

RENTERS INSURANCE

A COMPARISON GUIDE TO RATES

AS OF FEBRUARY 2025



Maryland

INSURANCE ADMINISTRATION

Renters Policy Scenario

Rates provided by insurers in this scenario assume the following: frame construction, replacement cost including contents, \$500 deductible.

Note: ZIP codes are for sampling purposes only.

County/City	Town/City	Zip Code	Coverage C Amount	Construction	Protection Class*	Deductible	Age of Home (in years)	Water/Sewer Backup Limit	Auto/Home Discount	Liability
Allegany	Cumberland	21502	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Anne Arundel	Annapolis	21401	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Anne Arundel	Pasadena	21122	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Baltimore	Dundalk	21222	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Baltimore	Owings Mills	21117	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Baltimore City	Hamilton	21214	\$50,000	Frame	1	\$500	n/a	n/a	No	\$100,000
Baltimore City	Waverly	21218	\$50,000	Frame	1	\$500	n/a	n/a	No	\$100,000
Calvert	Lusby	20657	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Caroline	Denton	21629	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Carroll	Sykesville	21784	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Cecil	Elkton	21921	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Charles	Waldorf	20603	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Dorchester	Cambridge	21613	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Frederick	Frederick	21701	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Garrett	Oakland	21550	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Harford	Bel Air	21014	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Howard	Columbia	21044	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Kent	Chestertown	21620	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Montgomery	Gaithersburg	20878	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Montgomery	Silver Spring	20906	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Prince George's	Fort Washington	20744	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Prince George's	Hyattsville	20783	\$75,000	Frame	5	\$500	n/a	n/a	No	\$300,000
Queen Anne's	Stevensville	21666	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Saint Mary's	Mechanicsville	20659	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Somerset	Princess Anne	21853	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Talbot	Easton	21601	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Washington	Hagerstown	21740	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Wicomico	Salisbury	21804	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000
Worcester	Berlin	21811	\$50,000	Frame	5	\$500	n/a	n/a	No	\$100,000

* Protection Class is the distance from the fire hydrant and the quality of your local fire department.

Shopping for Renters Insurance - Insurer/Policy Comparison Worksheet

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

Insurance Name →			
Telephone number			
Financing rating			
Insurer licensed (Yes/No)			
Type of policy (HO-2, HO-3 amended, HO-4, HO-6, etc.)			
Replacement Cost (RC) or Actual Cash Value (ACV):			
Contents: If RC, any exceptions, if so list:			
Deductible(s) (Does the policy have different deductibles for damage caused by hurricane or other storm?) All perils: Flat \$ or % Hurricanes or other storms: Flat \$ or % Others?:			
Discounts offered			
Annual premium			

COVERAGE COMPARISON (Coverages vary by policy. Make sure you get the coverage you need!)

COVERAGE LIMITS	Personal Property			
	Loss of Use			
	Liability			
	Medical Payments			
POLICY COVERS DAMAGE FROM (YES/NO)	Fire or lightening			
	Windstorm or hail			
	Explosion			
	Smoke			
	Sudden and accidental leaking from plumbing, heating, air conditioning			
	Rain through damaged roof, windows, doors			
	Backup of sewers, drains			
	Freezing of plumbing or heating systems			
	Mold and/or mold remediation			
	Falling objects, including trees			
	Weight of ice, sleet, snow			
	Vehicles			
	Animals			
	Construction defects			
	Vandalism, malicious mischief			

ADDITIONAL PROPERTY COVERAGES	Debris removal			
	Tree removal			
	Damage to foundation or slab			
	Fire department service charge			
	Trees, shrubs or other plants			
	Property removed			
	Credit card, fund transfer card, forgery and counterfeit money			
	Loss assessment			
	Collapse of building			
	Glass breakage – dwelling			
POLICY EXCLUDES	Flood coverage**			

**Renters policies typically do not cover damage from floods. The National Flood Insurance Program provides flood insurance in many areas. For more information, or to find an insurance producer near you, visit www.floodsmart.gov.

