

HOMEOWNERS INSURANCE

A COMPARISON GUIDE TO RATES



INSURANCE
ADMINISTRATION

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How to Shop for Homeowners Insurance

Comparison shopping is the key to getting the most for your insurance dollar. The best time to shop for insurance is well before you renew your current policy, you purchase a new house or you make a major addition to your house.

Tips to follow when shopping:

Seek unbiased information. In addition to referring to this homeowner insurance rate guide, you also may seek information from consumer groups, consumer publications (e.g. *Consumer Reports*) and the Internet.

Do comparison shopping: Contact several insurance companies or agents. Also, ask your relatives and friends for recommendations. In addition, some banks, employers, and special interest groups offer insurance directly to their members.

Ask for price quotes. In order to make an "apples-to-apples" price comparison, you must provide the same information to each company or agent. Typical questions relate to the construction and description of your house, the distance from fire department and hydrant, the use of security devices, and the coverages and limits desired. One insurance group often includes many companies (not just the ones listed in our guide). The rates and/or underwriting requirements may be different for each. Ask the agent about other companies in the group.

Ask for discounts: Again, to help keep rates down, ask what discounts the company offers. For example, premium reductions may be granted if you buy your homeowners and auto insurance from the same insurer, or if you install security systems and smoke detectors. Some companies offer discounts to senior citizens, members of groups or associations, and non-smokers.

Ask about deductibles: A deductible is the amount you agree to be responsible for in the event of damage to your house (e.g. wind, hail, accident, fire, or vandalism). If you select a high deductible, you pay more out-of-pocket for any damage. However, your premium should be lower.

Things to Consider:

- Do not cancel your policy until a replacement policy is in effect.
- Ask about policy riders or personal article floaters to cover items like fine china, furs, jewelry, computers, antiques, and other items that exceed normal limits in your homeowners insurance policy.
- Homeowners policies typically do NOT include flood insurance. If you live in a flood area or if you want this coverage, be sure to ask about this coverage for Building Coverage and Contents Coverage, as they are two separate coverages.

Required Offers:

The insurer must offer a provision to its policy to cover damage from water backing up through sewers and drains; however, you are not required to purchase this endorsement.

Protect yourself from insurance fraud:

Once you have selected the insurance company, contact the Maryland Insurance Administration (MIA) to verify that the agency and/or company is licensed to sell insurance in Maryland. It is illegal for unlicensed companies and agents to sell insurance in Maryland.

You can get this information on the MIA website, www.mdinsurance.state.md.us, under *Consumer Information* then *Queries*.

Financing Insurance:

Not everyone can afford to pay their insurance premiums up front. Therefore, many insurance companies offer installment plans. In addition, your premium may also be financed by a premium finance company, which finances premiums in exchange for a consumer's agreement to pay interest and service fees.

What Factors Impact Rates:

When applying for homeowners insurance, companies evaluate your risk and the likelihood you will file a claim. This is referred to as *underwriting a risk*. Once your level of risk has been determined, the company will group you with policyholders that have similar risk characteristics. Then, the company will assign a rate based on the claims history for your risk group. Some of the factors that are considered are:

Territory – Typically, the county in which you live.

Type of Construction: - Frame, Masonry, etc.

Age of Your Dwelling - The year the house was built.

Fire Protection Class – Distance from a fire hydrant and the quality of your local fire department

As of October 1, 2002, insurers are NOT allowed to use your credit history as reason to refuse to provide you coverage, cancel your policy or determine your premium.

For more detailed information about shopping for homeowners insurance, please refer to the Maryland Insurance Administration's *Consumer Guide to Homeowners Insurance*.

It is available on our website, www.mdinsurance.state.md.us, or it may be requested by calling the MIA at 410-468-2000 or 800-492-6116.

How to Use this Guide

Rates in this guide are based on an annual policy under Special Form HO-3, which offers a broad range of homeowners coverages, or renter or condominium policies. There are other plans of property and liability coverages, optional coverages and deductible amounts available.

- **Refer to the region you wish to compare (i.e. Western Maryland, Washington D.C. Suburbs, Southern Maryland, Greater Baltimore Suburban Area, or Eastern Shore (w/o Cecil).**
- **Determine which zip code listed is closest to where you live.**
- **For homeowners, choose a home value and a scenario that most closely reflects your situation.**
- **Compare the companies and rates provided for that scenario.**

Remember . . .

- Discuss options with your company representative or agent.
- The rates provided are based on a one-year policy.
- In this guide, the dollar values represent “insured for” values.
- Because individual circumstances vary, this guide *does not* provide your exact rate for any company. Citizens may pay actual premiums less than or greater than the amounts provided in this guide.
- Carriers use additional information in pricing insurance which are not reflected in these scenarios. The premiums shown in this guide are provided by the carriers.
- If you want to identify how your final premium was determined, you should contact your insurance representative.

RATES AND AVAILABILITY ARE SUBJECT TO CHANGE BY THE CARRIERS.

Definitions

Best Protection Class: The shortest distance from a fire hydrant and/or local fire department.

Condominium: A dwelling unit in a multiple-unit building which is individually owned under a separate title. The unit owner also has an ownership interest in the common areas and facilities.

Condominium Policy: A policy providing property coverage and liability coverage for the owner-occupant of a condominium unit.

Coverage C Amount: The amount of coverage for personal property.

Frame: A dwelling constructed of framing covered by aluminum or plastic siding.

Homeowners Policy: A policy providing property coverage and liability coverage for the owner-occupant of a dwelling.

Home Value: Amount of dwelling coverage.

Loss Assessment Coverage: Coverage for unit-owners who are assessed by their condominium association for losses to common areas and facilities that are not completely covered by the condominium association's policy.

Masonry: A dwelling constructed of masonry (brick, stone) or masonry veneer.

Personal Liability: Coverage for defense and damages if a claim or suit is brought against the insured because of bodily injury or property damage. Coverage is provided for the insured's premises and extends to the personal (non-business) activities of the insured.

Renters Policy: A policy providing personal property coverage and liability coverage for the tenant-occupant of a rental dwelling.

Replacement Cost- Contents (also Replacement Cost- Coverage C): Insurance under which the loss payable is equal to the restoration cost of the property new. This excess amount over the depreciate value is payable only if the property is actually replaced.

Special Form HO-3: A policy providing coverage for all types of physical damage except those damages that are specifically named in the policy as being excluded. Examples of excluded conditions are wear and tear and damage caused by vermin, rust, mold, deterioration, and depreciation.

Water & Sewer Endorsement: An endorsement to a policy that provides coverage for water damage caused by or resulting from water that backs up through sewers or drains and is not caused by the negligence of the insured.

Home Values by Zip Code for Homeowners Policy Scenarios
(1 to 2-Family Units)

	Western Maryland			Washington D.C. Suburbs		Southern Maryland		
	Allegany County 21502	Garrett County 21550	Washington County 21740	Montgomery County 20855	Prince George's County 20769	Calvert County 20678	Charles County 20603	St Mary's County 20650
Scenario 1 Frame Construction Protection Class 5 * Replacement Cost - Contents \$500 Deductible Water & Sewer Endorsement \$100,000 Liability Coverage	\$175,000	\$175,000	\$175,000	\$225,000	\$175,000	\$175,000	\$100,000	\$125,000
Scenario 2 Frame Construction Protection Class 5 * Replacment Cost- Contents \$500 Deductible Water & Sewer Endorsement \$100,000 Liability Coverage	\$275,000	\$275,000	\$275,000	\$375,000	\$275,000	\$275,000	\$200,000	\$200,000
Scenario 3 Masonry Construction Protection Class 5 * Replacment Cost - Contents \$1,000 Deductible Water & Sewer Endorsement \$300,000 Liability Coverage	\$300,000	\$300,000	\$300,000	\$375,000	\$300,000	\$300,000	\$200,000	\$300,000
Scenario 4 Frame Construction Protection Class 5 * Replacement Cost - Contents \$1,000 Deductible Water & Sewer Endorsement \$300,000 Liability Coverage	\$400,000	\$400,000	\$400,000	\$450,000	\$400,000	\$400,000	\$250,000	\$350,000

Home Values by Zip Code for Homeowners Policy Scenarios
(1 to 2-Family Units)

	Greater Baltimore Suburban Area							
	Anne Arundel County 21401	Baltimore City * 21218	Baltimore County 21117	Carroll County 21157	Cecil County 21921	Frederick County 21701	Harford County 21014	Howard County 21044
Scenario 1 Frame Construction Protection Class 5 * Replacement Cost - Contents \$500 Deductible Water & Sewer Endorsement \$100,000 Liability Coverage	\$200,000	\$100,000	\$200,000	\$175,000	\$125,000	\$150,000	\$175,000	\$175,000
Scenario 2 Frame Construction Protection Class 5 * Replacment Cost- Contents \$500 Deductible Water & Sewer Endorsement \$100,000 Liability Coverage	\$250,000	\$150,000	\$250,000	\$250,000	\$200,000	\$250,000	\$225,000	\$275,000
Scenario 3 Masonry Construction Protection Class 5 * Replacment Cost - Contents \$1,000 Deductible Water & Sewer Endorsement \$300,000 Liability Coverage	\$350,000	\$200,000	\$300,000	\$250,000	\$300,000	\$250,000	\$325,000	\$300,000
Scenario 4 Frame Construction Protection Class 5 * Replacement Cost - Contents \$1,000 Deductible Water & Sewer Endorsement \$300,000 Liability Coverage	\$400,000	\$200,000	\$400,000	\$350,000	\$350,000	\$300,000	\$400,000	\$400,000

* For Baltimore City - Use Protection Class 1

Home Values by Zip Code for Homeowners Policy Scenarios
(1 to 2-Family Units)

	Eastern Shore (w/o Cecil)							
	Caroline County 21629	Dorchester County 21613	Kent County 21620	Queen Anne's County 21617	Somerset County 21853	Talbot County 21601	Wicomico County 21804	Worcester County 21811
Scenario 1 Frame Construction Protection Class 5 * Replacement Cost - Contents \$500 Deductible Water & Sewer Endorsement \$100,000 Liability Coverage	\$175,000	\$225,000	\$175,000	\$175,000	\$175,000	\$175,000	\$100,000	\$100,000
Scenario 2 Frame Construction Protection Class 5 * Replacment Cost- Contents \$500 Deductible Water & Sewer Endorsement \$100,000 Liability Coverage	\$275,000	\$375,000	\$275,000	\$275,000	\$275,000	\$275,000	\$200,000	\$200,000
Scenario 3 Masonry Construction Protection Class 5 * Replacment Cost - Contents \$1,000 Deductible Water & Sewer Endorsement \$300,000 Liability Coverage	\$300,000	\$375,000	\$300,000	\$300,000	\$300,000	\$300,000	\$200,000	\$200,000
Scenario 4 Frame Construction Protection Class 5 * Replacement Cost - Contents \$1,000 Deductible Water & Sewer Endorsement \$300,000 Liability Coverage	\$400,000	\$450,000	\$400,000	\$400,000	\$400,000	\$400,000	\$250,000	\$250,000

Condominium Policy Scenarios	Western Maryland			Washington D.C. Suburbs		Southern Maryland		
	Allegany County 21502	Garrett County 21550	Washington County 21740	Montgomery County 20855	Prince George's County 20769	Calvert County 20678	Charles County 20603	St Mary's County 20650
Scenario 5								
Frame Construction Protection Class 5 * Replacement Cost - Contents \$500 Deductible Loss Assessment Coverage - \$5,000	\$100,000 Contents Coverage	\$75,000 Contents Coverage	\$75,000 Contents Coverage	\$125,000 Contents Coverage	\$100,000 Contents Coverage	\$75,000 Contents Coverage	\$100,000 Contents Coverage	\$75,000 Contents Coverage
	\$100,000 Liability Coverage	\$300,000 Liability Coverage	\$100,000 Liability Coverage	\$300,000 Liability Coverage	\$300,000 Liability Coverage	\$100,000 Liability Coverage	\$300,000 Liability Coverage	\$100,000 Liability Coverage

Renters Policy Scenarios	Western Maryland			Washington D.C. Suburbs		Southern Maryland		
	Allegany County 21502	Garrett County 21550	Washington County 21740	Montgomery County 20855	Prince George's County 20769	Calvert County 20678	Charles County 20603	St Mary's County 20650
Scenario 6								
Frame Construction Protection Class 5 * Replacement Cost - Contents \$500 Deductible	\$50,000 Contents Coverage	\$75,000 Contents Coverage	\$50,000 Contents Coverage	\$75,000 Contents Coverage	\$75,000 Contents Coverage	\$50,000 Contents Coverage	\$75,000 Contents Coverage	\$50,000 Contents Coverage
	\$100,000 Liability Coverage	\$300,000 Liability Coverage	\$100,000 Liability Coverage	\$300,000 Liability Coverage	\$300,000 Liability Coverage	\$100,000 Liability Coverage	\$300,000 Liability Coverage	\$100,000 Liability Coverage

Condominium Policy Scenarios	Greater Baltimore Suburban Area							
	Anne Arundel County 21401	Baltimore City * 21218	Baltimore County 21117	Carroll County 21157	Cecil County 21921	Frederick County 21701	Harford County 21014	Howard County 21044
Scenario 5								
Frame Construction Protection Class 5 * Replacement Cost - Contents \$500 Deductible Loss Assessment Coverage - \$5,000	\$100,000 Contents Coverage	\$100,000 Contents Coverage	\$100,000 Contents Coverage	\$75,000 Contents Coverage	\$75,000 Contents Coverage	\$100,000 Contents Coverage	\$75,000 Contents Coverage	\$75,000 Contents Coverage
	\$100,000 Liability Coverage	\$300,000 Liability Coverage	\$100,000 Liability Coverage	\$100,000 Liability Coverage	\$100,000 Liability Coverage	\$300,000 Liability Coverage	\$300,000 Liability Coverage	\$300,000 Liability Coverage

Renters Policy Scenarios	Greater Baltimore Suburban Area							
	Anne Arundel County 21401	Baltimore City * 21218	Baltimore County 21117	Carroll County 21157	Cecil County 21921	Frederick County 21701	Harford County 21014	Howard County 21044
Scenario 6								
Frame Construction Protection Class 5 * Replacement Cost - Contents \$500 Deductible	\$50,000 Contents Coverage	\$50,000 Contents Coverage	\$50,000 Contents Coverage	\$50,000 Contents Coverage	\$50,000 Contents Coverage	\$75,000 Contents Coverage	\$75,000 Contents Coverage	\$75,000 Contents Coverage
	\$100,000 Liability Coverage	\$100,000 Liability Coverage	\$100,000 Liability Coverage	\$100,000 Liability Coverage	\$100,000 Liability Coverage	\$300,000 Liability Coverage	\$300,000 Liability Coverage	\$300,000 Liability Coverage

