

RENTERS INSURANCE

A COMPARISON GUIDE TO RATES

AS OF FEBRUARY 2021



Maryland

INSURANCE ADMINISTRATION

Renters Policy Scenario

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 Renters Insurance - Insurer/Policy Comparison Worksheet

If you are shopping for renters insurance, you may use this worksheet to help gather information about insurers and the renters insurance policies they sell. You may call an insurance producer or the insurer for a rate quote.

Insurance 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):			
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	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**			

**Renters 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			

Renters Policy Scenario

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2021**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
AIG Property Casualty Co.	521	528	584	584	623	621
Allstate Insurance Co.	302	298	431	444	441	441
American Bankers Insurance Co. of FL	345	356	480	489	479	479
American Family Connect P & C Ins. Co.	264	307	353	350	360	373
American Modern Home Insurance Co.	348	348	538	538	538	538
American National Property & Casualty Co.	248	272	284	267	220	215
American Strategic Insurance Corp.	257	221	314	335	260	283
Amica Mutual Insurance Co.	257	257	354	354	354	354
Brethren Mutual Insurance Co.	162	150	201	234	183	183
Century-National Insurance Co.	273	273	415	415	415	415
Chubb National Insurance Co.	279	286	517	502	502	430
Cincinnati Insurance Co.	123	123	169	166	164	164
CSAA General Insurance Co.	145	176	341	229	219	204
Cumberland Mutual Fire Insurance Co.	216	205	281	305	312	312
Donegal Mutual Insurance Co.	352	335	464	488	488	488
Encompass Home/ Auto Insurance Co.	477	445	542	615	531	531
Erie Insurance Co.	259	301	433	447	383	432
Esurance Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
Everett Cash Mutual Insurance Co.	323	323	446	446	334	334
Farmers Insurance Exchange	322	333	452	437	340	340
Farmers Mutual Fire Ins. Co. of Salem Cnty.	288	212	272	385	277	272
Federal Insurance Co.	292	299	537	526	526	494
First American Property & Casualty Ins. Co.	230	254	397	361	361	361
Frederick Mutual Insurance Co.	254	243	347	362	356	356
Garrison Property & Casualty Ins. Co.	264	392	442	356	404	404
Hartford Fire Insurance Co.	166	166	214	214	214	214
Homesite Insurance Co. of the Midwest	271	291	381	381	381	381
Horace Mann Insurance Co.	151	151	190	190	239	239
Lemonade Insurance Co.	193	183	249	277	292	268

* 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.

Renters Policy Scenario

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2021

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Liberty Insurance Corp.	302	286	463	309	291	526
Liberty Mutual Insurance Co.	392	374	552	390	371	620
Lititz Mutual Insurance Co.	190	174	245	266	273	273
Markel American Insurance Co.	266	266	355	355	355	355
Meridian Security Insurance Co.	389	386	512	513	501	499
Metropolitan Group Property and Casualty	560	580	699	676	630	630
Metropolitan Property and Casualty Ins.	321	336	455	435	506	506
Mutual Benefit Insurance Co.	208	208	318	318	318	318
Nationwide Insurance Co. of America	450	568	679	605	524	481
NGM Insurance Co.	375	361	526	518	450	450
Peerless Indemnity Insurance Co.	336	318	513	343	324	585
Penn National Insurance Co.	246	246	336	336	336	336
Pharmacists Mutual Insurance Co.	532	525	703	715	681	681
Praetorian Insurance Co.	552	363	475	740	366	639
Privilege Underwriters Reciprocal Exch.	661	624	876	931	854	854
Progressive Specialty Insurance Co.	257	221	314	335	260	283
Safeco Insurance Co. of America	414	414	606	606	606	606
Selective Ins. Co. of South Carolina	182	237	336	247	227	235
State Farm Fire & Casualty Co.	134	137	198	172	157	157
Stillwater P & C Insurance Co.	286	437	539	383	338	332
Teachers Insurance Co.	141	141	177	177	224	224
Travelers Personal Insurance Co.	217	274	342	336	319	270
United Services Automobile Association	248	366	416	336	380	380
Unitrin Safeguard Insurance Co.	228	270	350	296	296	316
Universal Property & Casualty Ins. Co.	282	319	445	393	298	298
USAA Casualty Insurance Co.	271	392	452	366	414	414
USAA General Indemnity Co.	239	363	403	322	366	366
Vigilant Insurance Co.	292	299	537	526	526	494
Windsor Mt. Joy Mutual Insurance Co.	247	273	393	356	418	418

* 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.