LIST OF OPTIONAL INSURANCE COVERAGES THAT ARE AVAILABLE BY ENDORSEMENT	Additional limits of liability for Coverages A, B, C and D.			
	Special computer coverage			
	Theft coverage increase			
	Office, permitted incidental occupancies (residence premises)			
	Inflation guard			
	Building additions and alterations			
	Credit card, electronic fund transfer card, or access device forgery and counterfeit money coverage			
	Earthquake			
	Scheduled personal property			
	Coverage C increased special limits of liability			
	Ordinance or law coverage			
	Refrigerated property coverage			
	Sinkhold coverage			
	Functional replacement cost loss settlement			
	Home business insurance coverage			
	Incidental low power recreational "motor vehicles"			
	Snowmobile			
	Business pursuits			
	Incidental farming personal liability			
	Watercraft			
	Personal injury			

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2025**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
AIG Property Casualty Company	482	452	521	444	552	543
Allstate Vehicle and Property Insurance Company	699	936	1053	654	850	727
American Bankers Insurance Co. of FL	657	695	692	623	1189	788
American Economy Insurance Co.	852	792	852	792	877	877
American Family Connect P & C Ins. Co.	800	682	791	624	931	951
American National Property & Casualty Co.	418	380	387	307	392	387
American Strategic Insurance Corp.	875	743	730	769	847	860
Amica Mutual Insurance Co.	833	727	849	730	836	836
Berkley Insurance Co.	736	616	767	593	857	729
Brethren Mutual	370	404	506	326	565	565
Chubb Indemnity Insurance Co.	1083	991	1121	1071	1056	1069
Cincinnati Casualty Co.	350	320	390	308	363	365
Cincinnati Insurance Co.	331	296	331	296	361	361
CSAA General Insurance Co.	399	527	670	407	497	455
Cumberland Mutual Fire Insurance Co.	967	1213	1419	824	1356	1356
Encompass Home/Auto Insurance Co.	964	2569	2160	1216	3127	3127
Erie Insurance Co.	373	351	679	526	576	566
Everett Cash Mutual Insurance Co.	553	453	553	453	652	652
Executive Risk Indemnity Inc.	976	894	1013	967	952	965
Farmers Group Property & Casualty Ins. Co.	1333	1142	1266	1201	1475	1475
Farmers Insurance Exchange	1194	1312	1582	1064	1363	1385
Farmers Mutual Fire Ins. Co. of Salem Cnty.	753	1317	1173	933	1513	1384
Farmers Property & Casualty Insurance Co.	902	889	1087	739	1120	1120
Garrison Property & Casualty Ins. Co.	591	524	576	522	532	571
Hartford Insurance Company of the Southeast	346	428	440	366	430	453
Homesite Insurance Co. of the Midwest	1208	1008	1216	997	1428	1428

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

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

**Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2025**

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Insurance Co.	244	223	250	218	293	293
Lemonade Insurance Company	691	754	811	609	995	907
Liberty Insurance Corporation	924	752	876	770	1030	1030
Lititz Mutual Insurance Co.	464	567	660	406	697	697
LM Insurance Corporation	856	696	812	713	952	952
Mutual Benefit Insurance Co.	562	461	562	461	664	664
Nationwide Insurance Co. of America	662	631	654	599	600	591
NGM Insurance Co.	472	381	469	398	492	503
NJM Insurance Co.	527	580	563	471	843	675
Penn National Insurance Co.	318	279	318	279	361	361
Praetorian Insurance Company	716	861	953	645	825	825
Privilege Underwriters Reciprocal Exch.	1318	962	1242	1018	1373	1373
Selective Ins. Co. of South Carolina	242	265	305	220	248	249
Southern Insurance Co. of VA	660	1605	1376	791	1597	1521
State Farm Fire & Casualty Co.	345	287	376	292	394	394
Stillwater P & C Insurance Co.	487	477	533	442	685	630
Teachers Insurance Co.	230	209	233	207	270	270
Travelers Personal Insurance Co.	481	602	523	428	972	663
United Services Automobile Association	545	500	538	482	497	535
Unitrin Safeguard Insurance Co.	543	1622	1110	668	1239	1417
Universal Property & Casualty Ins. Co.	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Co.	614	546	598	540	552	594
USAA General Indemnity Co.	496	447	486	441	452	484
Vault Reciprocal Exchange	1273	927	1195	984	1266	1266
Windsor Mt. Joy Mutual Insurance Co.	566	496	628	469	786	786