* For Baltimore City - Use Protection Class 1

Homeowners Policy Scenario 1

		21502	21550	21740	20855	20769	20678	20603	20650
Insurance Company		Allegany	Garrett	Washington	Montgomery	Prince George's	Calvert	Charles	Saint Mary's
Western Maryland, Washington D.C. suburbs, and Southern Maryland	Allied Property & Casualty Insurance Co.	722	722	722	703	784	n/a	652	n/a
	Allstate Property & Casualty Insurance Co.	792	752	679	1009	1176	928	987	1087
	American Bankers Insurance Co.	1341	1341	1341	2103	1604	1341	758	933
	American Security Insurance Co.	1180	1180	1180	1511	1180	1180	685	851
	American Strategic Insurance Corp.	859	852	646	692	907	835	478	685
	Amica Mutual Insurance Co.	1000	1000	873	1037	1210	969	738	811
	Balboa Insurance Co.	752	797	706	900	856	946	672	770
	Brethren Mutual Insurance Co.	892	892	892	1319	1174	837	503	595
	Chartis Property Casualty Co.	675	703	704	656	549	697	447	562
	Cincinnati Insurance Co.	613	613	613	836	703	722	442	458
Rates Effective as of 08/01/2011	Cumberland Mutual Fire Insurance Co.	541	541	541	636	693	564	n/a	n/a
	Donegal Mutual Insurance Co.	611	611	463	645	683	708	454	556
	Empire Fire and Marine Insurance Co.	819	819	714	813	1012	876	533	660
	Encompass Home/Auto Insurance Co.	866	866	866	1033	953	n/a	n/a	n/a
	Erie Insurance Exchange	695	695	617	827	869	657	510	525
	Everett Cash Mutual Insurance Co.	585	585	585	733	595	595	435	444
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	887	669	669	753	887	709	n/a	n/a
	Federal Insurance Co.	1314	1314	1314	1704	1314	1312	663	885
	Fidelity and Deposit Co. of MD	1093	1093	951	1083	1346	1167	712	879
	Fidelity Natl P & C Insurance Co.	793	793	718	941	891	703	588	657
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Fireman's Fund Insurance Co.	754	754	754	920	874	730	535	602
	Frederick Mutual Insurance Co.	556	556	556	589	546	520	440	459
	Garrison Property & Casualty Ins. Co.	958	958	859	782	721	950	567	830
	Harleysville Worcester Insurance Co.	503	503	425	521	562	543	349	434
	Homesite Insurance Co.	766	681	560	601	787	588	478	523
	Horace Mann Insurance Co.	724	724	724	760	886	807	569	636
	IDS Property Casualty Insurance Co.	785	944	750	923	750	644	481	471
	Keystone Insurance Co.	519	519	519	652	772	605	372	465
	Liberty Insurance Corp.	860	898	779	948	949	996	765	894
	Lititz Mutual Insurance Co.	476	476	476	549	622	476	228	262
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	Metropolitan Group Property & Casualty	781	781	781	818	1159	926	631	729
	Metropolitan Property and Casualty Ins.	685	685	685	829	906	879	605	691

Homeowners Policy Scenario 1

		21502	21550	21740	20855	20769	20678	20603	20650
Insurance Company		Allegany	Garrett	Washington	Montgomery	Prince George's	Calvert	Charles	Saint Mary's
Western Maryland, Washington D.C. suburbs, and Southern Maryland	Mutual Benefit Insurance Co.	864	864	690	1208	1043	880	595	720
	Nationwide Property & Casualty Co.	1371	1371	1313	1156	1335	1380	906	1037
	NGM Insurance Co.	585	585	585	751	757	654	424	484
	Peninsula Insurance Co.	502	502	502	623	677	683	446	544
	Penn National Insurance Co.	570	542	570	751	807	640	475	515
	Praetorian Insurance Co.	757	757	660	750	933	768	470	579
	Privilege Underwriters Reciprocal Exch.	1657	1657	1657	1378	1275	1554	1233	1340
	Safeco Insurance Co. of America	682	682	634	781	801	708	508	578
	Selective Ins. Co. of South Carolina	808	741	813	968	873	764	612	600
	Sentinel Insurance Co., Ltd.	922	922	922	886	1302	1338	1338	1338
	Standard Guaranty Insurance Co.	1654	1654	1654	2120	1654	1654	956	1189
	State Auto Property & Casualty Ins. Co.	812	812	812	1010	1232	917	646	722
	State Farm Fire & Casualty Co.	1067	1067	1067	1067	1067	1067	1067	1067
	Teachers Insurance Co.	529	529	529	610	754	599	424	474
	n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Travelers Commercial Insurance Co.	454	510	388	646	574	661	403
Travelers Home and Marine Insurance Co.		464	521	396	661	587	676	412	751
United Farm Family Insurance Co.		457	457	457	479	697	503	432	442
United Services Automobile Association		891	891	799	729	674	889	529	778
Unitrin Auto and Home Insurance Co.		746	789	669	810	918	720	552	613
Unitrin Direct Property & Casualty Co.		692	748	623	777	782	782	564	614
USAA Casualty Insurance Co.		946	946	850	771	717	941	561	823
USAA General Indemnity Co.		964	964	859	786	718	952	567	832
Vigilant Insurance Co.		1138	1138	1138	1475	1138	1135	575	767
Westminster American Insurance Co.		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Windsor Mt. Joy Mutual Insurance Co.	557	557	490	624	615	615	381	450	

Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.

Homeowners Policy Scenario 2

		21502	21550	21740	20855	20769	20678	20603	20650
Insurance Company		Allegany	Garrett	Washington	Montgomery	Prince George's	Calvert	Charles	Saint Mary's
Western Maryland, Washington D.C. suburbs, and Southern Maryland	Allied Property & Casualty Insurance Co.	890	890	896	908	983	n/a	804	n/a
	Allstate Property & Casualty Insurance Co.	973	922	828	1335	1470	1154	1319	1340
	American Bankers Insurance Co.	2173	2173	2173	3602	2603	2173	1549	1549
	American Security Insurance Co.	1841	1841	1841	2501	1841	1841	1346	1346
	American Strategic Insurance Corp.	1181	1172	870	1024	1252	1145	733	926
	Amica Mutual Insurance Co.	1404	1404	1225	1671	1704	1359	1055	1055
	Balboa Insurance Co.	923	987	862	1229	1068	1191	852	921
	Brethren Mutual Insurance Co.	1496	1496	1496	2328	1971	1400	978	978
	Chartis Property Casualty Co.	1075	1103	1090	1085	854	1104	854	882
	Cincinnati Insurance Co.	933	933	933	1394	1092	1124	734	664
Rates Effective as of 08/01/2011	Cumberland Mutual Fire Insurance Co.	750	750	750	985	862	786	610	610
	Donegal Mutual Insurance Co.	963	963	752	956	1076	1036	811	803
	Empire Fire and Marine Insurance Co.	1129	1129	980	1191	1397	1209	978	978
	Encompass Home/Auto Insurance Co.	1214	1214	1214	1543	1330	n/a	n/a	n/a
	Erie Insurance Exchange	957	957	848	1120	1202	903	811	718
	Everett Cash Mutual Insurance Co.	877	877	877	1168	878	878	660	662
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	1230	915	915	1074	1230	974	848	953
	Federal Insurance Co.	2076	2076	2076	2819	2076	2072	1516	1516
	Fidelity and Deposit Co. of MD	1504	1504	1308	1586	1860	1609	1302	1302
	Fidelity Natl P & C Insurance Co.	1032	1032	925	1245	1170	905	841	841
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Fireman's Fund Insurance Co.	1055	1055	1055	1422	1222	1021	791	791
	Frederick Mutual Insurance Co.	867	867	867	974	769	730	561	561
	Garrison Property & Casualty Ins. Co.	1177	1177	1054	935	893	1193	710	998
	Harleysville Worcester Insurance Co.	730	730	614	723	821	793	550	607
	Homesite Insurance Co.	1010	896	731	911	1040	772	720	687
	Horace Mann Insurance Co.	1006	1006	1006	1190	1237	1123	889	889
	IDS Property Casualty Insurance Co.	1084	1308	1035	1395	1036	887	744	634
	Keystone Insurance Co.	767	767	767	1048	1145	896	678	678
	Liberty Insurance Corp.	1035	1089	946	1264	1164	1223	987	1088
	Lititz Mutual Insurance Co.	601	601	601	679	786	601	515	515
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	Metropolitan Group Property & Casualty	1094	1094	1094	1248	1642	1303	1025	1025
	Metropolitan Property and Casualty Ins.	973	973	973	1281	1300	1259	982	982

Homeowners Policy Scenario 2

		21502	21550	21740	20855	20769	20678	20603	20650	
Insurance Company		Allegany	Garrett	Washington	Montgomery	Prince George's	Calvert	Charles	Saint Mary's	
Western Maryland, Washington D.C. suburbs, and Southern Maryland	Mutual Benefit Insurance Co.	1236	1236	981	1795	1497	1260	984	984	
	Nationwide Property & Casualty Co.	1870	1870	1789	1673	1767	1883	1387	1389	
	NGM Insurance Co.	870	870	870	1237	1129	974	734	734	
	Peninsula Insurance Co.	650	650	650	929	878	886	734	734	
	Penn National Insurance Co.	797	797	797	1085	1134	898	715	715	
	Praetorian Insurance Co.	1041	1041	906	1099	1288	1058	856	856	
	Privilege Underwriters Reciprocal Exch.	1828	1828	1828	1465	1407	1714	1662	1662	
	Safeco Insurance Co. of America	905	905	838	1128	1070	941	769	769	
	Selective Ins. Co. of South Carolina	1099	1007	1107	1401	1195	1032	916	778	
	Sentinel Insurance Co., Ltd.	1365	1365	1365	1221	1835	2008	2008	2008	
Rates Effective as of 08/01/2011	Standard Guaranty Insurance Co.	2585	2585	2585	3516	2585	2585	1887	1887	
	State Auto Property & Casualty Ins. Co.	1089	1089	1089	1476	1673	1237	1060	1304	
	State Farm Fire & Casualty Co.	1491	1491	1491	1491	1491	1491	1491	1491	
	Teachers Insurance Co.	731	731	731	943	1051	833	659	659	
	n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Travelers Commercial Insurance Co.	615	694	518	943	773	891	562	683
		Travelers Home and Marine Insurance Co.	628	710	529	966	791	912	575	698
		United Farm Family Insurance Co.	730	730	730	796	1009	729	554	544
		United Services Automobile Association	1094	1094	982	874	835	1119	665	937
		Unitrin Auto and Home Insurance Co.	997	1056	892	1178	1234	962	764	775
		Unitrin Direct Property & Casualty Co.	915	992	820	1137	1037	1037	745	760
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	USAA Casualty Insurance Co.	1161	1161	1043	926	887	1182	704	989	
	USAA General Indemnity Co.	1184	1184	1056	935	889	1196	711	1000	
	Vigilant Insurance Co.	1795	1795	1795	2437	1795	1790	1311	1311	
	Westminster American Insurance Co.	1211	1211	2749	1671	1211	1211	n/a	n/a	
	Windsor Mt. Joy Mutual Insurance Co.	870	870	760	1032	963	963	702	702	

Homeowners Policy Scenario 3

		21502	21550	21740	20855	20769	20678	20603	20650
Insurance Company		Allegany	Garrett	Washington	Montgomery	Prince George's	Calvert	Charles	Saint Mary's
Western Maryland, Washington D.C. suburbs, and Southern Maryland	Allied Property & Casualty Insurance Co.	868	868	868	861	958	n/a	748	n/a
	Allstate Property & Casualty Insurance Co.	844	816	736	1104	1250	1000	1077	1358
	American Bankers Insurance Co.	2313	2313	2313	3498	2770	2313	1505	2313
	American Security Insurance Co.	1914	1914	1914	2382	1914	1914	1290	1914
	American Strategic Insurance Corp.	1113	1105	823	921	1180	1079	658	1100
	Amica Mutual Insurance Co.	1268	1268	1098	1373	1559	1229	881	1229
	Balboa Insurance Co.	941	1007	878	1188	1090	1217	823	1111
	Brethren Mutual Insurance Co.	1345	1345	1345	1961	1768	1259	795	1259
	Chartis Property Casualty Co.	1086	1114	1102	951	827	1102	815	1140
	Cincinnati Insurance Co.	760	760	760	1002	871	894	568	730
Rates Effective as of 08/01/2011	Cumberland Mutual Fire Insurance Co.	728	728	728	881	835	762	556	762
	Donegal Mutual Insurance Co.	954	954	751	867	1062	1101	712	1101
	Empire Fire and Marine Insurance Co.	1060	1060	923	1052	1308	1147	876	1147
	Encompass Home/Auto Insurance Co.	897	897	897	1102	991	n/a	n/a	n/a
	Erie Insurance Exchange	845	845	753	929	1058	799	678	784
	Everett Cash Mutual Insurance Co.	766	766	766	938	766	766	539	766
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	1165	870	870	959	1165	924	759	1143
	Federal Insurance Co.	1953	1953	1953	2424	1953	1949	1322	1949
	Fidelity and Deposit Co. of MD	1413	1413	1230	1401	1741	1526	1166	1526
	Fidelity Natl P & C Insurance Co.	949	949	854	1078	1070	834	744	922
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Fireman's Fund Insurance Co.	774	774	774	965	891	751	555	751
	Frederick Mutual Insurance Co.	782	782	782	805	700	665	428	665
	Garrison Property & Casualty Ins. Co.	1078	1078	964	823	814	1090	611	1086
	Harleysville Worcester Insurance Co.	673	373	567	623	751	726	479	726
	Homesite Insurance Co.	923	825	681	782	950	718	619	810
	Horace Mann Insurance Co.	912	912	912	978	1105	1009	743	1009
	IDS Property Casualty Insurance Co.	869	1043	830	1028	831	714	583	653
	Keystone Insurance Co.	753	753	753	948	1118	877	618	877
	Liberty Insurance Corp.	1047	1095	957	1229	1190	1255	948	1301
	Lititz Mutual Insurance Co.	566	566	566	615	735	566	470	566
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	Metropolitan Group Property & Casualty	907	907	907	964	1343	1077	802	1077
	Metropolitan Property and Casualty Ins.	868	868	868	1053	1149	1109	812	1109

Homeowners Policy Scenario 3

		21502	21550	21740	20855	20769	20678	20603	20650	
Insurance Company		Allegany	Garrett	Washington	Montgomery	Prince George's	Calvert	Charles	Saint Mary's	
Western Maryland, Washington D.C. suburbs, and Southern Maryland	Mutual Benefit Insurance Co.	999	999	808	1357	1206	1020	804	1020	
	Nationwide Property & Casualty Co.	1694	1694	1621	1420	1596	1721	1182	1584	
	NGM Insurance Co.	778	778	778	1008	1005	870	606	870	
	Peninsula Insurance Co.	561	561	561	731	752	759	582	886	
	Penn National Insurance Co.	757	757	757	969	1084	852	634	852	
	Praetorian Insurance Co.	979	979	852	971	1207	1004	768	1004	
	Privilege Underwriters Reciprocal Exch.	1379	1379	1379	1097	1065	1294	1241	1294	
	Safeco Insurance Co. of America	858	858	797	1006	1008	890	695	890	
	Selective Ins. Co. of South Carolina	1059	983	1055	1258	1163	994	844	936	
	Sentinel Insurance Co., Ltd.	1364	1364	1364	1203	1757	1950	1950	1950	
Rates Effective as of 08/01/2011	Standard Guaranty Insurance Co.	2578	2578	2578	3216	2578	2578	1727	2578	
	State Auto Property & Casualty Ins. Co.	999	999	999	1269	1517	1129	920	1129	
	State Farm Fire & Casualty Co.	1168	1168	1168	1168	1168	1168	1168	1168	
	Teachers Insurance Co.	663	663	663	792	945	748	555	748	
	n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Travelers Commercial Insurance Co.	550	624	461	764	674	773	457	741
		Travelers Home and Marine Insurance Co.	562	638	470	782	689	791	467	758
		United Farm Family Insurance Co.	709	709	709	708	976	709	500	709
		United Services Automobile Association	1003	1003	898	769	762	1022	572	1022
		Unitrin Auto and Home Insurance Co.	956	1011	861	1064	1174	925	699	927
		Unitrin Direct Property & Casualty Co.	962	1041	861	1108	1092	1092	735	971
USAA Casualty Insurance Co.		1063	1063	954	815	809	1079	605	1076	
USAA General Indemnity Co.		1084	1084	965	823	810	1091	612	1088	
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	Vigilant Insurance Co.	1694	1694	1694	2101	1694	1689	1149	1689	
	Westminster American Insurance Co.	1158	1158	2630	1460	1158	1158	n/a	2630	
	Windsor Mt. Joy Mutual Insurance Co.	809	809	708	880	894	894	602	894	