Renters Policy Scenario

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2021**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
AIG Property Casualty Co.	592	586	526	530
Allstate Insurance Co.	452	451	295	302
American Bankers Insurance Co. of FL	489	479	355	345
American Family Connect P & C Ins. Co.	312	365	280	268
American Modern Home Insurance Co.	538	538	348	348
American National Property & Casualty Co.	285	229	232	194
American Strategic Insurance Corp.	450	442	222	216
Amica Mutual Insurance Co.	354	354	257	257
Brethren Mutual Insurance Co.	444	401	150	203
Century-National Insurance Co.	415	415	273	273
Chubb National Insurance Co.	502	502	286	279
Cincinnati Insurance Co.	175	175	123	116
CSAA General Insurance Co.	362	302	188	140
Cumberland Mutual Fire Insurance Co.	519	519	198	216
Donegal Mutual Insurance Co.	502	502	335	352
Encompass Home/ Auto Insurance Co.	558	558	445	427
Erie Insurance Co.	414	442	282	262
Esurance Insurance Co.	n/a	n/a	n/a	n/a
Everett Cash Mutual Insurance Co.	334	334	323	323
Farmers Insurance Exchange	527	527	333	322
Farmers Mutual Fire Ins. Co. of Salem Cnty.	272	272	206	202
Federal Insurance Co.	526	526	299	292
First American Property & Casualty Ins. Co.	397	397	254	230
Frederick Mutual Insurance Co.	399	399	243	254
Garrison Property & Casualty Ins. Co.	424	424	407	283
Hartford Fire Insurance Co.	214	214	166	166
Homesite Insurance Co. of the Midwest	424	424	271	271
Horace Mann Insurance Co.	239	239	151	151
Lemonade Insurance Co.	456	456	177	190

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

Renters Policy Scenario

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2021**

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Liberty Insurance Corp.	482	703	240	384
Liberty Mutual Insurance Co.	573	806	324	481
Lititz Mutual Insurance Co.	465	465	174	190
Markel American Insurance Co.	355	355	266	266
Meridian Security Insurance Co.	671	565	376	359
Metropolitan Group Property and Casualty	804	804	580	560
Metropolitan Property and Casualty Ins.	513	513	336	321
Mutual Benefit Insurance Co.	318	318	208	208
Nationwide Insurance Co. of America	866	566	510	450
NGM Insurance Co.	528	528	361	375
Peerless Indemnity Insurance Co.	536	780	267	427
Penn National Insurance Co.	336	336	246	246
Pharmacists Mutual Insurance Co.	810	830	531	532
Praetorian Insurance Co.	639	903	363	486
Privilege Underwriters Reciprocal Exch.	854	854	624	661
Progressive Specialty Insurance Co.	450	442	222	216
Safeco Insurance Co. of America	606	606	414	414
Selective Ins. Co. of South Carolina	532	441	240	201
State Farm Fire & Casualty Co.	271	271	137	134
Stillwater P & C Insurance Co.	692	593	420	371
Teachers Insurance Co.	224	224	141	141
Travelers Personal Insurance Co.	347	294	294	232
United Services Automobile Association	399	399	380	266
Unitrin Safeguard Insurance Co.	412	310	225	210
Universal Property & Casualty Ins. Co.	529	529	319	282
USAA Casualty Insurance Co.	435	435	410	290
USAA General Indemnity Co.	386	386	374	256
Vigilant Insurance Co.	526	526	299	292
Windsor Mt. Joy Mutual Insurance Co.	393	393	273	290

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

Renters Policy Scenario

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2021**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Co.	571	533	478	478	528	521
Allstate Insurance Co.	318	309	302	302	317	317
American Bankers Insurance Co. of FL	356	351	356	351	345	349
American Family Connect P & C Ins. Co.	270	264	354	292	263	292
American Modern Home Insurance Co.	348	348	348	348	348	348
American National Property & Casualty Co.	205	202	234	234	275	257
American Strategic Insurance Corp.	260	211	236	264	208	279
Amica Mutual Insurance Co.	257	257	257	257	257	257
Brethren Mutual Insurance Co.	193	177	327	309	203	173
Century-National Insurance Co.	273	273	273	273	273	273
Chubb National Insurance Co.	258	258	302	302	271	279
Cincinnati Insurance Co.	123	123	109	109	123	123
CSAA General Insurance Co.	160	148	204	209	209	185
Cumberland Mutual Fire Insurance Co.	218	218	315	315	259	259
Donegal Mutual Insurance Co.	330	330	352	372	362	342
Encompass Home/ Auto Insurance Co.	383	400	446	446	400	471
Erie Insurance Co.	314	254	333	307	298	298
Esurance Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
Everett Cash Mutual Insurance Co.	323	323	355	355	355	355
Farmers Insurance Exchange	299	299	364	364	289	289
Farmers Mutual Fire Ins. Co. of Salem Cnty.	211	210	327	327	206	211
Federal Insurance Co.	270	270	317	317	284	292
First American Property & Casualty Ins. Co.	275	275	393	393	275	297
Frederick Mutual Insurance Co.	221	221	254	254	212	212
Garrison Property & Casualty Ins. Co.	332	332	298	298	304	304
Hartford Fire Insurance Co.	166	166	203	203	203	203
Homesite Insurance Co. of the Midwest	271	271	301	301	271	271
Horace Mann Insurance Co.	191	191	191	191	191	191
Lemonade Insurance Co.	334	206	290	290	240	286

* 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.

