 Rate Guide 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 20904
(X)	Annual Premium for zip code 20744
(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

## 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 template 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 Rate Guide 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 Rate Guide 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 20904
(X)	Annual Premium for zip code 20744
(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 BE IN NUMERIC FORMAT, except for Columns D and E. Column C should be formatted in date format.
- 2) For columns where rates are not available, please fill in "n/a". These columns start with Column (H) through as far as (AH) depending on the number of scenarios requested.
- 3) For the Premiums, use numeric format (zero decimal places). Round off to whole numbers.
- 4) All information MUST be in **one file - REQUIRED**. Refer to the layout file.
- 5) Filing naming convention:
  - a) File name should contain a short company name and the suffix 0814.
  - b) There are no other specific requirements for naming convention.
- 6) Spreadsheet detail requirements:
  - a) Do not use 1000 separator (i.e. no comma);
  - b) Premiums must be rounded to ZERO decimal places;
  - c) Do not use currency format;
  - d) 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 – otherwise submission will be returned;
  - g) Do not activate "Wrap Text"; and
  - h) Do not use borders or colored/highlighted cells.

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

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

8) For the following information, please go to the "contact" tab, and provide the following information:

Column A - Type of Guide (pre-filled) – DO NOT DELETE

For each type of Guide under Section A (as contact info may vary):

Column B - Company Name *(Required and must match the name on the spreadsheet page where the premiums are listed. Do not precede company name with the word "The");*

Column C - Contact Name *(Required);*

Column D - Contact Phone number *(Required - Format must be xxx-xxx-xxxx);*

Column E - A generic business email address designed to receive data requests. DO NOT SUBMIT THIS in HTML format. Text only. *(Required);*

Column F - Email address of contact name. DO NOT SUBMIT THIS in HTML format. Text only. *(Required).*

The following three items are required under Section B of the "contact" tab:

Column B - Company Name *(Required and must match the name on the spreadsheet page where the premiums are listed. Do not precede company name with the word, "The");*

**Column C - An 800/888/866 (toll free) that your company uses for customer/consumer inquiries (Format must be xxx-xxx-xxxx).** For column C, if your company does not have a phone number for this purpose, please use the phrase "See Yellow Pages";

Column D - website address for customer/consumer inquiries. DO NOT SUBMIT in HTML format. Text only. *(Format – do not use "http://". Precede website name with "www");*