Homeowners Policy Scenario 4

		21502	21550	21740	20855	20769	20678	20603	20650
Insurance Company		Allegany	Garrett	Washington	Montgomery	Prince George's	Calvert	Charles	Saint Mary's
Western Maryland, Washington D.C. suburbs, and Southern Maryland	Allied Property & Casualty Insurance Co.	1078	1078	1078	1020	1207	n/a	884	n/a
	Allstate Property & Casualty Insurance Co.	1179	1116	1000	1406	1794	1408	1396	1773
	American Bankers Insurance Co.	3121	3121	3121	4225	3740	3121	1909	2717
	American Security Insurance Co.	2538	2538	2538	2850	2538	2538	1603	2227
	American Strategic Insurance Corp.	1570	1557	1145	1151	1667	1521	816	1399
	Amica Mutual Insurance Co.	1833	1833	1594	1798	2238	1777	1117	1551
	Balboa Insurance Co.	1136	1221	1054	1366	1329	1492	918	1236
	Brethren Mutual Insurance Co.	2136	2136	2136	2678	2815	1999	1170	1711
	Chartis Property Casualty Co.	1540	1568	1538	1251	1162	1569	1065	1408
	Cincinnati Insurance Co.	1153	1153	1153	1462	1380	1426	785	955
Rates Effective as of 08/01/2011	Cumberland Mutual Fire Insurance Co.	975	975	975	1082	1124	1022	685	907
	Donegal Mutual Insurance Co.	1338	1338	1000	1148	1493	1547	974	1335
	Empire Fire and Marine Insurance Co.	1347	1347	1172	1227	1664	1457	1012	1302
	Encompass Home/Auto Insurance Co.	1434	1434	1434	1601	1563	n/a	n/a	n/a
	Erie Insurance Exchange	1543	1105	980	1204	1386	1043	841	892
	Everett Cash Mutual Insurance Co.	1099	1099	1099	1230	1102	1102	722	973
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	1520	1123	1123	1178	1520	1198	952	1342
	Federal Insurance Co.	2714	2714	2714	3044	2714	2708	1718	2377
	Fidelity and Deposit Co. of MD	1795	1795	1560	1634	2216	1940	1347	1733
	Fidelity Natl P & C Insurance Co.	1185	1185	1060	1348	1347	1037	878	1023
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Fireman's Fund Insurance Co.	988	988	988	1113	1137	956	649	851
	Frederick Mutual Insurance Co.	1147	1147	1147	1072	1040	986	616	859
	Garrison Property & Casualty Ins. Co.	1356	1356	1216	990	1040	1407	735	1291
	Harleysville Worcester Insurance Co.	854	854	717	788	958	925	630	843
	Homesite Insurance Co.	1271	1131	922	972	1310	977	758	998
	Horace Mann Insurance Co.	1322	1322	1322	1326	1644	1484	971	1313
	IDS Property Casualty Insurance Co.	1249	1505	1192	1374	1193	1021	785	842
	Keystone Insurance Co.	994	994	994	1131	1479	1159	748	1018
	Liberty Insurance Corp.	1234	1300	1131	1329	1404	1491	1048	1440
	Lititz Mutual Insurance Co.	631	631	631	664	821	631	524	598
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	Metropolitan Group Property & Casualty	1279	1279	1279	1225	1920	1529	1024	1362
	Metropolitan Property and Casualty Ins.	1229	1229	1229	1352	1644	1583	1046	1406

Homeowners Policy Scenario 4

		21502	21550	21740	20855	20769	20678	20603	20650	
Insurance Company		Allegany	Garrett	Washington	Montgomery	Prince George's	Calvert	Charles	Saint Mary's	
Western Maryland, Washington D.C. suburbs, and Southern Maryland	Mutual Benefit Insurance Co.	1372	1372	1107	1760	1663	1399	979	1269	
	Nationwide Property & Casualty Co.	2333	2333	2231	1826	2202	2372	1492	1945	
	NGM Insurance Co.	1146	1146	1146	1337	1485	1281	801	1121	
	Peninsula Insurance Co.	819	819	819	962	1105	1116	703	980	
	Penn National Insurance Co.	980	980	980	1184	1408	1106	771	980	
	Praetorian Insurance Co.	1242	1242	1080	1132	1534	1276	886	1140	
	Privilege Underwriters Reciprocal Exch.	1676	1676	1676	1435	1292	1573	1480	1542	
	Safeco Insurance Co. of America	1219	1219	1127	1325	1443	1267	869	1075	
	Selective Ins. Co. of South Carolina	1368	1255	1373	1510	1488	1283	1018	1090	
	Sentinel Insurance Co., Ltd.	1809	1809	1809	1654	2426	2590	2590	2590	
Rates Effective as of 08/01/2011	Standard Guaranty Insurance Co.	3428	3428	3428	3854	3428	3428	2152	3003	
	State Auto Property & Casualty Ins. Co.	1405	1405	1405	1664	2162	1594	1162	1412	
	State Farm Fire & Casualty Co.	1812	1812	1812	1812	1812	1812	1812	1812	
	Teachers Insurance Co.	960	960	960	1049	1390	1108	723	979	
	n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Travelers Commercial Insurance Co.	734	835	613	954	912	1050	577	929
		Travelers Home and Marine Insurance Co.	751	854	626	976	933	1075	589	951
		United Farm Family Insurance Co.	943	943	943	855	1329	961	600	835
		United Services Automobile Association	1261	1261	1133	926	974	1322	688	1216
		Unitrin Auto and Home Insurance Co.	1247	1320	1118	1279	1541	1204	842	1089
		Unitrin Direct Property & Casualty Co.	1292	1404	1151	1393	1475	1475	857	1101
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	USAA Casualty Insurance Co.	1338	1338	1203	981	1034	1394	728	1279	
	USAA General Indemnity Co.	1365	1365	1219	991	1037	1412	737	1295	
	Vigilant Insurance Co.	2351	2351	2351	2636	2351	2343	1490	2059	
	Westminster American Insurance Co.	1641	1641	3727	1854	1641	1641	1010	3249	
	Windsor Mt. Joy Mutual Insurance Co.	1073	1181	1032	1158	1307	1307	823	1145	

Homeowners Policy Scenario 5

		21502	21550	21740	20855	20769	20678	20603	20650
Insurance Company		Allegany	Garrett	Washington	Montgomery	Prince George's	Calvert	Charles	Saint Mary's
Western Maryland, Washington D.C. suburbs, and Southern Maryland	Allied Property & Casualty Insurance Co.	278	245	244	267	287	n/a	292	n/a
	Allstate Insurance Co.	271	245	217	355	313	216	294	216
	American Automobile Insurance Co.	493	380	380	432	493	380	493	380
	American Bankers Insurance Co.	428	624	428	624	624	428	624	428
	American Security Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	American Strategic Insurance Corp.	391	357	269	362	509	333	319	335
	Amica Mutual Insurance Co.	372	298	247	382	402	294	379	295
	Associated Indemnity Corp.	493	380	380	432	493	380	493	380
	Balboa Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Rates Effective as of 08/01/2011	Brethren Mutual Insurance Co.	612	505	496	779	674	444	560
Chartis Property Casualty Co.		621	587	612	560	562	631	641	730
Cincinnati Insurance Co.		96	130	119	200	166	122	161	122
Companion Property & Casualty Ins. Co.		n/a	1345	n/a	2180	1763	n/a	1763	n/a
Cumberland Mutual Fire Insurance Co.		244	209	198	361	466	329	418	329
Donegal Mutual Insurance Co.		255	220	207	343	330	221	287	221
Encompass Home/Auto Insurance Co.		567	468	458	602	527	428	497	428
Erie Insurance Exchange		280	247	247	389	397	271	320	268
Everett Cash Mutual Insurance Co.		374	317	300	465	391	300	374	300
Farmers Mutual Fire Ins. Co. of Salem Cnty.		499	421	453	682	499	466	509	466
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Federal Insurance Co.	402	352	316	524	438	314	436	314
	Fidelity Natl P & C Insurance Co.	400	363	353	601	704	470	505	433
	Fireman's Fund Insurance Co.	493	380	380	432	493	380	493	380
	Frederick Mutual Insurance Co.	431	367	347	618	649	417	536	417
	Garrison Property & Casualty Ins. Co.	150	150	150	150	150	150	150	150
	Harleysville Worcester Insurance Co.	235	196	183	292	258	176	237	176
	Homesite Insurance Co.	374	320	306	454	444	306	388	327
	Horace Mann Insurance Co.	157	142	132	203	188	136	170	136
	IDS Property Casualty Insurance Co.	383	327	317	470	563	334	414	334
	Keystone Insurance Co.	221	199	187	364	318	229	281	229
Please contact your agent or company for more details.	Liberty Mutual Fire Insurance Co.	375	333	316	443	440	311	377	311
	Lititz Mutual Insurance Co.	221	192	179	348	371	227	294	227
	Metropolitan Group Property & Casualty	279	266	246	288	358	259	313	259

Homeowners Policy Scenario 5

		21502	21550	21740	20855	20769	20678	20603	20650
Insurance Company		Allegany	Garrett	Washington	Montgomery	Prince George's	Calvert	Charles	Saint Mary's
Western Maryland, Washington D.C. suburbs, and Southern Maryland	Metropolitan Property and Casualty Ins.	294	259	239	413	364	270	351	270
	Mutual Benefit Insurance Co.	405	315	309	509	411	309	411	309
	National Surety Corp.	493	380	380	432	493	380	493	380
	Nationwide Property & Casualty Co.	322	268	260	392	390	264	312	282
	NGM Insurance Co.	298	254	241	51	311	228	295	228
	Peninsula Insurance Co.	396	321	308	487	405	308	405	308
	Penn National Insurance Co.	271	231	219	340	283	219	283	219
	Praetorian Insurance Co.	588	509	457	633	675	487	582	487
	Privilege Underwriters Reciprocal Exch.	884	680	680	863	779	680	884	680
	Rates Effective as of 08/01/2011	Safeco Insurance Co. of America	433	384	366	471	451	366	451
	Selective Ins. Co. of South Carolina	194	176	173	199	222	172	211	165
	Sentinel Insurance Co., Ltd.	451	376	367	540	460	367	460	367
	Standard Guaranty Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	State Auto Property & Casualty Ins. Co.	383	350	333	451	400	333	400	333
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	State Farm Fire & Casualty Co.	436	436	436	436	436	436	436	436
	Teachers Insurance Co.	163	148	138	218	192	141	177	141
	Travelers Commercial Insurance Co.	258	217	252	310	258	217	321	245
	Travelers Home and Marine Insurance Co.	263	222	258	317	264	221	328	250
	United Farm Family Insurance Co.	206	179	168	346	491	455	466	366
	United Services Automobile Association	150	150	150	150	150	150	150	150
	Unitrin Auto and Home Insurance Co.	315	277	264	380	328	264	328	264
	Unitrin Direct Property & Casualty Co.	397	364	313	469	446	353	417	334
Certain companies may impose higher and separate wind/hail or hurricane deductibles.	USAA Casualty Insurance Co.	150	150	150	150	150	150	150	150
	USAA General Indemnity Co.	150	150	150	150	150	150	150	150
	Vigilant Insurance Co.	402	352	316	524	438	314	436	314
	Westminster American Insurance Co.	545	440	440	663	545	440	545	440
	Windsor Mt. Joy Mutual Insurance Co.	489	397	389	658	546	427	546	427

Please contact your agent or company for more details.

Homeowners Policy Scenario 6

		21502	21550	21740	20855	20769	20678	20603	20650
Insurance Company		Allegany	Garrett	Washington	Montgomery	Prince George's	Calvert	Charles	Saint Mary's
Western Maryland, Washington D.C. suburbs, and Southern Maryland	Allied Property & Casualty Insurance Co.	185	229	185	202	248	n/a	258	n/a
	Allstate Insurance Co.	220	330	220	329	347	218	321	218
	American Automobile Insurance Co.	321	458	321	458	573	321	458	321
	American Bankers Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	American Family Home Insurance Co.	365	525	365	525	525	365	525	365
	American Security Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	American Strategic Insurance Corp.	289	371	264	289	432	294	326	296
	Amica Mutual Insurance Co.	165	234	164	235	231	156	220	156
	Associated Indemnity Corp.	321	458	321	458	573	321	458	321
	Brethren Mutual Insurance Co.	344	479	344	523	518	321	441	321
	Chartis Property Casualty Co.	570	598	623	608	690	660	670	698
	Cincinnati Insurance Co.	100	130	96	139	139	100	133	100
	Cumberland Mutual Fire Insurance Co.	167	251	167	251	393	186	280	186
Donegal Mutual Insurance Co.	324	450	324	450	463	308	430	308	
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Encompass Home/Auto Insurance Co.	386	513	386	447	468	n/a	n/a	n/a
	Erie Insurance Exchange	174	217	163	257	303	170	217	165
	Everett Cash Mutual Insurance Co.	240	340	240	340	340	240	340	240
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	455	584	338	439	584	360	433	360
	Federal Insurance Co.	231	385	253	385	385	252	383	252
	Fidelity Natl P & C Insurance Co.	282	343	282	323	471	293	341	281
	Fireman's Fund Insurance Co.	321	458	321	458	573	321	458	321
	Frederick Mutual Insurance Co.	400	565	400	552	615	383	540	383
	Garrison Property & Casualty Ins. Co.	249	348	266	392	411	356	425	372
	Harleysville Worcester Insurance Co.	156	241	156	241	249	150	230	150
	Homesite Insurance Co.	206	283	211	286	319	216	290	226
	Horace Mann Insurance Co.	108	147	108	160	166	112	150	112
	IDS Property Casualty Insurance Co.	193	264	193	255	414	201	262	201
Interstate Auto Insurance Co.	269	353	269	353	353	269	353	269	
Keystone Insurance Co.	221	281	221	233	301	183	233	183	
Please contact your agent or company for more details.	Liberty Mutual Fire Insurance Co.	329	431	325	400	472	329	429	329
	Lititz Mutual Insurance Co.	147	232	147	263	370	185	263	185
	Markel American Insurance Co.	266	355	266	355	355	266	355	266

Homeowners Policy Scenario 6

		21502	21550	21740	20855	20769	20678	20603	20650
Insurance Company		Allegany	Garrett	Washington	Montgomery	Prince George's	Calvert	Charles	Saint Mary's
Western Maryland, Washington D.C. suburbs, and Southern Maryland	Meritplan Insurance Co.	411	312	299	318	479	505	581	436
	Metropolitan Group Property & Casualty	306	371	306	331	448	324	391	324
	Metropolitan Property and Casualty Ins.	231	320	231	355	369	261	359	261
	Mutual Benefit Insurance Co.	262	389	262	389	389	262	389	262
	National Surety Corp.	321	458	321	458	573	321	458	321
	Nationwide Property & Casualty Co.	345	443	354	416	553	348	437	345
	NGM Insurance Co.	288	401	288	385	388	276	385	276
	Peninsula Insurance Co.	282	399	282	399	399	282	399	282
	Penn National Insurance Co.	242	331	242	331	331	242	331	242
	Rates Effective as of 08/01/2011	Praetorian Insurance Co.	262	358	262	358	358	262	358
	Privilege Underwriters Reciprocal Exch.	475	680	475	601	601	475	680	475
	Safeco Insurance Co. of America	212	334	212	334	334	212	334	212
	Selective Ins. Co. of South Carolina	186	252	187	242	336	190	274	178
	Sentinel Insurance Co., Ltd.	402	550	402	550	550	402	550	402
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Standard Guaranty Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	State Auto Property & Casualty Ins. Co.	329	407	329	407	407	329	407	329
	State Farm Fire & Casualty Co.	190	190	190	190	190	190	190	190
	Teachers Insurance Co.	115	154	115	166	170	118	157	118
	Travelers Commercial Insurance Co.	260	261	192	284	356	212	332	207
	Travelers Home and Marine Insurance Co.	266	267	196	290	364	217	340	211
	United Services Automobile Association	253	353	270	397	416	360	431	377
	Unitrin Auto and Home Insurance Co.	306	410	306	410	410	306	410	306
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	Unitrin Direct Property & Casualty Co.	249	348	237	328	358	268	335	253
	USAA Casualty Insurance Co.	284	396	303	445	466	399	482	419
	USAA General Indemnity Co.	224	312	239	352	369	326	384	339
	Vigilant Insurance Co.	231	385	253	385	385	252	383	252
	Westminster American Insurance Co.	316	426	316	426	426	316	426	316
	Windsor Mt. Joy Mutual Insurance Co.	253	362	253	400	400	280	400	280