Renters Policy Scenario

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2021**

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Liberty Insurance Corp.	255	296	491	612	285	470
Liberty Mutual Insurance Co.	340	385	597	728	372	574
Lititz Mutual Insurance Co.	193	193	278	278	230	230
Markel American Insurance Co.	266	266	266	266	266	266
Meridian Security Insurance Co.	455	419	464	484	433	459
Metropolitan Group Property and Casualty	681	681	530	530	658	703
Metropolitan Property and Casualty Ins.	386	386	309	309	394	408
Mutual Benefit Insurance Co.	208	208	232	232	232	232
Nationwide Insurance Co. of America	447	431	508	534	480	449
NGM Insurance Co.	361	361	492	492	423	423
Peerless Indemnity Insurance Co.	283	329	546	680	316	522
Penn National Insurance Co.	246	246	275	275	275	275
Pharmacists Mutual Insurance Co.	511	525	526	526	506	506
Praetorian Insurance Co.	357	276	672	672	357	672
Privilege Underwriters Reciprocal Exch.	556	556	672	672	611	611
Progressive Specialty Insurance Co.	260	211	236	264	208	279
Safeco Insurance Co. of America	414	414	414	414	414	414
Selective Ins. Co. of South Carolina	218	215	448	438	269	305
State Farm Fire & Casualty Co.	163	163	215	215	176	176
Stillwater P & C Insurance Co.	354	338	434	405	431	354
Teachers Insurance Co.	179	179	179	179	179	179
Travelers Personal Insurance Co.	240	233	263	273	215	234
United Services Automobile Association	312	312	280	280	286	286
Unitrin Safeguard Insurance Co.	246	259	201	260	283	249
Universal Property & Casualty Ins. Co.	261	261	315	315	221	221
USAA Casualty Insurance Co.	340	340	306	306	312	312
USAA General Indemnity Co.	302	302	270	270	276	276
Vigilant Insurance Co.	270	270	317	317	284	292
Windsor Mt. Joy Mutual Insurance Co.	273	273	360	360	290	360

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

Renters Policy Scenario

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2021**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Co.	531	530	584	582	570
Allstate Insurance Co.	300	305	444	464	441
American Bankers Insurance Co. of FL	355	345	479	479	479
American Family Connect P & C Ins. Co.	250	274	314	289	301
American Modern Home Insurance Co.	348	348	538	538	538
American National Property & Casualty Co.	218	213	270	269	261
American Strategic Insurance Corp.	236	301	318	272	263
Amica Mutual Insurance Co.	257	257	354	354	354
Brethren Mutual Insurance Co.	173	200	261	226	226
Century-National Insurance Co.	273	273	415	415	415
Chubb National Insurance Co.	242	279	502	471	471
Cincinnati Insurance Co.	123	123	169	169	175
CSAA General Insurance Co.	141	170	196	216	229
Cumberland Mutual Fire Insurance Co.	216	239	305	305	305
Donegal Mutual Insurance Co.	325	307	516	451	451
Encompass Home/ Auto Insurance Co.	471	400	608	626	508
Erie Insurance Co.	270	284	336	357	334
Esurance Insurance Co.	n/a	n/a	n/a	n/a	n/a
Everett Cash Mutual Insurance Co.	323	323	446	334	334
Farmers Insurance Exchange	282	315	437	384	384
Farmers Mutual Fire Ins. Co. of Salem Cnty.	200	206	267	282	282
Federal Insurance Co.	250	292	526	488	488
First American Property & Casualty Ins. Co.	230	285	361	361	361
Frederick Mutual Insurance Co.	205	178	362	296	296
Garrison Property & Casualty Ins. Co.	281	352	380	451	415
Hartford Fire Insurance Co.	166	166	214	214	214
Homesite Insurance Co. of the Midwest	271	271	381	381	381
Horace Mann Insurance Co.	151	151	190	190	239
Lemonade Insurance Co.	199	219	300	273	271