### 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	\$100,000	Frame	5	\$500	45	\$10,000	No	\$100,000
Anne Arundel	Legion Ave	21401	\$320,000	Frame	5	\$500	35	\$10,000	No	\$100,000
Baltimore	Owings Mills	21117	\$220,000	Frame	5	\$500	55	\$10,000	No	\$100,000
Baltimore City	Waverly	21218	\$110,000	Frame	1	\$500	75	\$10,000	No	\$100,000
Calvert	Prince Frederick	20678	\$350,000	Frame	5	\$500	35	\$10,000	No	\$100,000
Caroline	Denton	21629	\$180,000	Frame	5	\$500	35	\$10,000	No	\$100,000
Carroll	Carrollton	21157	\$300,000	Frame	5	\$500	45	\$10,000	No	\$100,000
Cecil	Elkton	21921	\$210,000	Frame	5	\$500	35	\$10,000	No	\$100,000
Charles	Waldorf	20603	\$310,000	Frame	5	\$500	35	\$10,000	No	\$100,000
Dorchester	Cambridge	21613	\$160,000	Frame	5	\$500	75	\$10,000	No	\$100,000
Frederick	Frederick	21701	\$300,000	Frame	5	\$500	35	\$10,000	No	\$100,000
Garrett	Oakland	21550	\$120,000	Frame	5	\$500	35	\$10,000	No	\$100,000
Harford	Bel Air	21014	\$250,000	Frame	5	\$500	35	\$10,000	No	\$100,000
Howard	Columbia	21044	\$410,000	Frame	5	\$500	35	\$10,000	No	\$100,000
Kent	Chesterstown	21620	\$240,000	Frame	5	\$500	35	\$10,000	No	\$100,000
Montgomery	Colesville	20904	\$440,000	Frame	5	\$500	45	\$10,000	No	\$100,000
Prince George's	Fort Washington	20744	\$280,000	Frame	5	\$500	45	\$10,000	No	\$100,000
Queen Anne's	Centreville	21617	\$330,000	Frame	5	\$500	45	\$10,000	No	\$100,000
Somerset	Princess Anne	21853	\$110,000	Frame	5	\$500	75	\$10,000	No	\$100,000
St. Mary's	Leonardtown	20650	\$280,000	Frame	5	\$500	35	\$10,000	No	\$100,000
Talbot	Easton	21601	\$310,000	Frame	5	\$500	75	\$10,000	No	\$100,000
Washington	Hagerstown	21740	\$190,000	Frame	5	\$500	75	\$10,000	No	\$100,000
Wicomico	Salisbury	21804	\$150,000	Frame	5	\$500	35	\$10,000	No	\$100,000
Worcester	Berlin	21811	\$240,000	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	\$120,000	Frame	5	\$500	35	\$15,000	Yes	\$100,000
Anne Arundel	Legion Ave	21401	\$370,000	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Baltimore	Owings Mills	21117	\$270,000	Frame	5	\$500	45	\$15,000	Yes	\$100,000
Baltimore City	Waverly	21218	\$160,000	Frame	1	\$500	65	\$15,000	Yes	\$100,000
Calvert	Prince Frederick	20678	\$390,000	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Caroline	Denton	21629	\$230,000	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Carroll	Carrollton	21157	\$350,000	Frame	5	\$500	35	\$15,000	Yes	\$100,000
Cecil	Elkton	21921	\$260,000	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Charles	Waldorf	20603	\$360,000	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Dorchester	Cambridge	21613	\$210,000	Frame	5	\$500	65	\$15,000	Yes	\$100,000
Frederick	Frederick	21701	\$350,000	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Garrett	Oakland	21550	\$170,000	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Harford	Bel Air	21014	\$300,000	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Howard	Columbia	21044	\$460,000	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Kent	Chestertown	21620	\$280,000	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Montgomery	Colesville	20904	\$480,000	Frame	5	\$500	35	\$15,000	Yes	\$100,000
Prince George's	Fort Washington	20744	\$330,000	Frame	5	\$500	35	\$15,000	Yes	\$100,000
Queen Anne's	Centreville	21617	\$380,000	Frame	5	\$500	35	\$15,000	Yes	\$100,000
Somerset	Princess Anne	21853	\$160,000	Frame	5	\$500	65	\$15,000	Yes	\$100,000
St. Mary's	Leonardtown	20650	\$330,000	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Talbot	Easton	21601	\$350,000	Frame	5	\$500	65	\$15,000	Yes	\$100,000
Washington	Hagerstown	21740	\$240,000	Frame	5	\$500	65	\$15,000	Yes	\$100,000
Wicomico	Salisbury	21804	\$200,000	Frame	5	\$500	25	\$15,000	Yes	\$100,000
Worcester	Berlin	21811	\$290,000	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: 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	\$170,000	Masonry	5	\$1,000	25	\$75,000	Yes	\$300,000
Anne Arundel	Legion Ave	21401	\$420,000	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Baltimore	Owings Mills	21117	\$320,000	Masonry	5	\$1,000	35	\$75,000	Yes	\$300,000
Baltimore City	Waverly	21218	\$210,000	Masonry	1	\$1,000	55	\$75,000	Yes	\$300,000
Calvert	Prince Frederick	20678	\$440,000	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Caroline	Denton	21629	\$280,000	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Carroll	Carrollton	21157	\$400,000	Masonry	5	\$1,000	25	\$75,000	Yes	\$300,000
Cecil	Elkton	21921	\$310,000	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Charles	Waldorf	20603	\$410,000	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Dorchester	Cambridge	21613	\$260,000	Masonry	5	\$1,000	55	\$75,000	Yes	\$300,000
Frederick	Frederick	21701	\$400,000	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Garrett	Oakland	21550	\$220,000	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Harford	Bel Air	21014	\$350,000	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Howard	Columbia	21044	\$510,000	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Kent	Chestertown	21620	\$330,000	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Montgomery	Colesville	20904	\$530,000	Masonry	5	\$1,000	25	\$75,000	Yes	\$300,000
Prince George's	Fort Washington	20744	\$380,000	Masonry	5	\$1,000	25	\$75,000	Yes	\$300,000
Queen Anne's	Centreville	21617	\$430,000	Masonry	5	\$1,000	25	\$75,000	Yes	\$300,000
Somerset	Princess Anne	21853	\$210,000	Masonry	5	\$1,000	55	\$75,000	Yes	\$300,000
St. Mary's	Leonardtown	20650	\$380,000	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Talbot	Easton	21601	\$400,000	Masonry	5	\$1,000	55	\$75,000	Yes	\$300,000
Washington	Hagerstown	21740	\$290,000	Masonry	5	\$1,000	55	\$75,000	Yes	\$300,000
Wicomico	Salisbury	21804	\$250,000	Masonry	5	\$1,000	15	\$75,000	Yes	\$300,000
Worcester	Berlin	21811	\$340,000	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.