Homeowners Policy Scenario 1

		21401	21218	21117	21157	21921	21701	21014	21044
Insurance Company		Anne Arundel	Baltimore City	Baltimore County	Carroll	Cecil	Frederick	Harford	Howard
Greater Baltimore Suburban area	Allied Property & Casualty Insurance Co.	691	633	747	642	594	622	702	724
	Allstate Property & Casualty Insurance Co.	1137	689	989	731	858	689	833	946
	American Bankers Insurance Co.	1549	830	1700	1341	933	1133	1341	1341
	American Security Insurance Co.	1346	685	1346	1180	851	1199	1180	1180
	American Strategic Insurance Corp.	633	646	802	748	666	495	730	698
	Amica Mutual Insurance Co.	1105	987	1117	871	1108	799	1012	851
	Balboa Insurance Co.	827	810	885	779	677	726	757	740
	Brethren Mutual Insurance Co.	1303	740	1249	839	768	745	839	839
	Chartis Property Casualty Co.	577	459	702	527	562	594	542	545
	Cincinnati Insurance Co.	677	702	815	579	505	533	618	642
Rates Effective as of 08/01/2011	Cumberland Mutual Fire Insurance Co.	583	n/a	667	564	n/a	559	632	693
	Donegal Mutual Insurance Co.	670	384	603	502	520	489	518	497
	Empire Fire and Marine Insurance Co.	907	731	914	713	816	632	802	713
	Encompass Home/Auto Insurance Co.	1027	788	842	749	781	686	1053	964
	Erie Insurance Exchange	848	701	827	582	639	542	792	627
	Everett Cash Mutual Insurance Co.	660	476	724	595	444	510	595	595
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	774	n/a	986	602	n/a	619	602	602
	Federal Insurance Co.	1373	784	1458	1015	887	948	1189	1015
	Fidelity and Deposit Co. of MD	1160	973	1218	951	1087	842	1070	951
	Fidelity Natl P & C Insurance Co.	820	755	890	696	726	646	852	712
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Fireman's Fund Insurance Co.	750	654	864	754	622	680	780	680
	Frederick Mutual Insurance Co.	539	490	633	492	528	487	492	492
	Garrison Property & Casualty Ins. Co.	857	829	887	889	937	665	949	872
	Harleysville Worcester Insurance Co.	600	598	562	534	471	377	534	534
	Homesite Insurance Co.	586	647	713	553	496	507	724	594
	Horace Mann Insurance Co.	700	992	877	661	626	655	781	601
	IDS Property Casualty Insurance Co.	592	843	797	654	613	559	587	523
	Keystone Insurance Co.	638	537	824	536	485	465	536	536
	Liberty Insurance Corp.	964	823	948	808	825	752	903	899
	Lititz Mutual Insurance Co.	590	470	607	418	262	347	418	418
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	Metropolitan Group Property & Casualty	1001	712	1086	781	679	703	859	800
	Metropolitan Property and Casualty Ins.	866	757	850	685	727	608	927	620

Homeowners Policy Scenario 1

		21401	21218	21117	21157	21921	21701	21014	21044
		Anne	Baltimore	Baltimore					
Insurance Company		Arundel	City	County	Carroll	Cecil	Frederick	Harford	Howard
Greater Baltimore Suburban area	Mutual Benefit Insurance Co.	1003	723	1039	742	749	610	742	742
	Nationwide Property & Casualty Co.	1321	1285	1309	1096	1019	974	1142	1031
	NGM Insurance Co.	783	590	743	560	541	505	560	560
	Peninsula Insurance Co.	652	512	652	536	538	435	536	536
	Penn National Insurance Co.	768	609	771	601	592	503	629	629
	Praetorian Insurance Co.	837	676	844	658	754	584	741	658
	Privilege Underwriters Reciprocal Exch.	1343	1516	1363	1376	1340	1543	1376	1376
	Safeco Insurance Co. of America	785	651	1005	708	667	573	721	697
	Selective Ins. Co. of South Carolina	1007	891	1069	704	882	644	807	942
	Sentinel Insurance Co., Ltd.	1149	1677	981	891	1378	859	892	891
Rates Effective as of 08/01/2011	Standard Guaranty Insurance Co.	1887	959	1887	1654	1189	1421	1654	1654
	State Auto Property & Casualty Ins. Co.	1232	864	1266	878	824	793	960	986
	State Farm Fire & Casualty Co.	1067	1067	1067	1067	1067	1067	1067	1067
	Teachers Insurance Co.	597	842	720	564	510	479	649	514
	Travelers Commercial Insurance Co.	656	534	608	466	363	415	452	421
	Travelers Home and Marine Insurance Co.	671	546	608	476	371	423	462	430
	United Farm Family Insurance Co.	508	508	547	442	439	400	442	442
	United Services Automobile Association	800	772	827	828	873	620	884	812
	Unitrin Auto and Home Insurance Co.	783	738	831	596	676	536	668	729
	Unitrin Direct Property & Casualty Co.	774	780	822	609	684	592	644	657
n/a = Carriers that do not have Rates available based on the criteria in the scenario. Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	USAA Casualty Insurance Co.	850	822	879	881	929	659	940	863
	USAA General Indemnity Co.	854	826	887	887	934	664	951	872
	Vigilant Insurance Co.	1188	599	1108	881	769	820	1029	881
	Westminster American Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Windsor Mt. Joy Mutual Insurance Co.	702	414	555	490	364	426	490	490

Homeowners Policy Scenario 2

		21401	21218	21117	21157	21921	21701	21014	21044
		Anne	Baltimore	Baltimore					
Insurance Company		Arundel	City	County	Carroll	Cecil	Frederick	Harford	Howard
Greater Baltimore Suburban area	Allied Property & Casualty Insurance Co.	765	706	832	743	691	763	779	888
	Allstate Property & Casualty Insurance Co.	1270	794	1102	861	1046	861	945	1173
	American Bankers Insurance Co.	1965	1242	2157	1965	1549	1965	1757	2173
	American Security Insurance Co.	1676	1016	1676	1676	1346	1981	1511	1841
	American Strategic Insurance Corp.	726	844	928	939	899	675	860	946
	Amica Mutual Insurance Co.	1313	1189	1325	1122	1443	1129	1201	1193
	Balboa Insurance Co.	919	926	985	911	798	896	836	906
	Brethren Mutual Insurance Co.	1681	1034	1611	1264	1247	1346	1121	1405
	Chartis Property Casualty Co.	761	706	916	773	900	980	726	852
	Cincinnati Insurance Co.	829	1071	1021	798	734	847	775	985
Rates Effective as of 08/01/2011	Cumberland Mutual Fire Insurance Co.	694	698	797	726	626	694	665	862
	Donegal Mutual Insurance Co.	800	536	752	740	747	681	736	808
	Empire Fire and Marine Insurance Co.	1049	1058	1058	918	1214	918	966	980
	Encompass Home/Auto Insurance Co.	1266	991	1038	984	1013	984	1250	1366
	Erie Insurance Exchange	984	914	957	768	878	771	953	875
	Everett Cash Mutual Insurance Co.	805	589	884	805	662	805	733	878
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	928	1188	1188	781	688	871	716	821
	Federal Insurance Co.	1708	1314	1814	1456	1519	1612	1541	1599
	Fidelity and Deposit Co. of MD	1343	1410	1410	1225	1616	1225	1287	1308
	Fidelity Natl P & C Insurance Co.	923	935	1007	848	938	848	992	918
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Fireman's Fund Insurance Co.	889	804	1023	968	818	968	926	951
	Frederick Mutual Insurance Co.	640	624	770	656	781	789	597	721
	Garrison Property & Casualty Ins. Co.	954	905	985	1038	1090	824	1173	1073
	Harleysville Worcester Insurance Co.	728	760	680	723	660	571	660	778
	Homesite Insurance Co.	662	865	807	657	638	657	802	777
	Horace Mann Insurance Co.	812	1279	1019	845	875	925	927	836
	IDS Property Casualty Insurance Co.	690	1091	932	824	831	787	688	716
	Keystone Insurance Co.	772	783	1000	729	706	706	664	792
	Liberty Insurance Corp.	1064	937	1043	936	988	921	994	1095
	Lititz Mutual Insurance Co.	661	728	679	504	515	576	480	480
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	Metropolitan Group Property & Casualty	1172	941	1272	1009	950	1009	1028	1121
	Metropolitan Property and Casualty Ins.	1020	978	1002	897	1035	897	1129	874

Homeowners Policy Scenario 2

		21401	21218	21117	21157	21921	21701	21014	21044
		Anne	Baltimore	Baltimore					
Insurance Company		Arundel	City	County	Carroll	Cecil	Frederick	Harford	Howard
Greater Baltimore Suburban area	Mutual Benefit Insurance Co.	1193	947	1237	984	1027	918	907	1058
	Nationwide Property & Casualty Co.	1533	1640	1518	1385	1364	1360	1349	1395
	NGM Insurance Co.	944	788	895	756	822	790	693	833
	Peninsula Insurance Co.	715	678	715	632	727	592	634	694
	Penn National Insurance Co.	907	742	950	789	824	735	768	882
	Praetorian Insurance Co.	968	976	976	847	1118	848	891	905
	Privilege Underwriters Reciprocal Exch.	1373	1784	1393	1502	1662	1810	1487	1518
	Safeco Insurance Co. of America	904	837	1163	885	894	782	844	926
	Selective Ins. Co. of South Carolina	1183	1133	1252	890	1151	887	950	1287
	Sentinel Insurance Co., Ltd.	1609	2530	1440	1317	2091	1266	1318	1317
Rates Effective as of 08/01/2011	Standard Guaranty Insurance Co.	2352	1421	2352	2352	1887	2352	2120	2585
	State Auto Property & Casualty Ins. Co.	1426	1170	1464	1112	1156	1112	1137	1332
	State Farm Fire & Casualty Co.	1491	1491	1491	1491	1491	1491	1491	1491
	Teachers Insurance Co.	692	1083	835	720	712	674	771	712
	Travelers Commercial Insurance Co.	748	630	691	579	471	562	527	567
	Travelers Home and Marine Insurance Co.	765	644	707	592	481	574	539	579
	United Farm Family Insurance Co.	616	650	680	604	653	663	547	665
	United Services Automobile Association	891	843	918	968	1016	769	1091	1000
	Unitrin Auto and Home Insurance Co.	914	885	969	742	855	721	778	975
	Unitrin Direct Property & Casualty Co.	888	907	943	756	851	773	751	868
n/a = Carriers that do not have Rates available based on the criteria in the scenario. Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	USAA Casualty Insurance Co.	946	897	976	1029	1081	817	1156	1062
	USAA General Indemnity Co.	952	902	985	1037	1087	824	1181	1075
	Vigilant Insurance Co.	1477	999	1377	1263	1315	1392	1332	1386
	Westminster American Insurance Co.	1098	n/a	1098	1098	n/a	1098	982	1211
	Windsor Mt. Joy Mutual Insurance Co.	875	578	692	692	555	692	624	760

Homeowners Policy Scenario 3

		21401	21218	21117	21157	21921	21701	21014	21044
		Anne	Baltimore	Baltimore					
Insurance Company		Arundel	City	County	Carroll	Cecil	Frederick	Harford	Howard
Greater Baltimore Suburban area	Allied Property & Casualty Insurance Co.	866	768	862	708	798	726	884	865
	Allstate Property & Casualty Insurance Co.	1279	741	991	728	1047	728	954	1010
	American Bankers Insurance Co.	2717	1651	2539	1909	2313	1909	2515	2313
	American Security Insurance Co.	2227	1290	1914	1603	1914	1897	2070	1914
	American Strategic Insurance Corp.	864	924	951	845	1072	612	1050	894
	Amica Mutual Insurance Co.	1520	1194	1304	927	1725	930	1398	1063
	Balboa Insurance Co.	1091	1007	1066	878	950	867	996	924
	Brethren Mutual Insurance Co.	1988	1175	1608	1024	1611	1091	1382	1265
	Chartis Property Casualty Co.	931	862	940	736	1190	933	906	857
	Cincinnati Insurance Co.	854	908	842	614	814	648	827	797
Rates Effective as of 08/01/2011	Cumberland Mutual Fire Insurance Co.	829	660	835	656	782	629	815	835
	Donegal Mutual Insurance Co.	1062	644	826	678	1019	626	915	805
	Empire Fire and Marine Insurance Co.	1195	1179	1060	815	1405	815	1109	922
	Encompass Home/Auto Insurance Co.	1141	859	846	711	980	711	1150	1003
	Erie Insurance Exchange	979	937	902	644	958	649	991	769
	Everett Cash Mutual Insurance Co.	881	589	840	653	766	653	824	766
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	1033	1260	1183	701	821	780	824	779
	Federal Insurance Co.	2052	1562	1875	1271	1953	1404	1910	1513
	Fidelity and Deposit Co. of MD	1529	1570	1413	1087	1873	1087	1478	1230
	Fidelity Natl P & C Insurance Co.	939	974	977	750	1029	750	1047	846
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Fireman's Fund Insurance Co.	810	668	817	670	774	670	853	701
	Frederick Mutual Insurance Co.	748	605	766	552	966	656	709	657
	Garrison Property & Casualty Ins. Co.	1015	880	946	905	1162	718	1117	983
	Harleysville Worcester Insurance Co.	760	831	673	623	789	497	719	715
	Homesite Insurance Co.	762	836	822	573	738	573	930	721
	Horace Mann Insurance Co.	915	1293	999	705	995	773	1056	749
	IDS Property Casualty Insurance Co.	680	1022	818	645	852	617	680	581
	Keystone Insurance Co.	958	887	1064	663	914	643	841	779
	Liberty Insurance Corp.	1259	1011	1114	903	1172	888	1174	1122
	Lititz Mutual Insurance Co.	685	981	665	460	566	524	510	510
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	Metropolitan Group Property & Casualty	1209	903	1137	788	996	788	1070	929
	Metropolitan Property and Casualty Ins.	1124	1024	966	749	1176	749	1264	784

Homeowners Policy Scenario 3

		21401	21218	21117	21157	21921	21701	21014	21044	
		Anne	Baltimore	Baltimore						
Insurance Company		Arundel	City	County	Carroll	Cecil	Frederick	Harford	Howard	
Greater Baltimore Suburban area	Mutual Benefit Insurance Co.	1174	892	1076	754	1067	705	921	865	
	Nationwide Property & Casualty Co.	1677	1688	1480	1180	1541	1159	1490	1269	
	NGM Insurance Co.	1081	841	879	624	973	650	808	746	
	Peninsula Insurance Co.	787	667	675	504	752	473	648	598	
	Penn National Insurance Co.	1024	785	963	702	981	653	884	838	
	Praetorian Insurance Co.	1102	1087	978	752	1296	753	1023	851	
	Privilege Underwriters Reciprocal Exch.	1071	1527	1065	1123	1294	1351	1159	1147	
	Safeco Insurance Co. of America	1002	897	1163	795	1036	708	954	877	
	Selective Ins. Co. of South Carolina	1383	1210	1322	804	1337	797	1117	1226	
	Sentinel Insurance Co., Ltd.	1542	2514	1436	1303	2084	1252	1318	1315	
Rates Effective as of 08/01/2011	Standard Guaranty Insurance Co.	3003	1727	2578	2152	2578	2152	2790	2578	
	State Auto Property & Casualty Ins. Co.	1568	1226	1660	964	1295	964	1263	1215	
	State Farm Fire & Casualty Co.	1168	1168	1168	1168	1168	1168	1168	1168	
	Teachers Insurance Co.	774	1096	816	605	808	566	871	646	
	n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Travelers Commercial Insurance Co.	789	649	649	482	516	468	566	499
		Travelers Home and Marine Insurance Co.	807	663	664	492	528	478	579	510
		United Farm Family Insurance Co.	774	761	724	540	886	591	699	646
		United Services Automobile Association	949	820	882	843	1084	669	1041	916
		Unitrin Auto and Home Insurance Co.	1058	927	991	683	1019	664	914	935
		Unitrin Direct Property & Casualty Co.	1100	1032	1050	744	1092	761	940	911
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	USAA Casualty Insurance Co.	1006	871	937	896	1152	711	1105	972	
	USAA General Indemnity Co.	1011	877	945	902	1158	717	1118	984	
	Vigilant Insurance Co.	1778	1195	1432	1108	1694	1217	1655	1316	
	Westminster American Insurance Co.	1360	n/a	1158	960	1158	960	1259	1158	
	Windsor Mt. Joy Mutual Insurance Co.	1032	632	708	653	708	595	766	708	