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

Renters Policy Scenario

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2021**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Liberty Insurance Corp.	239	310	380	346	395
Liberty Mutual Insurance Co.	307	400	464	435	481
Lititz Mutual Insurance Co.	190	212	266	266	266
Markel American Insurance Co.	266	266	355	355	355
Meridian Security Insurance Co.	348	448	471	483	548
Metropolitan Group Property and Casualty	560	649	676	780	684
Metropolitan Property and Casualty Ins.	321	368	435	496	469
Mutual Benefit Insurance Co.	208	208	318	318	318
Nationwide Insurance Co. of America	393	433	540	612	586
NGM Insurance Co.	338	352	544	505	518
Peerless Indemnity Insurance Co.	250	344	422	392	439
Penn National Insurance Co.	246	246	336	336	336
Pharmacists Mutual Insurance Co.	484	540	709	681	681
Praetorian Insurance Co.	281	281	373	366	366
Privilege Underwriters Reciprocal Exch.	588	624	931	774	822
Progressive Specialty Insurance Co.	236	301	318	272	263
Safeco Insurance Co. of America	414	414	606	606	606
Selective Ins. Co. of South Carolina	180	252	284	235	244
State Farm Fire & Casualty Co.	121	143	157	184	157
Stillwater P & C Insurance Co.	344	408	480	375	386
Teachers Insurance Co.	141	141	177	177	224
Travelers Personal Insurance Co.	210	231	273	292	273
United Services Automobile Association	264	330	358	424	390
Unitrin Safeguard Insurance Co.	244	228	272	289	367
Universal Property & Casualty Ins. Co.	233	255	393	327	327
USAA Casualty Insurance Co.	288	360	390	462	425
USAA General Indemnity Co.	255	320	345	409	376
Vigilant Insurance Co.	250	292	526	488	488
Windsor Mt. Joy Mutual Insurance Co.	290	290	418	418	418

* 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 2/1/2021

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Co.	530	583	570	527	518	533	519	532
Allstate Insurance Co.	293	439	434	293	297	297	297	305
American Bankers Insurance Co. of FL	355	483	491	356	356	349	345	356
American Family Connect P & C Ins. Co.	276	324	365	276	268	276	279	276
American Modern Home Insurance Co.	348	538	538	348	348	348	348	348
American National Property & Casualty Co.	249	298	251	227	291	292	291	454
American Strategic Insurance Corp.	268	355	321	297	272	247	248	258
Amica Mutual Insurance Co.	257	354	354	257	257	257	257	257
Brethren Mutual Insurance Co.	211	272	288	200	223	180	200	211
Century-National Insurance Co.	273	415	415	273	273	273	273	273
Chubb National Insurance Co.	288	533	519	288	296	288	296	291
Cincinnati Insurance Co.	123	169	169	123	123	123	123	123
CSAA General Insurance Co.	150	265	251	193	173	193	174	184
Cumberland Mutual Fire Insurance Co.	246	345	335	246	258	246	246	295
Donegal Mutual Insurance Co.	307	488	426	307	307	307	324	387
Encompass Home/ Auto Insurance Co.	407	575	526	407	447	415	447	497
Erie Insurance Co.	311	485	397	294	389	250	285	247
Esurance Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Everett Cash Mutual Insurance Co.	323	446	334	323	323	323	323	571
Farmers Insurance Exchange	315	429	429	315	315	315	315	363
Farmers Mutual Fire Ins. Co. of Salem Cnty.	196	260	280	200	197	197	194	224
Federal Insurance Co.	301	557	541	301	312	301	312	306
First American Property & Casualty Ins. Co.	285	444	444	285	285	285	285	285
Frederick Mutual Insurance Co.	178	260	260	178	178	178	178	315
Garrison Property & Casualty Ins. Co.	307	437	443	330	442	326	442	931
Hartford Fire Insurance Co.	166	214	214	166	166	166	166	166
Homesite Insurance Co. of the Midwest	301	424	424	301	301	301	301	309
Horace Mann Insurance Co.	151	190	190	151	151	151	151	191
Lemonade Insurance Co.	249	300	292	219	213	210	210	242