### Homeowners Policy Scenario 4

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	\$220,000	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Anne Arundel	Legion Ave	21401	\$470,000	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Baltimore	Owings Mills	21117	\$370,000	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Baltimore City	Waverly	21218	\$260,000	Frame	1	\$1,000	15	\$20,000	Yes	\$300,000
Calvert	Prince Frederick	20678	\$490,000	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Caroline	Denton	21629	\$330,000	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Carroll	Carrollton	21157	\$450,000	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Cecil	Elkton	21921	\$360,000	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Charles	Waldorf	20603	\$460,000	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Dorchester	Cambridge	21613	\$310,000	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Frederick	Frederick	21701	\$450,000	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Garrett	Oakland	21550	\$270,000	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Hairford	Bel Air	21014	\$400,000	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Howard	Columbia	21044	\$560,000	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Kent	Chestertown	21620	\$380,000	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Montgomery	Colesville	20904	\$580,000	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Prince George's	Fair Washington	20744	\$430,000	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Queen Anne's	Centreville	21617	\$480,000	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Somerset	Princess Anne	21853	\$260,000	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
St. Mary's	Leonardtown	20650	\$430,000	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Talbot	Easton	21601	\$450,000	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Washington	Hagerstown	21740	\$340,000	Frame	5	\$1,000	15	\$20,000	Yes	\$300,000
Wicomico	Salisbury	21804	\$300,000	Frame	5	\$1,000	10	\$20,000	Yes	\$300,000
Worcester	Berlin	21811	\$390,000	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.

### 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. 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
Allegheny	Cumberland	21502	\$100,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Anne Arundel	Legion Ave	21401	\$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	Waverly	21218	\$100,000	Frame	1	\$500	15	\$20,000	Yes	\$300,000
Calvert	Prince Frederick	20678	\$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	Carrollton	21157	\$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	Colesville	20904	\$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
Queen Anne's	Centreville	21617	\$50,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
Somerset	Princess Anne	21853	\$75,000	Frame	5	\$500	15	\$20,000	Yes	\$100,000
St. Mary's	Leonardtown	20650	\$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	Bertin	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	Legion Ave	21401	\$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	Waverly	21218	\$50,000	Frame	1	\$500	n/a	n/a	No	\$100,000
Calvert	Prince Frederick	20678	\$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	Carrollton	21157	\$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	Chester town	21620	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Montgomery	Colesville	20904	\$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
Queen Anne's	Centreville	21617	\$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
St. Mary's	Leonardtown	20650	\$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.

**PPA Rate Guide Scenarios February 2016**

Provide premiums, with an **effective date of February 1, 2016 or after**, based on the below listed scenarios and instructions for each designated zip code (county, city/town) **by Wednesday December 16, 2015**. Provide the requested information in the format listed below.

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:

<b>County</b>	<b>City/Town</b>	<b>Zip Code</b>
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	Colesville	20904
Prince George's	Fort Washington	20744
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. **Reference date point for surcharges and other date related items is February 1, 2016.**

The following abbreviations are used in this form:

- "COMP" means comprehensive or other than collision coverage;
- "PIP" means personal injury protection;
- "UM" means uninsured motorist coverage; and
- "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 10 digit VINs. If you do not use ISO VINs, use comparable VINs as appropriate. **Otherwise, do not modify the scenarios.**

<b>Scenario 1: Young Single Male</b>	Age 23. Rents an apartment. Do not apply companion policy discount. Drives a 2009 Honda CR-V EX UTL4x4 VIN 5J6RE48509 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. No accidents or violations in past 3 years. Liability \$30,000/\$60,000/\$15,000 Full PIP \$2,500 UM \$30,000/\$60,000/\$15,000 COMP \$250 deductible COLL \$500 deductible
--	---

<b>Scenario 2: Young Single Female</b>	<p>Age 23. Rents an apartment. Do not apply companion policy discount.          Drives a 2009 Jeep Liberty Limited UTL 4x2 4DR VIN 1J8GP58K09          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 19 months ago – 10 miles over the speed limit.          Liability \$30,000/\$60,000/\$15,000          Full PIP \$2,500          UM \$30,000/\$60,000/\$15,000          COMP \$250 deductible          COLL \$500 deductible</p>
<b>Scenario 3: Single Male</b>	<p>Age 30 Homeowner. Apply a companion homeowners policy discount.          Drives a 2006 Subaru Forester 2.5x Premium AWD VIN JF1SG65606          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          Full PIP \$2,500          UM \$100,000/\$300,000/\$50,000          COMP \$250 deductible          COLL \$500 deductible</p>
<b>Scenario 4: Single Female</b>	<p>Age 30 Homeowner. Apply a companion homeowners policy discount.          Drives a 2007 Toyota Prius HCHBK VIN JTDKB20U07          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          Full PIP \$2,500          UM \$100,000/\$300,000/\$50,000          COMP \$250 deductible          COLL \$500 deductible</p>
<b>Scenario 5: Single Male</b>	<p>Age 50. Homeowner. Apply a companion homeowners policy discount.          Drives a 2005 Ford F-250 XLT 4x4 4DR Crew Cab Gas 172WB VIN 1FTNW21505          Drives 60 miles each day total for work – business use. Drives 25,000 miles annually.          Second vehicle – 1990 Camaro RS Convertible VIN 1G1FP33E0L          Pleasure use only – drives 3,000 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          Full PIP \$2,500          UM \$100,000/\$300,000/\$50,000          COMP \$250 deductible          COLL \$500 deductible</p>