Homeowners Policy Scenario 4

		21401	21218	21117	21157	21921	21701	21014	21044
		Anne	Baltimore	Baltimore					
		Arundel	City	County	Carroll	Cecil	Frederick	Harford	Howard
Insurance Company									
Greater Baltimore Suburban area	Allied Property & Casualty Insurance Co.	973	770	1066	874	899	829	1048	1081
	Allstate Property & Casualty Insurance Co.	1616	854	1394	1007	1368	900	1248	1427
	American Bankers Insurance Co.	3121	1651	3427	2717	2717	2313	3121	3121
	American Security Insurance Co.	2538	1290	2538	2227	2227	2267	2538	253.8
	American Strategic Insurance Corp.	1027	985	1333	1218	1359	742	1313	1249
	Amica Mutual Insurance Co.	1866	1258	1884	1384	2145	1187	1863	1551
	Balboa Insurance Co.	1199	1013	1297	1088	1052	971	1146	1116
	Brethren Mutual Insurance Co.	2669	1345	2973	1717	2185	1542	2007	2007
	Chartis Property Casualty Co.	1176	957	1336	1041	1471	1179	1203	1206
	Cincinnati Insurance Co.	1125	1041	1426	938	1075	865	1168	1228
Rates Effective as of 08/01/2011	Cumberland Mutual Fire Insurance Co.	975	688	1124	907	932	761	1022	1124
	Donegal Mutual Insurance Co.	1293	676	1101	964	1210	788	1118	1073
	Empire Fire and Marine Insurance Co.	1336	1179	1347	1047	1597	923	1319	1170
	Encompass Home/Auto Insurance Co.	1612	1018	1324	1114	1413	985	1753	1612
	Erie Insurance Exchange	1212	1006	1181	805	1090	772	1259	989
	Everett Cash Mutual Insurance Co.	1102	651	1210	976	973	848	1102	1102
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	1198	1322	1543	909	958	909	1003	1003
	Federal Insurance Co.	2455	1641	2919	1842	2383	1755	2455	2096
	Fidelity and Deposit Co. of MD	1711	1570	1795	1395	2129	1230	1757	1560
	Fidelity Natl P & C Insurance Co.	1118	1030	1224	914	1147	873	1283	1051
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Fireman's Fund Insurance Co.	910	668	1041	878	878	774	1020	893
	Frederick Mutual Insurance Co.	948	667	1119	839	1244	865	955	955
	Garrison Property & Casualty Ins. Co.	1162	916	1195	1153	1349	838	1351	1241
	Harleysville Worcester Insurance Co.	914	914	854	832	921	621	910	910
	Homesite Insurance Co.	921	912	1126	823	904	732	1201	980
	Horace Mann Insurance Co.	1152	1463	1473	1076	1298	1022	1420	1110
	IDS Property Casualty Insurance Co.	868	1185	1174	937	1106	800	929	826
	Keystone Insurance Co.	1090	887	1405	904	1061	753	1028	1028
	Liberty Insurance Corp.	1341	1002	1309	1096	1286	979	1315	1314
	Lititz Mutual Insurance Co.	723	981	743	525	598	566	553	553
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	Metropolitan Group Property & Casualty	1493	991	1616	1141	1259	995	1412	1313
	Metropolitan Property and Casualty Ins.	1391	1125	1372	1094	1491	953	1681	1103

Homeowners Policy Scenario 4

		21401	21218	21117	21157	21921	21701	21014	21044	
		Anne	Baltimore	Baltimore						
Insurance Company		Arundel	City	County	Carroll	Cecil	Frederick	Harford	Howard	
Greater Baltimore Suburban area	Mutual Benefit Insurance Co.	1434	984	1480	1076	1331	893	1186	1186	
	Nationwide Property & Casualty Co.	2052	1845	2033	1654	1891	1447	1932	1736	
	NGM Insurance Co.	1368	930	1297	960	1256	861	1097	1097	
	Peninsula Insurance Co.	990	736	990	770	971	619	875	875	
	Penn National Insurance Co.	1194	844	1252	919	1129	768	1087	1087	
	Praetorian Insurance Co.	1233	1087	1241	965	1472	852	1216	1079	
	Privilege Underwriters Reciprocal Exch.	1273	1785	1292	1366	1542	1610	1393	1393	
	Safeco Insurance Co. of America	1296	982	1674	1075	1255	863	1293	1247	
	Selective Ins. Co. of South Carolina	1581	1283	1680	1063	1613	951	1359	1599	
Rates Effective as of 08/01/2011	Sentinel Insurance Co., Ltd.	2119	3348	1904	1725	2770	1656	1746	1743	
	Standard Guaranty Insurance Co.	3428	1727	3428	3003	3003	2578	3428	3428	
	State Auto Property & Casualty Ins. Co.	1958	1355	2008	1350	1622	1188	1672	1719	
	State Farm Fire & Casualty Co.	1812	1812	1812	1812	1812	1812	1812	1812	
	Teachers Insurance Co.	1008	1240	1205	916	1056	746	1201	941	
	n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Travelers Commercial Insurance Co.	974	913	880	673	629	580	715	674
		Travelers Home and Marine Insurance Co.	997	934	900	688	643	593	731	689
		United Farm Family Insurance Co.	891	761	964	752	1034	709	859	859
		United Services Automobile Association	1086	854	1114	1075	1259	781	1259	1157
Unitrin Auto and Home Insurance Co.		1219	967	1294	898	1203	774	1116	1219	
Unitrin Direct Property & Casualty Co.		1334	1057	1418	952	1240	880	1193	1221	
USAA Casualty Insurance Co.		1152	907	1184	1143	1337	829	1337	1228	
USAA General Indemnity Co.		1159	915	1196	1153	1348	838	1355	1244	
Vigilant Insurance Co.		2125	1255	2221	1602	2065	1520	2125	1821	
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	Westminster American Insurance Co.	1641	n/a	1641	1432	1432	1219	1641	1641	
	Windsor Mt. Joy Mutual Insurance Co.	1299	725	1032	905	905	779	1032	1032	

Homeowners Policy Scenario 5

		21401	21218	21117	21157	21921	21701	21014	21044
		Anne	Baltimore	Baltimore					
Insurance Company		Arundel	City	County	Carroll	Cecil	Frederick	Harford	Howard
Greater Baltimore Suburban area	Allied Property & Casualty Insurance Co.	248	280	271	214	227	256	240	233
	Allstate Insurance Co.	277	291	282	216	217	299	253	244
	American Automobile Insurance Co.	493	493	493	380	380	493	380	380
	American Bankers Insurance Co.	428	428	428	428	428	624	624	624
	American Security Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	American Strategic Insurance Corp.	329	486	368	309	327	280	295	307
	Amica Mutual Insurance Co.	329	383	409	247	312	318	266	263
	Associated Indemnity Corp.	493	493	493	380	380	493	380	380
	Balboa Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Brethren Mutual Insurance Co.	613	728	683	438	477	621	447	447
Rates Effective as of 08/01/2011	Chartis Property Casualty Co.	574	618	634	586	577	584	550	604
	Cincinnati Insurance Co.	150	166	150	122	122	161	133	136
	Companion Property & Casualty Ins. Co.	n/a	1763	n/a	n/a	n/a	1763	1345	1345
	Cumberland Mutual Fire Insurance Co.	277	564	439	198	251	255	209	209
	Donegal Mutual Insurance Co.	268	421	408	234	259	268	234	247
	Encompass Home/Auto Insurance Co.	495	570	479	453	386	570	475	410
	Erie Insurance Exchange	305	311	318	239	247	288	251	245
	Everett Cash Mutual Insurance Co.	374	428	411	300	300	391	317	317
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	451	1050	952	410	430	539	410	410
	Federal Insurance Co.	354	503	402	280	316	438	316	316
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Fidelity Natl P & C Insurance Co.	459	549	528	456	405	533	415	466
	Fireman's Fund Insurance Co.	493	493	493	380	380	493	380	380
	Frederick Mutual Insurance Co.	481	826	865	428	520	450	447	447
	Garrison Property & Casualty Ins. Co.	150	150	150	150	150	150	150	150
	Harleysville Worcester Insurance Co.	245	270	245	183	191	248	196	196
	Homesite Insurance Co.	374	430	374	306	306	388	320	320
	Horace Mann Insurance Co.	178	212	185	132	136	167	146	159
	IDS Property Casualty Insurance Co.	336	418	400	327	280	404	290	337
	Keystone Insurance Co.	240	367	244	187	200	232	199	199
	Liberty Mutual Fire Insurance Co.	370	402	392	316	296	398	322	333
Please contact your agent or company for more details.	Lititz Mutual Insurance Co.	281	268	281	207	179	234	220	220
	Metropolitan Group Property & Casualty	380	445	358	246	251	299	271	266

Homeowners Policy Scenario 5

		21401	21218	21117	21157	21921	21701	21014	21044
		Anne	Baltimore	Baltimore					
Insurance Company		Arundel	City	County	Carroll	Cecil	Frederick	Harford	Howard
Greater Baltimore Suburban area	Metropolitan Property and Casualty Ins.	331	364	355	239	270	314	290	265
	Mutual Benefit Insurance Co.	405	431	425	309	309	576	315	315
	National Surety Corp.	493	493	493	380	380	493	380	380
	Nationwide Property & Casualty Co.	311	337	328	262	245	332	260	271
	NGM Insurance Co.	298	340	314	241	241	311	254	254
	Peninsula Insurance Co.	396	440	427	308	308	405	321	321
	Penn National Insurance Co.	271	316	304	219	219	283	231	231
	Praetorian Insurance Co.	586	748	588	457	604	558	503	468
	Privilege Underwriters Reciprocal Exch.	774	868	779	597	680	884	597	597
	Safeco Insurance Co. of America	433	451	433	366	366	451	384	384
Rates Effective as of 08/01/2011	Selective Ins. Co. of South Carolina	229	270	224	165	201	189	181	196
	Sentinel Insurance Co., Ltd.	451	590	581	367	367	460	376	376
	Standard Guaranty Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	State Auto Property & Casualty Ins. Co.	383	479	450	333	333	479	350	350
	State Farm Fire & Casualty Co.	436	436	436	436	436	436	436	436
	Teachers Insurance Co.	182	217	192	138	141	173	150	162
	Travelers Commercial Insurance Co.	286	318	285	215	158	281	264	212
	Travelers Home and Marine Insurance Co.	292	325	292	219	161	287	269	216
	United Farm Family Insurance Co.	232	449	322	161	239	242	172	172
	United Services Automobile Association	150	150	150	150	150	150	150	150
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Unitrin Auto and Home Insurance Co.	315	333	327	264	264	328	277	277
	Unitrin Direct Property & Casualty Co.	406	494	418	311	353	394	340	331
	USAA Casualty Insurance Co.	150	150	150	150	150	150	150	150
	USAA General Indemnity Co.	150	150	150	150	150	150	150	150
	Vigilant Insurance Co.	354	503	402	280	316	438	316	316
	Westminster American Insurance Co.	545	545	545	440	440	545	440	440
	Windsor Mt. Joy Mutual Insurance Co.	538	588	588	389	389	497	397	397

Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.

Homeowners Policy Scenario 6

		21401	21218	21117	21157	21921	21701	21014	21044
		Anne	Baltimore	Baltimore					
Insurance Company		Arundel	City	County	Carroll	Cecil	Frederick	Harford	Howard
Greater Baltimore Suburban area	Allied Property & Casualty Insurance Co.	167	198	192	164	181	206	238	224
	Allstate Insurance Co.	227	215	231	219	220	330	346	329
	American Automobile Insurance Co.	321	350	350	321	321	458	458	458
	American Bankers Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	American Family Home Insurance Co.	365	365	365	365	365	525	525	525
	American Security Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	American Strategic Insurance Corp.	242	328	245	242	336	401	333	326
	Amica Mutual Insurance Co.	161	169	172	163	151	235	231	234
	Associated Indemnity Corp.	321	350	350	321	321	458	458	458
	Rates Effective as of 08/01/2011	Brethren Mutual Insurance Co.	363	455	436	338	363	479	467
Chartis Property Casualty Co.		578	576	589	672	668	595	605	608
Cincinnati Insurance Co.		100	106	100	100	100	133	133	139
Cumberland Mutual Fire Insurance Co.		186	266	186	197	167	251	294	294
Donegal Mutual Insurance Co.		303	327	314	299	282	450	404	417
Encompass Home/Auto Insurance Co.		336	381	325	381	324	508	522	448
Erie Insurance Exchange		190	217	190	153	190	187	230	230
Everett Cash Mutual Insurance Co.		240	263	263	240	240	340	340	340
Farmers Mutual Fire Ins. Co. of Salem Cnty.		352	507	377	355	343	426	446	446
Federal Insurance Co.		225	291	253	225	253	385	344	344
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Fidelity Natl P & C Insurance Co.	281	353	343	266	290	323	371	341
	Fireman's Fund Insurance Co.	321	350	350	321	321	458	458	458
	Frederick Mutual Insurance Co.	352	337	337	329	288	565	466	466
	Garrison Property & Casualty Ins. Co.	311	280	285	265	329	370	436	402
	Harleysville Worcester Insurance Co.	128	173	162	156	162	241	241	241
	Homesite Insurance Co.	213	235	211	211	211	283	283	283
	Horace Mann Insurance Co.	123	141	132	108	112	147	150	166
	IDS Property Casualty Insurance Co.	200	264	224	187	211	255	287	255
	Interstate Auto Insurance Co.	269	308	269	269	269	353	353	353
	Keystone Insurance Co.	177	206	190	169	187	281	217	217
Please contact your agent or company for more details.	Liberty Mutual Fire Insurance Co.	321	372	349	325	330	426	446	407
	Lititz Mutual Insurance Co.	185	188	185	188	147	232	266	266
	Markel American Insurance Co.	266	266	266	266	266	355	355	355

Homeowners Policy Scenario 6

		21401	21218	21117	21157	21921	21701	21014	21044
		Anne Arundel	Baltimore City	Baltimore County	Carroll	Cecil	Frederick	Harford	Howard
Greater Baltimore Suburban area	Meritplan Insurance Co.	276	466	462	515	398	428	332	262
	Metropolitan Group Property & Casualty	419	466	393	306	313	371	379	374
	Metropolitan Property and Casualty Ins.	259	273	279	231	259	320	355	325
	Mutual Benefit Insurance Co.	262	277	277	262	262	545	389	389
	National Surety Corp.	321	350	350	321	321	458	458	458
	Nationwide Property & Casualty Co.	348	425	364	327	356	423	464	420
	NGM Insurance Co.	276	359	325	288	269	401	401	401
	Peninsula Insurance Co.	282	305	305	282	282	399	399	399
	Penn National Insurance Co.	242	270	270	242	242	331	331	331
	Praetorian Insurance Co.	262	262	262	262	262	358	358	358
Rates Effective as of 08/01/2011	Privilege Underwriters Reciprocal Exch.	420	467	423	420	475	680	597	597
	Safeco Insurance Co. of America	212	212	212	212	212	334	334	334
	Selective Ins. Co. of South Carolina	203	324	225	179	245	230	249	288
	Sentinel Insurance Co., Ltd.	402	511	511	402	402	550	550	550
	Standard Guaranty Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	State Auto Property & Casualty Ins. Co.	329	398	385	329	329	407	407	407
	State Farm Fire & Casualty Co.	190	190	190	190	190	190	190	190
	Teachers Insurance Co.	128	147	139	115	118	154	156	170
	Travelers Commercial Insurance Co.	175	282	271	214	199	334	311	290
	Travelers Home and Marine Insurance Co.	179	288	277	218	204	341	318	296
	United Services Automobile Association	315	284	289	268	334	375	442	408
	Unitrin Auto and Home Insurance Co.	306	306	319	306	306	410	410	410
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	Unitrin Direct Property & Casualty Co.	255	294	262	235	268	317	325	317
	USAA Casualty Insurance Co.	354	319	325	301	375	420	496	457
	USAA General Indemnity Co.	280	252	257	238	296	332	392	362
	Vigilant Insurance Co.	225	291	253	225	253	385	344	344
	Westminster American Insurance Co.	316	316	316	316	316	426	426	426
	Windsor Mt. Joy Mutual Insurance Co.	280	306	306	253	253	362	362	362