* 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 2/1/2021

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Liberty Insurance Corp.	309	524	452	256	347	259	413	251
Liberty Mutual Insurance Co.	399	617	541	341	440	344	512	337
Lititz Mutual Insurance Co.	212	295	295	212	212	212	212	247
Markel American Insurance Co.	266	355	355	266	266	266	266	266
Meridian Security Insurance Co.	378	509	487	416	388	363	412	385
Metropolitan Group Property and Casualty	523	633	633	523	523	523	523	523
Metropolitan Property and Casualty Ins.	330	446	446	330	330	330	330	330
Mutual Benefit Insurance Co.	208	318	318	208	208	208	208	208
Nationwide Insurance Co. of America	437	688	710	481	556	563	525	540
NGM Insurance Co.	352	487	440	369	352	352	352	361
Peerless Indemnity Insurance Co.	343	581	502	285	385	286	459	288
Penn National Insurance Co.	246	336	336	246	246	246	246	246
Pharmacists Mutual Insurance Co.	491	674	680	497	545	497	497	562
Praetorian Insurance Co.	486	919	483	281	430	281	430	430
Privilege Underwriters Reciprocal Exch.	624	876	876	624	624	624	624	536
Progressive Specialty Insurance Co.	268	355	321	297	272	247	248	258
Safeco Insurance Co. of America	414	606	606	414	414	414	414	414
Selective Ins. Co. of South Carolina	272	335	346	268	270	250	253	232
State Farm Fire & Casualty Co.	140	183	183	140	140	140	140	162
Stillwater P & C Insurance Co.	380	460	508	384	371	364	364	335
Teachers Insurance Co.	141	177	177	141	141	141	141	179
Travelers Personal Insurance Co.	248	337	342	269	324	230	282	296
United Services Automobile Association	288	410	416	310	413	306	413	857
Unitrin Safeguard Insurance Co.	194	293	272	223	275	217	280	228
Universal Property & Casualty Ins. Co.	255	357	357	255	255	255	255	288
USAA Casualty Insurance Co.	314	443	453	338	446	332	446	885
USAA General Indemnity Co.	280	400	402	300	407	297	407	893
Vigilant Insurance Co.	301	557	541	301	312	301	312	306
Windsor Mt. Joy Mutual Insurance Co.	273	393	356	273	364	273	328	302

* 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 Co.	See Yellow Pages	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 Insurance Co. of FL	800-852-2244	www.assurant.com
American Family Connect P & C Ins. Co.	800-842-3344	www.connectbyamfam.com
American Modern Home Insurance Co.	800-543-2644	www.amig.com
American National Property & Casualty Co.	800-843-3276	www.americannational.com
American Property & Casualty Ins. Co.	800-543-2644	www.amig.com
American Security Insurance 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
Brethren Mutual Insurance Co.	800-621-4264	www.bmic.com
Century National Insurance Co.	800-462-2123	www.nationalgeneral.com
Chubb National Insurance Co.	866-324-8222	www.chubb.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
Donegal Mutual Insurance Co.	800-877-0600	www.donegalgroup.com
Encompass Home/Auto Insurance Co.	800-588-7400	www.encompassinsurance.com
Erie Insurance Co.	800-458-0811	www.erieinsurance.com
Esurance Insurance Co.	800-ESURANCE	www.esurance.com
Everett Cash Mutual Insurance Co.	800-326-4968	www.everettcash.com
Farmers Insurance Exchange	888-327-6335	www.farmers.com
Farmers Mutual Fire Ins. Co. of Salem Cnty.	800-498-0954	www.farmersofsalem.com
Federal Insurance Co.	866-324-8222	www.chubb.com
First American Property & Casualty Ins. Co.	866-654-9900	www.fapcig.com
Frederick Mutual Insurance Co.	800-544-8737	www.frederickmutual.com
Garrison Property & Casualty Ins. Co.	800-531-8722	www.usaa.com
Hartford Fire Insurance Co.	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
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

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.

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
Meridian Security Insurance Co.	833-724-3577	www.stateauto.com
Metropolitan Group Property and Casualty	800-422-4272	www.metlife.com
Metropolitan Property and Casualty Ins.	800-422-4272	www.metlife.com
Mutual Benefit Insurance Co.	800-283-3531	www.mutualbenefitgroup.com
Nationwide Insurance Co. of America	888-890-4630	www.nationwide.com
NGM Insurance Co.	800-226-0875	www.msainsurance.com
Peerless Indemnity Insurance Co.	800-837-5254	www.libertymutual.com
Penn National Insurance Co.	800-388-4764	www.PennNationalInsurance.com
Pharmacists Mutual Insurance Co.	800-247-5930	www.phmic.com
Praetorian Insurance Co.	866-318-2016	www.QBENA.com
Privilege Underwriters Reciprocal Exch.	888-813-7873	www.pureinsurance.com
Progressive Specialty Insurance Co.	866-274-8765	www.americanstrategic.com
QBE Insurance Corp.	866-318-2016	www.QBENA.com
Safeco Insurance Co. of America	800-332-3226	www.safeco.com
Selective Ins. Co. of South Carolina	866-513-4395	www.selective.com
Standard Guaranty Insurance Co.	877-893-5739	www.assurant.com
State Farm Fire & Casualty Co.	800-782-8332	www.statefarm.com
Stillwater P & C Insurance Co.	800-849-6140	www.stillwaterinsurance.com
Teachers Insurance Co.	800-999-1030	www.horacemann.com
Travelers Personal Insurance Co.	888-695-4625	www.travelers.com
United Services Automobile Association	800-531-8722	www.usaa.com
Unitrin Safeguard Insurance Co.	866-860-9348	www.kemper.com
Universal North America Insurance Co.	800-905-7550	www.arrowheadgrp.com
Universal Property & Casualty Ins. Co.	800-425-9113	www.universalproperty.com
USAA General Indemnity Co.	800-531-8722	www.usaa.com
USAA Property & Casualty Insurance Co.	800-531-8722	www.usaa.com
Vigilant Insurance Co.	866-324-8222	www.chubb.com
Windsor Mt. Joy Mutual Insurance Co.	800-233-0228	www.windsormountjoy.com