<b>Scenario 6: Senior Citizen Single Male</b>	<p>Age 65. Homeowner. Apply a companion homeowners policy discount.          Drives a 2012 Ford Escape XLS UTL 4x2 4DR VIN 1FMCU0C70C          Drives 5,000 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          Full PIP \$2,500          UM \$100,000/\$300,000/\$50,000          COMP \$250 deductible          COLL \$500 deductible</p>
<b>Scenario 7: Senior Citizen Single Female</b>	<p>Age 65. Does not own a home. Do not apply any companion policy discount.          Drives a 2004 Honda Accord Coupe LX 2.4L/4 VIN 1HGCM71304          If credit is used to determine premium, then calculate as if the driver has the best credit history.          Retired – Pleasure use only – drives 5,000 miles annually.          No accidents or violations in past 3 years.          Liability \$100,000/\$300,000/\$50,000          Full PIP \$2,500          UM \$100,000/\$300,000/\$50,000          COMP \$250 deductible          COLL \$500 deductible</p>
<b>Scenario 8: Single Female</b>	<p>Age 50. Does not own a home          Drives a 2010 Ford Explorer XLT UTL 4x4 4DR VIN 1FMEU7DE0A          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          Full PIP \$2,500          UM \$250,000/\$500,000/\$100,000          COMP \$500 deductible          COLL \$500 deductible</p>
<b>Scenario 9: Family Rate</b>	<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 2010 Dodge Dakota CrewCab PKP 4x4 4DR VIN 1D7HW5GP0A          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          Full 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 2005 Nissan Altima 2.5 4DR Sedan 4Cyl Gas VIN 1N4AL11D05          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          Full 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><b>Scenario 10: Family Rate</b></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 2008 Toyota Tundra Double Cab 4x2 4DR VIN 5TFRV54108          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          Full 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 2006 Toyota Sienna Wag 4x2 LE 5DR Sport Van VIN 5TDZA23C06          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          Full 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><b>Scenario 11: Family Rate</b></p>	<p>Premiums given should include coverage for 2 vehicles and 2 drivers, with a multi-car discount. Do not apply a companion policy discount.</p> <p>Married Male Age 29. Rents a home.          Drives a 2011 Chevrolet Silverado 1500 PKP 4x2 2DR Regular Cab VIN 1GCNCSEA0B          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 \$30,000/\$60,000/\$15,000          Full PIP \$2,500          UM \$30,000/\$60,000/\$15,000          COMP \$250 deductible          COLL \$500 deductible</p> <p>Married Female Age 29. Rents a home.          Drives a 2007 Ford Taurus SE Sedan 4DR VIN 1FAFP53U07          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 \$30,000/\$60,000/\$15,000          Full PIP \$2,500          UM \$30,000/\$60,000/\$15,000          COMP \$250 deductible          COLL \$500 deductible</p> <p>Two children under age 12</p>

<p><b>Scenario 12: Family Rate</b></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 44. Homeowner.          Drives a 2011 Chevy Equinox AWD UTL 4x4 4DR VIN 2CNFLNEC0B          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 15 months ago – paid claim in excess of \$10,000.          Liability \$100,000/\$300,000/\$50,000          Full PIP \$2,500          UM \$100,000/\$300,000/\$50,000          COMP \$250 deductible          COLL \$500 deductible</p> <p>Married Female Age 44. Homeowner.          Drives a 2008 Toyota Camry SE Sedan 4DR VIN 4T1BK46K08          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 5,000 miles annually.          No accidents or violations in past 3 years.          Liability \$100,000/\$300,000/\$50,000          Full PIP \$2,500          UM \$100,000/\$300,000/\$50,000          COMP \$250 deductible          COLL \$500 deductible</p> <p><b>Young Single Male</b>          Age 17          Does not have his own vehicle—he is an occasional driver of the 2008 Toyota.          Has 1 year of driving experience.          Took a driver training course.          Has a B average in school.          Speeding ticket 6 months ago – 10 miles over the speed limit.</p>
--	---