Homeowners Policy Scenario 1

		21629	21613	21620	21617	21853	21601	21804	21811
Insurance Company		Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Eastern Shore (w/o Cecil)	Allied Property & Casualty Insurance Co.	751	n/a	814	751	n/a	814	n/a	n/a
	Allstate Property & Casualty Insurance Co.	794	922	832	794	963	813	770	720
	American Bankers Insurance Co.	1341	1757	1341	1341	1341	1341	758	758
	American Security Insurance Co.	1180	1511	1180	1180	1607	1180	929	929
	American Strategic Insurance Corp.	985	1218	849	819	1100	867	621	770
	Amica Mutual Insurance Co.	1323	1571	1323	1323	1323	1323	1010	1075
	Balboa Insurance Co.	749	983	758	820	848	913	746	1210
	Brethren Mutual Insurance Co.	1068	1426	1068	1068	1068	1068	639	629
	Chartis Property Casualty Co.	742	875	764	772	726	779	478	573
	Cincinnati Insurance Co.	570	700	560	560	845	570	542	542
Rates Effective as of 08/01/2011	Cumberland Mutual Fire Insurance Co.	579	683	579	579	579	579	n/a	n/a
	Donegal Mutual Insurance Co.	683	943	705	683	683	683	440	440
	Empire Fire and Marine Insurance Co.	1084	1306	1084	1023	1023	1084	656	691
	Encompass Home/Auto Insurance Co.	1027	n/a	952	1027	n/a	1027	n/a	n/a
	Erie Insurance Exchange	1016	1238	806	1006	1045	1016	723	749
	Everett Cash Mutual Insurance Co.	585	733	585	585	595	585	389	447
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	800	958	800	800	878	800	n/a	n/a
	Federal Insurance Co.	1314	1701	1314	1314	1312	1314	663	836
	Fidelity and Deposit Co. of MD	1444	1741	1444	1363	1363	1444	876	922
	Fidelity Nat'l P & C Insurance Co.	1168	1377	888	888	1168	1168	856	856
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Fireman's Fund Insurance Co.	754	896	754	754	855	754	627	1001
	Frederick Mutual Insurance Co.	686	878	686	686	686	686	471	731
	Garrison Property & Casualty Ins. Co.	1091	1502	1034	1034	1330	1037	1082	852
	Harleysville Worcester Insurance Co.	617	766	617	617	617	617	431	496
	Homesite Insurance Co.	654	729	654	654	654	654	457	598
	Horace Mann Insurance Co.	851	1008	851	851	847	851	598	607
	IDS Property Casualty Insurance Co.	831	978	870	911	1000	693	602	570
	Keystone Insurance Co.	630	783	630	630	630	630	388	347
	Liberty Insurance Corp.	1029	1097	938	948	1099	1216	948	1114
	Lititz Mutual Insurance Co.	476	549	476	476	476	476	228	413
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	Metropolitan Group Property & Casualty	1058	1270	1058	1058	1058	1058	718	718
	Metropolitan Property and Casualty Ins.	955	1164	955	955	955	955	654	654

Homeowners Policy Scenario 1

		21629	21613	21620	21617	21853	21601	21804	21811
Insurance Company		Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Eastern Shore (w/o Cecil)	Mutual Benefit Insurance Co.	918	1078	918	918	918	918	618	844
	Nationwide Property & Casualty Co.	1286	1666	1233	1310	1502	1328	1011	1138
	NGM Insurance Co.	732	906	732	732	732	732	473	524
	Peninsula Insurance Co.	697	825	677	677	697	649	441	516
	Penn National Insurance Co.	724	885	756	756	724	724	534	638
	Praetorian Insurance Co.	1000	1204	1000	944	944	1000	608	608
	Privilege Underwriters Reciprocal Exch.	1376	1680	1554	1554	1554	1554	1233	1584
	Safeco Insurance Co. of America	844	992	789	789	844	844	599	1237
	Selective Ins. Co. of South Carolina	845	1190	823	869	1081	826	748	1059
	Sentinel Insurance Co., Ltd.	1752	1752	1351	1351	1752	1752	1752	2144
Rates Effective as of 08/01/2011	Standard Guaranty Insurance Co.	1654	2120	1654	1654	2255	1654	1299	1299
	State Auto Property & Casualty Ins. Co.	1051	1317	1051	1051	1184	1051	738	787
	State Farm Fire & Casualty Co.	1067	1067	1067	1067	1067	1067	1067	1067
	Teachers Insurance Co.	683	771	683	683	649	683	460	541
	Travelers Commercial Insurance Co.	441	679	423	487	589	638	455	1091
	Travelers Home and Marine Insurance Co.	450	694	432	498	602	652	465	1117
	United Farm Family Insurance Co.	562	720	573	562	562	562	384	440
	United Services Automobile Association	1019	1403	965	965	1250	969	1012	808
	Unitrin Auto and Home Insurance Co.	767	904	747	760	769	771	660	773
	Unitrin Direct Property & Casualty Co.	740	867	712	719	1055	782	858	1098
n/a = Carriers that do not have Rates available based on the criteria in the scenario. Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	USAA Casualty Insurance Co.	1082	1484	1026	1026	1320	1028	1075	847
	USAA General Indemnity Co.	1089	1508	1032	1032	1328	1036	1079	850
	Vigilant Insurance Co.	1138	1470	1138	1138	1135	1138	575	795
	Westminster American Insurance Co.	n/a	982	n/a	n/a	n/a	n/a	n/a	n/a
	Windsor Mt. Joy Mutual Insurance Co.	615	789	557	615	858	615	447	516

Homeowners Policy Scenario 2

		21629	21613	21620	21617	21853	21601	21804	21811
Insurance Company		Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Eastern Shore (w/o Cecil)	Allied Property & Casualty Insurance Co.	933	n/a	1020	933	n/a	1020	n/a	n/a
	Allstate Property & Casualty Insurance Co.	978	1217	1027	978	1198	1004	1017	955
	American Bankers Insurance Co.	2173	3006	2173	2173	2173	2173	1549	1549
	American Security Insurance Co.	1841	2501	1841	1841	2511	1841	1832	1832
	American Strategic Insurance Corp.	1366	1878	1166	1122	1526	1192	987	1234
	Amica Mutual Insurance Co.	1866	2563	1866	1866	1866	1866	1443	1528
	Balboa Insurance Co.	921	1352	931	1017	1055	1147	957	1628
	Brethren Mutual Insurance Co.	1789	2522	1789	1789	1789	1789	1247	1228
	Chartis Property Casualty Co.	1173	1457	1195	1203	1129	1210	881	1068
	Cincinnati Insurance Co.	859	1147	840	841	1336	859	969	969
Rates Effective as of 08/01/2011	Cumberland Mutual Fire Insurance Co.	806	1061	806	806	806	806	626	730
	Donegal Mutual Insurance Co.	1021	1449	1114	1076	1076	1076	773	773
	Empire Fire and Marine Insurance Co.	1498	1923	1498	1413	1413	1498	1210	1275
	Encompass Home/Auto Insurance Co.	1466	n/a	1349	1466	n/a	1466	n/a	n/a
	Erie Insurance Exchange	1407	1727	1114	1125	1448	1407	1167	1209
	Everett Cash Mutual Insurance Co.	877	1163	877	877	878	877	662	762
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	1103	1381	1103	1103	1214	1103	875	1460
	Federal Insurance Co.	2076	2813	2076	2076	2072	2076	1516	1921
	Fidelity and Deposit Co. of MD	1996	2563	1996	1881	1881	1996	1612	1699
	Fidelity Natl P & C Insurance Co.	1559	1862	1165	1165	1559	1559	1285	1285
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Fireman's Fund Insurance Co.	1055	1385	1055	1055	1195	1055	926	1478
	Frederick Mutual Insurance Co.	1075	1471	1075	1075	1075	1075	781	1225
	Garrison Property & Casualty Ins. Co.	1352	1838	1278	1278	1698	1290	1361	1195
	Harleysville Worcester Insurance Co.	905	1078	905	905	905	905	691	802
	Homesite Insurance Co.	864	1124	864	864	864	864	689	951
	Horace Mann Insurance Co.	1185	1573	1185	1185	1182	1185	934	950
	IDS Property Casualty Insurance Co.	1150	1480	1204	1262	1387	956	939	887
	Keystone Insurance Co.	932	1253	932	932	932	932	706	633
	Liberty Insurance Corp.	1271	1481	1142	1157	1369	1178	1290	1584
	Lititz Mutual Insurance Co.	601	679	601	601	601	601	515	959
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	Metropolitan Group Property & Casualty	1495	1970	1495	1495	1495	1495	1173	1173
	Metropolitan Property and Casualty Ins.	1371	1822	1371	1371	1371	1371	1067	1067

Homeowners Policy Scenario 2

		21629	21613	21620	21617	21853	21601	21804	21811	
Insurance Company		Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester	
Eastern Shore (w/o Cecil)	Mutual Benefit Insurance Co.	1315	1600	1315	1315	1315	1315	1027	1416	
	Nationwide Property & Casualty Co.	1752	2458	1678	1786	2053	1810	1557	1759	
	NGM Insurance Co.	1091	1496	1091	1091	1091	1091	822	912	
	Peninsula Insurance Co.	904	1236	878	878	904	843	727	853	
	Penn National Insurance Co.	1018	1285	1064	1064	1018	1018	808	986	
	Praetorian Insurance Co.	1381	1773	1381	1302	1302	1381	1116	1117	
	Privilege Underwriters Reciprocal Exch.	1518	1787	1714	1714	1714	1714	1662	2142	
Rates Effective as of 08/01/2011	Safeco Insurance Co. of America	1131	1448	1053	1053	1131	1131	919	1975	
	Selective Ins. Co. of South Carolina	1148	1733	1120	1182	1482	1125	1127	1655	
	Sentinel Insurance Co., Ltd.	2660	2660	2030	2030	2660	2660	2660	3279	
	Standard Guaranty Insurance Co.	2585	3516	2585	2585	3529	2585	2573	2573	
	State Auto Property & Casualty Ins. Co.	1422	1939	1422	1422	1607	1422	1220	1304	
	State Farm Fire & Casualty Co.	1491	1491	1491	1491	1491	1491	1491	1491	
	Teachers Insurance Co.	947	1204	947	947	905	947	715	845	
	n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Travelers Commercial Insurance Co.	576	973	556	636	772	853	630	1780
		Travelers Home and Marine Insurance Co.	589	996	568	651	790	873	644	1824
		United Farm Family Insurance Co.	908	1245	916	908	908	908	641	735
United Services Automobile Association		1264	1723	1194	1194	1602	1207	1276	1142	
Unitrin Auto and Home Insurance Co.		1025	1317	1000	1015	1029	1030	923	1081	
Unitrin Direct Property & Casualty Co.		981	1276	943	953	1417	1037	1154	1460	
USAA Casualty Insurance Co.		1341	1822	1267	1267	1686	1278	1351	1189	
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	USAA General Indemnity Co.	1351	1838	1277	1277	1698	1289	1358	1194	
	Vigilant Insurance Co.	1795	2429	1795	1795	1790	1795	1311	1825	
	Westminster American Insurance Co.	1211	1671	1211	1211	1211	2749	n/a	n/a	
	Windsor Mt. Joy Mutual Insurance Co.	963	1308	570	963	1347	963	838	978	

Homeowners Policy Scenario 3

		21629	21613	21620	21617	21853	21601	21804	21811
Insurance Company		Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Eastern Shore (w/o Cecil)	Allied Property & Casualty Insurance Co.	916	n/a	992	916	n/a	992	n/a	n/a
	Allstate Property & Casualty Insurance Co.	858	1024	900	858	1048	882	842	797
	American Bankers Insurance Co.	2313	2919	2313	2313	2313	2313	1505	1505
	American Security Insurance Co.	1914	2382	1914	1914	2604	1914	1750	1750
	American Strategic Insurance Corp.	1286	1672	1099	1057	1425	1122	875	1075
	Amica Mutual Insurance Co.	1725	2182	1725	1725	1725	1725	1225	1318
	Balboa Insurance Co.	944	1310	950	1039	1088	1176	933	1578
	Brethren Mutual Insurance Co.	1611	2079	1611	1611	1611	1611	1013	995
	Chartis Property Casualty Co.	1185	1344	1207	1215	1128	1222	844	999
	Cincinnati Insurance Co.	708	844	695	695	1054	708	726	726
Rates Effective as of 08/01/2011	Cumberland Mutual Fire Insurance Co.	782	949	782	782	782	782	569	660
	Donegal Mutual Insurance Co.	970	1302	1097	1062	1062	1062	680	680
	Empire Fire and Marine Insurance Co.	1418	1708	1418	1337	1337	1418	1081	1137
	Encompass Home/Auto Insurance Co.	1078	n/a	980	1078	n/a	1078	n/a	n/a
	Erie Insurance Exchange	1236	1421	981	991	1272	1236	968	1003
	Everett Cash Mutual Insurance Co.	766	934	766	766	766	766	540	710
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	1046	1229	1046	984	1082	1046	782	1298
	Federal Insurance Co.	1953	2419	1953	1953	1949	1953	1322	1665
	Fidelity and Deposit Co. of MD	1889	2277	1889	1782	1782	1889	1440	1516
	Fidelity Natl P & C Insurance Co.	1414	1591	1066	1066	1414	1414	1112	1112
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Fireman's Fund Insurance Co.	774	940	774	774	872	774	643	1001
	Frederick Mutual Insurance Co.	966	1203	966	966	966	966	585	899
	Garrison Property & Casualty Ins. Co.	1237	1608	1172	1172	1551	1184	1171	1045
	Harleysville Worcester Insurance Co.	825	915	825	825	825	825	596	685
	Homesite Insurance Co.	801	952	801	801	801	801	598	823
	Horace Mann Insurance Co.	1067	1306	1067	1067	1065	1067	780	792
	IDS Property Casualty Insurance Co.	920	1089	962	1008	1105	768	730	691
	Keystone Insurance Co.	914	1134	914	914	914	914	779	695
	Liberty Insurance Corp.	1305	1448	1174	1193	1405	1213	1238	1502
	Lititz Mutual Insurance Co.	566	615	566	566	566	566	470	862
Please contact your agent or company for more details.	Metropolitan Group Property & Casualty	1230	1504	1230	1230	1230	1230	914	914
	Metropolitan Property and Casualty Ins.	1203	1474	1203	1203	1203	1203	879	879

Homeowners Policy Scenario 3

		21629	21613	21620	21617	21853	21601	21804	21811
Insurance Company		Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Eastern Shore (w/o Cecil)	Mutual Benefit Insurance Co.	1067	1208	1067	1067	1067	1067	1067	1059
	Nationwide Property & Casualty Co.	1588	2092	1522	1619	1874	1640	1334	1505
	NGM Insurance Co.	973	1216	973	973	973	973	676	762
	Peninsula Insurance Co.	774	966	752	752	774	723	577	672
	Penn National Insurance Co.	963	1140	1006	1006	963	963	715	893
	Praetorian Insurance Co.	1307	1575	1307	1234	1234	1307	996	997
	Privilege Underwriters Reciprocal Exch.	1147	1334	1294	1294	1294	1294	1241	1683
	Safeco Insurance Co. of America	1063	1279	994	994	1063	1063	823	1723
	Selective Ins. Co. of South Carolina	1094	1550	1077	1135	1411	1077	1016	1498
	Sentinel Insurance Co., Ltd.	2579	2579	1972	1972	2579	2579	2579	3175
Rates Effective as of 08/01/2011	Standard Guaranty Insurance Co.	2578	3216	2578	2578	3519	2578	2354	2354
	State Auto Property & Casualty Ins. Co.	1295	1655	1295	1295	1457	1295	1054	1123
	State Farm Fire & Casualty Co.	1168	1168	1168	1168	1168	1168	1168	1168
	Teachers Insurance Co.	858	990	858	858	812	858	601	707
	Travelers Commercial Insurance Co.	505	802	490	565	687	744	528	1520
	Travelers Home and Marine Insurance Co.	516	826	500	578	702	761	540	1557
	United Farm Family Insurance Co.	877	1097	886	877	877	877	581	664
	United Services Automobile Association	1156	1507	1095	1095	1464	1107	1098	999
	Unitrin Auto and Home Insurance Co.	984	1184	959	973	986	988	834	972
	Unitrin Direct Property & Casualty Co.	1031	1244	992	1001	1492	1092	1138	1424
n/a = Carriers that do not have Rates available based on the criteria in the scenario. Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	USAA Casualty Insurance Co.	1226	1594	1162	1162	1540	1172	1162	1040
	USAA General Indemnity Co.	1234	1606	1169	1169	1549	1182	1167	1043
	Vigilant Insurance Co.	1694	2094	1694	1694	1689	1694	1149	1584
	Westminster American Insurance Co.	1158	1460	1158	1158	1158	2630	n/a	n/a
	Windsor Mt. Joy Mutual Insurance Co.	894	1113	809	894	1248	894	717	836