Coverages Offered by Insurer (or group of insurers)

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

Y = Coverage is offered (*though some limitations may apply)**A = Coverage may be available through an affiliated program**

Group Name	Insurer(s)	Homeowners	Boats	Personal Watercraft	Manufactured Homes	Personal Farm	Notes / Limitations
Agency	Agency Insurance Co.						
AIG	AIG Property Casualty Co.	Y	Y	Y			
Allstate	Encompass Home/Auto Insurance Co.	Y	Y	Y			
	Allstate Property & Casualty Insurance Co.		Y	Y			
	Allstate Insurance Co.	Y*					*Renters Only
	Allstate Indemnity Co.						
	Esurance Insurance Company	Y					
	Esurance Property and Casualty Ins. Co.						
	Allstate Vehicle & Property Insurance Co.	Y*					*Home & Condo Policies Only
	Esurance Insurance Services, Inc.	A	A	A			
American Family	Homesite Insurance Co. of the Midwest	Y*					*Renters and Condos only
	Homesite Insurance Co.	Y*					*Home Policies only
	American Family Connect P & C Ins. Co.	Y					
	NGM Insurance Co.	Y	Y*				*Home Policy required
	Old Dominion Insurance Co.						*Auto policy required
AMICA	Amica Mutual Insurance Co.	Y	Y	A	A		
AMIG	American Modern Home Insurance Co.	Y*					*Renters only.
	American Property & Casualty Ins. Co.	Y*	Y	Y	Y		*Condos only
Assurant	American Bankers Insurance Co. of FL	Y*		Y*	Y		*Refer to Insurer for Details
	American Security Insurance. Co.	Y*					*Home Policies only
	Standard Guaranty Insurance. Co.	Y*					*Home Policies only
AXA	XL Specialty Insurance Co.						
Brethren Mutual	Brethren Mutual Insurance Co.	Y	Y	Y			
Chubb / ACE	Chubb National Insurance Co.	Y					
	Federal Insurance Co.	Y	Y*	Y*			*Moored in the Continental US
	Vigilant Insurance Co.	Y					
	Indemnity Insurance Co. of N.A.					Y	
Cincinnati	Cincinnati Insurance Co.	Y	Y	Y	N	N	
CSAA	CSAA General 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	Insurer(s)	Homeowners	Boats	Personal Watercraft	Manufactured Homes	Personal Farm	Notes / Limitations
Cumberland	Cumberland Insurance Co. Inc.						
	Cumberland Mutual Fire Insurance Co.	Y				Y	
Donegal	Donegal Mutual Insurance Co.	Y	Y		Y	Y	
	Atlantic States Insurance Co.						
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	A		
Farmers Mut of Salem	Farmers Mutual Fire Ins. Co. of Salem Cnty.	Y	Y*			Y*	*Home Policy Required
Fidelity National	Stillwater P & C Insurance Co.	Y					
First American	First American Property & Casualty Ins. Co.	Y*					*Renters only
Frederick Mutual	Frederick Mutual Insurance Co.	Y					
GEICO	GEICO Indemnity Co.						
	GIECO Casualty Co.						
Hartford	Hartford Fire Insurance Co.	Y					
	Hartford Casualty Insurance Co.						
Horace Mann	Horace Mann Insurance Co.	Y	Y				
	Teachers Insurance Co.	Y	Y				
	Horace Mann Property & Casualty Ins. Co.						
Lemonade	Lemonade Insurance Co.	Y					
Liberty Mutual	Peerless Indemnity Insurance Co.	Y*					*Renters only
	Liberty Mutual Insurance Co.	Y*					*Renters only
	Ironshore Indemnity Inc.	Y	Y	Y	Y	Y*	*Home Policy Required
	Safeco Insurance Co. of America	Y	Y	Y			
	LM Insurance Corp.						
	LM General Insurance Co.						
	American States Preferred Insurance Co.	Y	Y	Y			
	Liberty Insurance Corp.						