Homeowners Policy Scenario 4

		21629	21613	21620	21617	21853	21601	21804	21811
Insurance Company		Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Eastern Shore (w/o Cecil)	Allied Property & Casualty Insurance Co.	1146	n/a	1259	1146	n/a	1259	n/a	n/a
	Allstate Property & Casualty Insurance Co.	1186	1283	1247	1186	1463	1219	1078	1019
	American Bankers Insurance Co.	3121	3525	3121	3121	3121	3121	1909	1909
	American Security Insurance Co.	2538	2850	2538	2538	3457	2538	2178	2178
	American Strategic Insurance Corp.	1823	2111	1549	1488	2040	1585	1100	1384
	Amica Mutual Insurance Co.	2464	2790	2464	2464	2464	2464	1533	1640
	Balboa Insurance Co.	1134	1506	1147	1262	1312	1435	1038	1785
	Brethren Mutual Insurance Co.	2554	2901	2554	2554	2554	2554	1489	1466
	Chartis Property Casualty Co.	1625	1761	1647	1655	1592	1662	1098	1323
	Cincinnati Insurance Co.	1047	1170	1023	1023	1727	1047	1016	1016
Rates Effective as of 08/01/2011	Cumberland Mutual Fire Insurance Co.	1049	1167	1049	1049	1049	1049	702	820
	Donegal Mutual Insurance Co.	1362	1752	1544	1493	1493	1493	929	929
	Empire Fire and Marine Insurance Co.	1804	1999	1804	1702	1702	1804	1249	1316
	Encompass Home/Auto Insurance Co.	1741	n/a	1590	1741	n/a	1741	n/a	n/a
	Erie Insurance Exchange	1621	1851	1284	1297	1669	1621	1202	1247
	Everett Cash Mutual Insurance Co.	1099	1224	1099	1099	1102	1099	653	857
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	1360	1516	1360	1360	1500	1360	981	1649
	Federal Insurance Co.	2714	3038	2714	2714	2708	2714	1718	2168
	Fidelity and Deposit Co. of MD	2406	2663	2406	2268	2268	2406	1665	1754
	Fidelity Natl P & C Insurance Co.	1804	2021	1341	1341	1804	1804	1343	1343
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Fireman's Fund Insurance Co.	988	1085	988	988	1114	988	753	1178
	Frederick Mutual Insurance Co.	1420	1595	1420	1420	1420	1420	892	1388
	Garrison Property & Casualty Ins. Co.	1575	1956	1484	1484	2035	1505	1407	1314
	Harleysville Worcester Insurance Co.	1057	1171	1057	1057	1057	1057	791	914
	Homesite Insurance Co.	1097	1193	1097	1097	1097	1097	734	1038
	Horace Mann Insurance Co.	1569	1747	1569	1569	1566	1569	1021	1037
	IDS Property Casualty Insurance Co.	1324	1456	1386	1453	1596	1101	989	935
	Keystone Insurance Co.	1208	1353	1208	1208	1208	1208	779	695
	Liberty Insurance Corp.	1555	1571	1380	1404	1686	1430	1410	1754
	Lititz Mutual Insurance Co.	631	664	631	631	631	631	524	965
Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	Metropolitan Group Property & Casualty	1754	1927	1754	1754	1754	1754	1169	1169
	Metropolitan Property and Casualty Ins.	1723	1905	1723	1723	1723	1723	1136	1136

Homeowners Policy Scenario 4

		21629	21613	21620	21617	21853	21601	21804	21811
Insurance Company		Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Eastern Shore (w/o Cecil)	Mutual Benefit Insurance Co.	1469	1562	1469	1469	1469	1469	1027	1395
	Nationwide Property & Casualty Co.	2184	2705	2091	2228	2588	2257	1689	1908
	NGM Insurance Co.	1435	1615	1435	1435	1435	1435	896	999
	Peninsula Insurance Co.	1138	1276	1105	1105	1138	1061	696	814
	Penn National Insurance Co.	1251	1391	1307	1307	1251	1251	871	1093
	Praetorian Insurance Co.	1663	1841	1663	1569	1569	1663	1151	1152
	Privilege Underwriters Reciprocal Exch.	1393	1748	1573	1573	1573	1573	1480	2012
	Safeco Insurance Co. of America	1526	1700	1421	1421	1526	1526	1036	2214
	Selective Ins. Co. of South Carolina	1431	1889	1395	1479	1863	1401	1261	1881
	Sentinel Insurance Co., Ltd.	3445	3445	2618	2618	3445	3445	3445	4257
Rates Effective as of 08/01/2011	Standard Guaranty Insurance Co.	3428	3854	3428	3428	4683	3428	2936	2936
	State Auto Property & Casualty Ins. Co.	1835	2184	1835	1835	2076	1835	1337	1428
	State Farm Fire & Casualty Co.	1812	1812	1812	1812	1812	1812	1812	1812
	Teachers Insurance Co.	1240	1340	1240	1240	1201	1240	784	924
	Travelers Commercial Insurance Co.	686	1042	667	767	951	1025	663	1909
	Travelers Home and Marine Insurance Co.	702	1067	683	784	973	1050	678	1956
	United Farm Family Insurance Co.	1171	1316	1183	1171	1171	1171	732	838
	United Services Automobile Association	1474	1835	1388	1388	1924	1410	1321	1260
	Unitrin Auto and Home Insurance Co.	1284	1428	1249	1269	1287	1289	1010	1181
	Unitrin Direct Property & Casualty Co.	1390	1568	1334	1346	2038	1475	1338	1719
n/a = Carriers that do not have Rates available based on the criteria in the scenario. Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.	USAA Casualty Insurance Co.	1562	1940	1471	1471	2021	1492	1396	1307
	USAA General Indemnity Co.	1575	1958	1483	1483	2036	1506	1406	751
	Vigilant Insurance Co.	2351	2628	2351	2351	2343	2351	1490	2062
	Westminster American Insurance Co.	1641	1854	1641	1641	1641	3727	2292	2292
	Windsor Mt. Joy Mutual Insurance Co.	1307	1467	1181	1307	1829	1307	836	1146

Homeowners Policy Scenario 5

		21629	21613	21620	21617	21853	21601	21804	21811
					Queen				
Insurance Company		Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
Eastern Shore (w/o Cecil)	Allied Property & Casualty Insurance Co.	266	n/a	248	204	n/a	213	n/a	n/a
	Allstate Insurance Co.	265	239	238	157	216	158	211	233
	American Automobile Insurance Co.	493	380	380	266	380	266	380	380
	American Bankers Insurance Co.	428	624	624	428	428	428	428	428
	American Security Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	American Strategic Insurance Corp.	421	392	331	286	390	287	328	369
	Amica Mutual Insurance Co.	394	316	316	231	312	231	312	325
	Associated Indemnity Corp.	493	380	380	266	380	266	380	380
	Balboa Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Rates Effective as of 08/01/2011	Brethren Mutual Insurance Co.	592	486	486	357	477	357	477
Chartis Property Casualty Co.		572	521	594	602	604	548	614	568
Cincinnati Insurance Co.		150	133	133	93	122	93	122	129
Companion Property & Casualty Ins. Co.		n/a	1345	1345	n/a	n/a	n/a	n/a	n/a
Cumberland Mutual Fire Insurance Co.		293	262	262	320	251	186	251	422
Donegal Mutual Insurance Co.		321	272	272	194	259	194	259	279
Encompass Home/Auto Insurance Co.		483	433	396	307	423	307	423	541
Erie Insurance Exchange		314	268	271	222	271	211	271	282
Everett Cash Mutual Insurance Co.		374	317	317	224	300	227	300	573
Farmers Mutual Fire Ins. Co. of Salem Cnty.		529	445	445	n/a	445	n/a	445	617
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Federal Insurance Co.	402	350	352	231	314	231	314	314
	Fidelity Natl P & C Insurance Co.	547	486	480	396	476	401	476	476
	Fireman's Fund Insurance Co.	493	380	380	266	380	266	380	380
	Frederick Mutual Insurance Co.	644	529	539	389	520	389	520	567
	Garrison Property & Casualty Ins. Co.	150	150	150	150	152	150	150	150
	Harleysville Worcester Insurance Co.	245	204	204	150	191	150	191	191
	Homesite Insurance Co.	416	354	354	265	340	265	340	348
	Horace Mann Insurance Co.	160	146	146	110	136	110	136	136
	IDS Property Casualty Insurance Co.	424	361	361	268	351	268	351	351
	Keystone Insurance Co.	235	211	211	167	200	167	200	244
Please contact your agent or company for more details.	Liberty Mutual Fire Insurance Co.	375	333	333	252	313	252	313	324
	Lititz Mutual Insurance Co.	221	192	192	135	179	179	179	227
	Metropolitan Group Property & Casualty	281	269	269	218	249	218	249	249

Homeowners Policy Scenario 5

		21629	21613	21620	21617	21853	21601	21804	21811
					Queen				
Insurance Company		Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
Eastern Shore (w/o Cecil)	Metropolitan Property and Casualty Ins.	304	268	268	191	248	191	248	248
	Mutual Benefit Insurance Co.	405	315	315	212	309	212	309	309
	National Surety Corp.	493	380	380	266	380	266	380	380
	Nationwide Property & Casualty Co.	300	273	252	187	236	187	262	272
	NGM Insurance Co.	298	254	254	179	241	179	241	248
	Peninsula Insurance Co.	392	321	321	225	308	225	308	333
	Penn National Insurance Co.	271	231	231	166	219	166	219	219
	Praetorian Insurance Co.	669	596	596	478	562	501	585	587
	Privilege Underwriters Reciprocal Exch.	884	680	680	475	680	475	680	842
	Safeco Insurance Co. of America	433	384	384	300	366	300	366	366
Rates Effective as of 08/01/2011	Selective Ins. Co. of South Carolina	200	219	181	141	200	137	198	222
	Sentinel Insurance Co., Ltd.	451	376	376	282	367	282	367	367
	Standard Guaranty Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	State Auto Property & Casualty Ins. Co.	383	350	350	284	333	284	333	333
	State Farm Fire & Casualty Co.	436	436	436	436	436	436	436	436
	Teachers Insurance Co.	167	151	151	117	141	117	141	141
	Travelers Commercial Insurance Co.	269	277	211	177	262	219	237	403
	Travelers Home and Marine Insurance Co.	274	283	215	181	268	223	242	412
	United Farm Family Insurance Co.	296	250	250	179	239	179	239	284
	United Services Automobile Association	151	150	150	150	163	150	157	150
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Unitrin Auto and Home Insurance Co.	315	277	277	206	264	206	264	264
	Unitrin Direct Property & Casualty Co.	414	364	356	268	431	281	431	565
	USAA Casualty Insurance Co.	150	150	150	150	151	150	150	150
	USAA General Indemnity Co.	165	162	150	150	177	150	171	150
	Vigilant Insurance Co.	402	350	352	231	314	231	314	314
	Westminster American Insurance Co.	545	440	440	n/a	440	n/a	440	440
	Windsor Mt. Joy Mutual Insurance Co.	538	435	397	315	586	315	504	504

Certain companies may impose higher and separate wind/hail or hurricane deductibles. Please contact your agent or company for more details.

Homeowners Policy Scenario 6

		21629	21613	21620	21617	21853	21601	21804	21811
		Insurance Company			Queen				
		Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
Eastern Shore (w/o Cecil)	Allied Property & Casualty Insurance Co.	184	n/a	238	184	n/a	191	n/a	n/a
	Allstate Insurance Co.	209	321	320	214	218	215	215	227
	American Automobile Insurance Co.	321	458	458	321	321	321	321	321
	American Bankers Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	American Family Home Insurance Co.	365	525	525	365	365	365	365	365
	American Security Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	American Strategic Insurance Corp.	343	449	347	343	348	272	274	288
	Amica Mutual Insurance Co.	151	210	210	151	151	151	151	149
	Associated Indemnity Corp.	321	458	458	321	321	321	321	321
	Brethren Mutual Insurance Co.	363	495	495	363	363	363	363	343
Rates Effective as of 08/01/2011	Chartis Property Casualty Co.	663	593	605	693	695	620	625	593
	Cincinnati Insurance Co.	100	133	133	100	100	100	100	100
	Cumberland Mutual Fire Insurance Co.	167	251	251	167	167	167	167	197
	Donegal Mutual Insurance Co.	282	393	393	282	282	282	282	356
	Encompass Home/Auto Insurance Co.	333	n/a	433	333	n/a	333	n/a	n/a
	Erie Insurance Exchange	166	212	237	191	174	166	174	181
	Everett Cash Mutual Insurance Co.	240	340	340	240	240	240	454	454
	Farmers Mutual Fire Ins. Co. of Salem Cnty.	336	422	422	336	336	336	336	372
	Federal Insurance Co.	253	383	385	253	252	253	252	442
	Fidelity Natl P & C Insurance Co.	334	407	407	334	334	334	334	334
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Fireman's Fund Insurance Co.	321	458	458	321	321	321	321	321
	Frederick Mutual Insurance Co.	288	412	412	288	288	288	288	487
	Garrison Property & Casualty Ins. Co.	287	417	427	309	405	304	405	790
	Harleysville Worcester Insurance Co.	162	249	249	162	162	162	162	162
	Homesite Insurance Co.	240	323	323	240	240	240	240	243
	Horace Mann Insurance Co.	112	150	150	112	112	112	112	112
	IDS Property Casualty Insurance Co.	254	344	344	254	254	254	254	254
	Interstate Auto Insurance Co.	269	353	353	269	269	269	269	269
	Keystone Insurance Co.	187	239	239	187	187	187	187	183
	Liberty Mutual Fire Insurance Co.	333	437	437	333	333	333	333	326
Please contact your agent or company for more details.	Lititz Mutual Insurance Co.	147	232	232	147	147	147	147	185
	Markel American Insurance Co.	266	355	355	266	266	266	266	266

Homeowners Policy Scenario 6

		21629	21613	21620	21617	21853	21601	21804	21811
		Insurance Company			Queen				
		Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
Eastern Shore (w/o Cecil)	Meritplan Insurance Co.	513	343	333	455	448	427	376	574
	Metropolitan Group Property & Casualty	310	376	376	310	310	310	310	310
	Metropolitan Property and Casualty Ins.	240	331	331	240	240	240	240	240
	Mutual Benefit Insurance Co.	262	389	389	262	262	262	262	262
	National Surety Corp.	321	458	458	321	321	321	321	321
	Nationwide Property & Casualty Co.	351	495	451	351	378	351	364	338
	NGM Insurance Co.	269	375	375	269	269	269	269	276
	Peninsula Insurance Co.	282	399	399	282	282	282	282	305
	Penn National Insurance Co.	242	331	331	242	242	242	242	242
Rates Effective as of 08/01/2011	Praetorian Insurance Co.	262	358	358	262	262	262	262	262
	Privilege Underwriters Reciprocal Exch.	475	680	680	475	475	475	475	583
	Safeco Insurance Co. of America	212	334	334	212	212	212	212	212
	Selective Ins. Co. of South Carolina	195	293	248	198	227	189	222	222
	Sentinel Insurance Co., Ltd.	402	550	550	402	402	402	402	402
	Standard Guaranty Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	State Auto Property & Casualty Ins. Co.	329	407	407	329	329	329	329	329
	State Farm Fire & Casualty Co.	190	190	190	190	190	190	190	190
	Teachers Insurance Co.	118	157	157	118	118	118	118	118
n/a = Carriers that do not have Rates available based on the criteria in the scenario.	Travelers Commercial Insurance Co.	177	340	299	219	281	269	244	347
	Travelers Home and Marine Insurance Co.	181	348	305	224	287	275	250	355
	United Services Automobile Association	291	422	433	313	410	308	410	795
	Unitrin Auto and Home Insurance Co.	292	410	410	306	306	306	306	306
	Unitrin Direct Property & Casualty Co.	260	348	340	255	316	268	316	388
	USAA Casualty Insurance Co.	326	470	485	352	457	345	457	847
	USAA General Indemnity Co.	259	377	384	278	369	274	369	750
	Vigilant Insurance Co.	253	383	385	253	252	253	252	442
	Westminster American Insurance Co.	316	426	426	316	316	316	316	316
Windsor Mt. Joy Mutual Insurance Co.	Windsor Mt. Joy Mutual Insurance Co.	280	400	362	280	393	280	334	334

Please contact your agent or company for more details.

Insurance Company Phone Numbers and Websites

Note: If there is no phone number shown for an insurance company, look in the Yellow Pages for an agent, agency or broker in your area. You may also find information in the company's website. Agents and agencies sell coverage on the company's behalf. Brokers will locate coverage on your behalf.

Allied Property and Casualty Insurance Co.	800-982-0756	www.alliedinsurance.com
Allstate Insurance Co.	800-255-7828	www.allstate.com
Allstate Property & Casualty Insurance Co.	800-255-7828	www.allstate.com
American Automobile Insurance Co.	800-261-9497	www.firemansfund.com
American Bankers Insurance Co.	800-852-2244	www.assurant.com
American Family Home Insurance Co.	800-759-9008	www.amig.com
American Security Insurance Co.	800-548-3223	n/a
American Strategic Insurance Corp.	866-274-8765	www.americanstrategic.com
Amica Mutual Insurance Co.	800-242-6422	www.amica.com
Associated Indemnity Corporation	800-261-9497	www.firemansfund.com
Balboa Insurance Co.	800-894-0976	www.balboainsurance.com
Brethren Mutual Insurance Co.	800-621-4264	www.bmic.com
Chartis Property Casualty Co.	See Yellow Pages	www.chartisinsurance.com
Cincinnati Insurance Co.	See Yellow Pages	www.cinfin.com/contact_us/home.asp
Companion Property & Casualty Ins. Co.	800-845-2724	www.companiongroup.com/internet/cpac/cpc/comppac.nsf
Cumberland Mutual Fire Insurance Co.	800-782-8636	www.cumberlandgroup.com
Donegal Mutual Insurance Co.	800-877-0600	www.donegalgroup.com
Empire Fire and Marine Insurance Co.	800-660-4539	www.qbefirst.com
Encompass Home/Auto Insurance Co.	800-588-7400	www.encompassinsurance.com
Erie Insurance Exchange	800-458-0811	www.erieinsurance.com
Esurance Insurance Services, Inc.	800-ESURANCE	www.esurance.com
Everett Cash Mutual Insurance Co.	800-326-4968	www.everettcash.com
Farmers Mutual Fire Ins. Co. of Salem Cnty.	800-498-0954	www.farmersofsalem.com
Federal Insurance Co.	800-252-4680	www.chubb.com/personal/home.jsp
Fidelity and Deposit Co. of MD	800-660-4539	www.qbefirst.com
Fidelity Natl P & C Insurance Co.	800-849-6140	www.fnf.com
Fireman's Fund Insurance Co.	800-261-9497	www.firemansfund.com
Frederick Mutual Insurance Co.	800-544-8737	www.fredmut.com

Insurance Company Phone Numbers and Websites

Note: If there is no phone number shown for an insurance company, look in the Yellow Pages for an agent, agency or broker in your area. You may also find information in the company's website. Agents and agencies sell coverage on the company's behalf. Brokers will locate coverage on your behalf.

Garrison Property & Casualty Insurance Co.	800-531-8722	www.usaa.com
Harleysville Worcester Insurance Co.	800-523-6344	www.HarleysvilleGroup.com
Homesite Insurance Co.	800-HOMESITE	www.homesite.com
Horace Mann Insurance Co.	800-999-1030	www.horacemann.com
IDS Property Casualty Insurance Co.	800-842-3344	www.ameriprise.com/autohome
Interstate Auto Insurance Co.	877-358-1905	www.iaico.com
Keystone Insurance Co.	866-222-4968	www.midatlantic.AAA.com
Liberty Insurance Corp.	800-837-5254	www.libertymutual.com
Liberty Mutual Fire Insurance Co.	800-837-5254	www.libertymutual.com
Lititz Mutual Insurance Co.	800-626-4751	www.lititzmutual.com
Markel American Insurance Co.	800-236-2862	n/a
Meritplan Insurance Co.	800-542-5025	https://www8.bankofamerica.com/insurance/property-and-auto/renters/overview.go
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
National Surety Corp.	800-261-9497	www.firemansfund.com
Nationwide Property & Casualty Co.	800-882-2822	www.Nationwide.com
NGM Insurance Co.	877-927-5672	www.msagroup.com
Peninsula Insurance Co.	800-492-1205	www.peninsulainsurance.com
Penn National Insurance Co.	800-766-2245	www.PennNationalInsurance.com
Praetorian Insurance Co.	800-660-4539	www.qbeamericas.com
Privilege Underwriters Reciprocal Exchange	888-813-7873	www.pureinsurance.com
Safeco Insurance Co. of America	800-841-5914	www.safeco.com
Selective Insurance Co. of South Carolina	800-727-9656	www.selective.com
Sentinel Insurance Co., Ltd.	888-413-8970	www.thehartford.com
Standard Guaranty Insurance Co.	800-548-3223	n/a

Homeowners

Insurance Company Phone Numbers and Websites

Note: If there is no phone number shown for an insurance company, look in the Yellow Pages for an agent, agency or broker in your area. You may also find information in the company's website. Agents and agencies sell coverage on the company's behalf. Brokers will locate coverage on your behalf.

State Auto Property & Casualty Ins. Co.	800-444-9950	www.stateauto.com
State Farm Fire & Casualty Co.	See Yellow Pages	www.statefarm.com
Teachers Insurance Co.	800-999-1030	www.horacemann.com
Travelers Commercial Insurance Co.	888-695-4625	www.travelers.com
Travelers Home and Marine Insurance Co.	888-695-4625	www.travelers.com
United Farm Family Insurance Co.	800-843-3276	www.farmfamily.com
United Services Automobile Association	800-531-8722	www.usaa.com
Unitrin Auto and Home Insurance Co.	877-252-7878	www.eKemper.com
Unitrin Direct Property & Casualty Co.	800-437-8394	www.unitrindirect.com
USAA Casualty Insurance Co.	800-531-8722	www.usaa.com
USAA General Indemnity Co.	800-531-8722	www.usaa.com
Vigilant Insurance Co.	800-252-4680	www.chubb.com/personal/home.jsp
Westminster American Insurance Co.	800-229-8484	www.westminsteramerican.com
Windsor Mt. Joy Mutual Insurance Co.	800-233-0228	www.windsormountjoy.com

Coverages Offered by Company (or group of companies)

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

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

A = Coverage may be available through an affiliated program

Group	Insurance Company(ies)	Home	Auto	Motorcycle and Scooter	RV & Trailers	ATV	Boats	Personal Watercraft	Notes
AAA MidAtlantic	Keystone Insurance Co.	Y	Y	A	A				
Agency	Agency Insurance Co. of MD, Inc.		Y	Y		Y			
AIG	Chartis Property Casualty Co.	Y	Y	Y	Y	Y	Y	Y	
Allstate	Allstate Indemnity Co.		Y		Y				
	Allstate Insurance Co.	Y*							*Renter/Condo Only
	Allstate Property & Casualty Insurance Co.	Y*		Y		Y	Y	Y	*Home Policies Only
	Encompass Home/Auto Insurance Co.	Y	Y	Y	Y	Y	Y	Y	
AMICA	Amica Mutual Insurance Co.	Y	Y		Y	Y*	Y		*Snowmobiles only
AMIG	American Family Home Insurance Co.	Y*		Y					*Renters Only
	American Modern Home				Y	Y	Y	Y	
ARX Holding Group	American Strategic Insurance Corp.	Y							
Assurant	American Bankers Insurance Co.	Y							
	American Security Insurance Co.	Y*							*Homeowners only
	Standard Guaranty Insurance Co.	Y*							*Homeowners only
Balboa	Balboa Insurance Co.	Y							
	Meritplan Insurance Co.	Y*							*Renters Insurance Only
Brethren Mutual	Brethren Mutual Insurance Co.	Y	Y		Y*		Y*	Y*	*Requires Auto or Home
Chubb	Chubb National Insurance Co.		Y	Y	Y	Y			
	Federal Insurance Co.	Y					Y*	Y*	*Moored in Continental US
	Vigilant Insurance Co.	Y							
Cincinnati	Cincinnati Insurance Co.	Y	Y	Y*	Y*	Y*	Y	Y	*Requires Auto or Home
Companion	Companion Property & Casualty Ins. Co.	Y*							*Condo Only
Cumberland	Cumberland Insurance Co. Inc.		Y						
	Cumberland Mutual Fire Insurance Co.	Y							
Donegal	Atlantic States Insurance Co.		Y						
	Donegal Mutual Insurance Co.	Y	Y						
	Peninsula Insurance Co.	Y	Y						
Elephant Insurance	Elephant Insurance Co.		Y						
Erie	Erie Insurance Co.		Y	Y	Y	Y	Y	Y	
	Erie Insurance Exchange	Y	Y	Y	Y	Y	Y	Y	
Esurance	Esurance Property & Casualty Ins. Co.	A	Y	A	A	A	A	A	
Everett Cash	Everett Cash Mutual Insurance Co.	Y							
Farmers Mut of Salem	Farmers Mutual Fire Ins. Co. of Salem Cnty.	Y							

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Fidelity National	Fidelity Natl P & C Insurance Co.	Y							
Firemans Fund	American Automobile Insurance Co.	Y*							*Renters and Condos only
	Associated Indemnity Corp.	Y*							*Renters and Condos only
	Fireman's Fund Insurance Co.	Y	Y						
	National Surety Corp.	Y*	Y	Y	Y	Y			*Renters and Condos only
Frederick Mutual	Frederick Mutual Insurance Co.	Y							
GEICO	GEICO General Insurance Co.		Y		Y				
	GEICO Indemnity Co.		Y	Y	Y	Y			
	Government Employees Insurance Co.		Y		Y				
GMAC	National General Assurance Co.		Y	Y	Y	Y			
Hallmark	Hallmark National Insurance Co.		Y						
Harleysville	Harleysville Mutual Insurance Co.						Y		
	Harleysville Preferred Insurance Co.		Y						
	Harleysville Worcester Insurance Co.	Y							
Hartford	Hartford Casualty Insurance Co.		Y	Y*	Y		Y	Y	*Scooters only
	Sentinel Insurance Co., Ltd.	Y							
	Twin City Fire Insurance Co.		Y	Y*	Y		Y	Y	*Scooters only
Homesite	Homesite Insurance Co.	Y							
Horace Mann	Horace Mann Insurance Co.	Y	Y		Y*		Y		*Trailers Only
	Teachers Insurance Co.	Y	Y						
IDS	IDS Property Casualty Insurance Co.	Y	Y						
IFA Auto	IFA Insurance Co.		Y						
Interstate	Interstate Auto Insurance Co.	Y*	Y	Y					*Renters Only
Liberty Mutual	American States Preferred Insurance Co.		Y		Y				
	First Liberty Insurance Corp.		Y	Y	Y	Y			
	Liberty Insurance Corp.	Y					Y	Y	
	Liberty Mutual Fire Insurance Co.	Y	Y	Y	Y	Y	Y	Y	
	Safeco Insurance Co. of America	Y					Y	Y	
	Safeco Insurance Co. of Illinois			Y		Y			
Lititz	Lititz Mutual Insurance Co.	Y							
MAIF	Maryland Automobile Insurance Fund		Y						

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Markel	Markel American Insurance Co.	Y*		Y		Y	Y	Y	*Renters Only
MetLife	Metropolitan Casualty Insurance Co.		Y	Y	Y	Y			
	Metropolitan Direct Property & Casualty		Y		Y				
	Metropolitan Group Property & Casualty	Y	Y	Y	Y	Y			
	Metropolitan Property and Casualty Ins.	Y					Y	Y	
MSA Group	NGM Insurance Co.	Y					Y*		*Home Policy required
	Old Dominion Insurance Co.		Y		Y*				*Auto policy required
Mutual Benefit	Mutual Benefit Insurance Co.	Y	Y						
National Interstate	National Interstate Insurance Co.				Y*				*Limited liability options
	Triumpher Casualty Co.				Y*				*Limited liability options
Nationwide	Allied Property & Casualty Insurance Co.	Y	Y				Y	Y	
	Amco Insurance Co.		Y	Y	Y	Y	Y	Y	
	Depositors Insurance Co.		Y	Y	Y	Y	Y	Y	
	Nationwide Affinity Ins. Co. of America		Y						
	Nationwide Insurance Co. of America			Y	Y	Y			
	Nationwide Property & Casualty Co.	Y					Y	Y	
	Titan Indemnity Co.		Y						
Victoria Fire & Casualty Co.		Y							
Paramount	Paramount Insurance Co.		Y						
Penn National	Penn National Insurance Co.	Y	Y		Y		Y*		*Auto Policy required
Progressive	Progressive Select Insurance Co.		Y	Y	Y	Y	Y	Y	
	Progressive Specialty Insurance Co.		Y	Y	Y	Y	Y	Y	
PURE	Privilege Underwriters Reciprocal Exch.	Y	Y	Y	Y	Y			
QBE Group	Praetorian Insurance Co.	Y							
Rider	Rider Insurance Co.			Y		Y			
Selective	Selective Ins. Co. of South Carolina	Y	Y		Y				
Sentry	Dairyland Insurance Co. of WI		Y						
State Auto	State Auto Property & Casualty Ins. Co.	Y					Y	Y	
	State Automobile Mutual Insurance Co.		Y	Y	Y	Y			
State Farm	State Farm Fire & Casualty Co.	Y	Y	Y	Y		Y	Y	
	State Farm Mutual Automobile Ins. Co.		Y	Y	Y	Y			

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Group	Insurance Company(ies)	Home	Auto	Motorcycle and Scooter	RV & Trailers	ATV	Boats	Personal Watercraft	Notes
Travelers	Travelers Commercial Insurance Co.	Y	Y	Y	Y	Y	Y	Y	
	Travelers Home and Marine Insurance Co.	Y	Y	Y	Y	Y	Y	Y	
United Farm Family	United Farm Family Insurance Co.	Y	Y						
Unitrin	Unitrin Auto and Home Insurance Co.	Y	Y		Y		Y	Y	
	Unitrin Direct Property & Casualty Co.	Y	Y						
USAA	Garrison Property & Casualty Ins. Co.	Y	Y	A	Y*	Y	A	A	*Trailers only
	United Services Automobile Association	Y	Y	A	Y*	Y	A	A	*Trailers only
	USAA Casualty Insurance Co.	Y	Y	A	Y*	Y	A	A	*Trailers only
	USAA General Indemnity Co.	Y	Y	A	Y*	Y	A	A	*Trailers only
Westminster American	Westminster American Insurance Co.	Y							
Windsor Mt. Joy	Windsor Mt. Joy Mutual Insurance Co.	Y					Y	Y	
Zurich	21st Century Centennial Insurance Co.		Y						
	Empire Fire and Marine Insurance Co.	Y*							*Home policies only
	Fidelity and Deposit Co. of MD	Y*							*Home policies only
	Foremost Insurance Co.		Y	A	A	A	A	A	

How to File a Complaint

Consumers may contact the Maryland Insurance Administration to file a complaint against an insurance company, agent, or broker.

Complaints must be received in writing or filed on-line using the agency's website, *www.mdinsurance.state.md.us*. Under *Consumer Information*, 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 company/agent/broker 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 Insurance Administration has made a determination regarding the complaint.

Important Contact Information for Homeowners Insurance:

General Information

410-468-2000 or 1-800-492-6116

TTY 1-800-735-2258

E-mail: miaweb@mdinsurance.state.md.us

Website: *www.mdinsurance.state.md.us*

Complaints Fax: 410-468-2307 (or 2334)

Rapid Response Program

The 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 companies 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.

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www.mdinsurance.state.md.us

Martin O'Malley, Governor

Anthony G. Brown, Lt. Governor