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	Insurer(s)	Homeowners	Boats	Personal Watercraft	Manufactured Homes	Personal Farm	Notes / Limitations
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.						
Metropolitan P&C	Metropolitan Direct Property and Casualty						
	Metropolitan Property and Casualty Ins.	Y	Y	Y			
	Metropolitan Group Property and Casualty	Y					
	Metropolitan Casualty Insurance Co.						
Mutual Benefit	Mutual Benefit Insurance Co.	Y					
National General	Integon Indemnity Corporation						
	National General Insurance Co.						
	Century National Insurance Co.	Y*					*Renters only
	National General Assurance Co.						
Nationwide	Amco Insurance Co.		Y	Y			
	Nationwide Insurance Co. of America	Y					
	Nationwide Property & Casualty Co.		Y	Y			
	Allied Property & Casualty Insurance Co.		Y	Y			
Penn National	Penn National Insurance Co.	Y	Y				
Pharmacist Mutual	Pharmacists Mutual Insurance Co.	Y	Y				
Plymouth Rock	Rider Insurance Co.						
Progressive	Progressive Select Insurance Co.						
	American Strategic Insurance Corp.	Y					
	Progressive Casualty Insurance Co.		Y	Y			
	Progressive Specialty Insurance Co.	Y*					*Renters Only
PURE	Privilege Underwriters Reciprocal Exch.	Y	Y	Y	Y	Y	
QBE Group	Praetorian Insurance Co.	Y					
	QBE Insurance Corp.	Y*					*Home Policies only
Root Insurance	Root Insurance Co.						
Selective	Selective Ins. Co. of South Carolina	Y	Y*	Y*			*Home Policy required

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	Insurer(s)	Homeowners	Boats	Personal Watercraft	Manufactured Homes	Personal Farm	Notes / Limitations
Sentry	Dairyland Insurance Co.						
State Auto	Meridian Security Insurance Co.	Y	Y	Y			
State Farm	State Farm Fire & Casualty Co.	Y	Y	Y	Y	Y	
	State Farm Mutual Automobile Ins. Co.						
Tokio Marine	Philadelphia Indemnity Insurance Co.						
Travelers	Travelers Property Casualty Insurance Co.						
	Travelers Personal Insurance Co.	Y	Y	Y			
United Farm Family	American National Property & Casualty Co.	Y	Y	Y	Y*		*Refer to Insurer for Details
Unitrin	Unitrin Safeguard Insurance Co.	Y	Y	Y			
Universal Co. Grp.	Universal North America Insurance Co.	Y*					*Home Policies only
Universal Holdings	Universal Property & Casualty Ins. Co.	Y					
USAA	USAA General Indemnity Co.	Y	A	A			
	Garrison Property & Casualty Insurance Co.	Y	A	A			
	United Services Automobile Association	Y	A	A			
	USAA Casualty Insurance Co.	Y	A	A			
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	Insurer(s)	Auto	Motorcycle and Scooter	ATV's	RV & Trailers	Antique / Collector	GAP	Notes / Limitations
Agency	Agency Insurance Co.	Y	Y		Y			
AIG	AIG Property Casualty Co.	Y	Y	Y	Y	Y	Y	
Allstate	Encompass Home/Auto Insurance Co.	Y	Y	Y	Y	Y	Y	
	Allstate Property & Casualty Insurance Co.		Y		Y			
	Allstate Insurance Co.						Y	
	Allstate Indemnity Co.	Y		Y				
	Esurance Insurance Co.							
	Esurance Property & Casualty Ins. Co.	Y				Y		
	Allstate Vehicle & Property Insurance Co.						Y	
	Esurance Insurance Services, Inc.		A	A	A		A	
American Family	Homesite Insurance Co. of the Midwest							
	Homesite Insurance Co.							
	IDS Property Casualty Ins. Co.	Y						
	NGM Insurance Co.							
	Old Dominion Insurance Co.	Y		Y*		Y*	Y	*Auto policy required
AMICA	Amica Mutual Insurance Co.	Y	Y	Y	Y*	Y	Y	*Snowmobiles only
AMIG	American Modern Home Insurance Co.							
	American Property & Casualty Ins. Co.		Y		Y		Y	
Assurant	American Bankers Insurance Co. of FL		Y*				Y*	*Refer to Insurer for Details
	American Security Insurance Co.							
	Standard Guaranty Insurance Co.							
AXA	XL Specialty Insurance Co.						Y	
Brethren Mutual	Brethren Mutual Insurance Co.	Y		Y				
Chubb / ACE	Chubb National Insurance Co.	Y	Y	Y	Y	Y	Y	
	Federal Insurance Co.					Y		
	Vigilant Insurance Co.					Y		
	Indemnity Insurance Co. of N.A.							
Cincinnati	Cincinnati Insurance Co.	Y	Y*	Y*	Y*	Y*	Y*	*Requires Auto Policy
CSAA	CSAA General Insurance Co.	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	Insurer(s)	Auto	Motorcycle and Scooter	ATV's	RV & Trailers	Antique / Collector	GAP	Notes / Limitations
Cumberland	Cumberland Insurance Co. Inc.	Y						
	Cumberland Mutual Fire Insurance Co.							
Donegal	Donegal Mutual Insurance Co.	Y		Y	Y		Y	
	Atlantic States Insurance Co.	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 Mut of Salem	Farmers Mutual Fire Ins. Co. of Salem Cnty.							
Fidelity National	Stillwater P & C Insurance Co.							
First American	First American Property & Casualty Ins. Co.							
Frederick Mutual	Frederick Mutual Insurance Co.							
GEICO	GEICO Indemnity Co.		Y		Y			
	GEICO Casualty Co.	Y		Y				
Hartford	Hartford Fire Insurance Co.							
	Hartford Casualty Insurance Co.	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.							
Liberty Mutual	Peerless Indemnity Insurance Co.							
	Liberty Mutual Insurance Co.							
	Ironshore Indemnity Inc.							
	Safeco Insurance Co. of America	Y	Y		Y	Y	Y	
	LM Insurance Corp.	Y	Y		Y	Y	Y	
	LM General Insurance Co.	Y		Y			Y	
	American States Preferred Insurance Co.							
	Liberty Insurance Corp.							

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	Insurer(s)	Auto	Motorcycle and Scooter	ATV's	RV & Trailers	Antique / Collector	GAP	Notes / Limitations
Lititz Mutual	Lititz Mutual Insurance Co.							
MAIF	Maryland Auto Insurance Fund	Y						
Markel	Markel American Insurance Co.		Y		Y			
	Essentia Insurance Co.						Y	
Metropolitan P&C	Metropolitan Direct Property and Casualty	Y		Y		Y		
	Metropolitan Property and Casualty Ins.							
	Metropolitan Group Property and Casualty	Y	Y	Y		Y		
	Metropolitan Casualty Insurance Co.	Y	Y	Y	Y	Y		
Mutual Benefit	Mutual Benefit Insurance Co.	Y						
National General	Integon Indemnity Corporation	Y						
	National General Insurance Co.		Y					
	Century National Insurance Co.							
	National General Assurance Co.	Y		Y	Y			
Nationwide	Amco Insurance Co.		Y	Y	Y			
	Nationwide Insurance Co. of America		Y	Y	Y			
	Nationwide Property & Casualty Co.	Y						
	Allied Property & Casualty Insurance Co.							
Penn National	Penn National Insurance Co.	Y		Y		Y		
Pharmacist Mutual	Pharmacists Mutual Insurance Co.	Y	Y	Y	Y		Y	
Plymouth Rock	Rider Insurance Co.							
Progressive	Progressive Select Insurance Co.	Y						
	American Strategic Insurance Corp.							
	Progressive Casualty Insurance Co.		Y	Y	Y			
	Progressive Specialty Insurance Co.	Y						
PURE	Privilege Underwriters Reciprocal Exch.	Y	Y	Y	Y		Y	
QBE Group	Praetorian Insurance Co.							
	QBE Insurance Corp.							
Root Insurance	Root Insurance Co.	Y						
Selective	Selective Ins. Co. of South Carolina	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	Insurer(s)	Auto	Motorcycle and Scooter	ATV's	RV & Trailers	Antique / Collector	GAP	Notes / Limitations
Sentry	Dairyland Insurance Co.	Y	Y					
State Auto	Meridian Security Insurance Co.	Y	Y	Y	Y	Y	Y	
State Farm	State Farm Fire & Casualty Co.	Y	Y	Y			Y	
	State Farm Mutual Automobile Ins. Co.	Y	Y	Y	Y		Y	
Tokio Marine	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	*Refer to Insurer for Details
Unitrin	Unitrin Safeguard Insurance Co.	Y		Y		Y	Y	
Universal Co. Grp.	Universal North America Insurance Co.							
Universal Holdings	Universal Property & Casualty Ins. Co.							
USAA	USAA General Indemnity Co.	Y	A	A	A		Y	
	Garrison Property & Casualty Insurance Co.	Y	A	A	A		Y	
	United Services Automobile Association	Y	A	A	A		Y	
	USAA Casualty Insurance Co.	Y	A	A	A		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 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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