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

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

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2025

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
AIG Property Casualty Company	407	488	447	429
Allstate Vehicle and Property Insurance Company	935	686	998	632
American Bankers Insurance Co. of FL	1459	1459	695	606
American Economy Insurance Co.	852	821	792	792
American Family Connect P & C Ins. Co.	795	822	664	626
American National Property & Casualty Co.	404	344	332	289
American Strategic Insurance Corp.	1216	1129	716	560
Amica Mutual Insurance Co.	893	893	727	628
Berkley Insurance Co.	736	736	616	593
Brethren Mutual	778	706	426	377
Chubb Indemnity Insurance Co.	1145	1148	1022	956
Cincinnati Casualty Co.	518	382	272	267
Cincinnati Insurance Co.	349	349	296	296
CSAA General Insurance Co.	687	604	558	367
Cumberland Mutual Fire Insurance Co.	2194	2194	1199	824
Encompass Home/Auto Insurance Co.	2211	2200	2281	1293
Erie Insurance Co.	496	565	478	353
Everett Cash Mutual Insurance Co.	553	553	453	453
Executive Risk Indemnity Inc.	1035	1034	923	863
Farmers Group Property & Casualty Ins. Co.	1537	1537	1142	1201
Farmers Insurance Exchange	1716	1616	1412	1064
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1353	1147	1146	765
Farmers Property & Casualty Insurance Co.	1081	1081	889	739
Garrison Property & Casualty Ins. Co.	698	613	508	497
Hartford Insurance Company of the Southeast	471	456	374	321
Homesite Insurance Co. of the Midwest	1400	1400	1000	997

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

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

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2025

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Insurance Co.	270	270	223	218
Lemonade Insurance Company	1266	1104	722	609
Liberty Insurance Corporation	1027	1027	752	773
Lititz Mutual Insurance Co.	809	809	567	406
LM Insurance Corporation	951	951	696	715
Mutual Benefit Insurance Co.	562	562	461	461
Nationwide Insurance Co. of America	862	570	568	669
NGM Insurance Co.	496	496	381	398
NJM Insurance Co.	761	612	473	495
Penn National Insurance Co.	318	318	279	279
Praetorian Insurance Company	992	992	930	643
Privilege Underwriters Reciprocal Exch.	1259	1259	962	1018
Selective Ins. Co. of South Carolina	375	336	281	234
Southern Insurance Co. of VA	1509	1467	1465	785
State Farm Fire & Casualty Co.	564	564	287	292
Stillwater P & C Insurance Co.	880	789	485	460
Teachers Insurance Co.	248	248	209	207
Travelers Personal Insurance Co.	865	594	493	459
United Services Automobile Association	655	574	476	462
Unitrin Safeguard Insurance Co.	1214	962	1062	742
Universal Property & Casualty Ins. Co.	n/a	n/a	n/a	n/a
USAA Casualty Insurance Co.	727	637	527	515
USAA General Indemnity Co.	590	521	432	421
Vault Reciprocal Exchange	1161	1161	927	984
Windsor Mt. Joy Mutual Insurance Co.	628	628	496	527

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

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

Renters Policy Scenario

Greater Baltimore Suburban area
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
AIG Property Casualty Company	502	498	512	512	405	482
Allstate Vehicle and Property Insurance Company	846	846	775	833	877	746
American Bankers Insurance Co. of FL	814	814	1055	1055	1026	814
American Economy Insurance Co.	852	852	399	399	852	852
American Family Connect P & C Ins. Co.	876	800	1203	846	922	846
American National Property & Casualty Co.	363	357	401	401	455	430
American Strategic Insurance Corp.	984	1007	839	981	807	805
Amica Mutual Insurance Co.	754	754	857	857	903	903
Berkley Insurance Co.	669	675	810	810	688	743
Brethren Mutual	685	620	645	612	497	428
Chubb Indemnity Insurance Co.	1041	1019	1209	1227	1066	1160
Cincinnati Casualty Co.	382	331	530	557	397	489
Cincinnati Insurance Co.	331	331	312	312	331	331
CSAA General Insurance Co.	497	466	578	595	614	546
Cumberland Mutual Fire Insurance Co.	1456	1456	1671	1671	1482	1482
Encompass Home/Auto Insurance Co.	2483	2632	1480	1476	1700	2138
Erie Insurance Co.	582	413	738	522	569	614
Everett Cash Mutual Insurance Co.	553	553	602	602	602	602
Executive Risk Indemnity Inc.	938	920	1092	1108	962	1047
Farmers Group Property & Casualty Ins. Co.	1312	1312	1040	1040	1444	1358
Farmers Insurance Exchange	1455	1564	1393	1393	1353	1406
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1392	1179	1091	1077	1049	1163
Farmers Property & Casualty Insurance Co.	1032	1032	911	911	983	1189
Garrison Property & Casualty Ins. Co.	602	548	714	741	565	663
Hartford Insurance Company of the Southeast	469	418	546	473	441	475
Homesite Insurance Co. of the Midwest	1214	1214	1356	1356	1212	1212

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

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

Renters Policy Scenario

Greater Baltimore Suburban area
Rates Effective as of 2/1/2025

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Insurance Co.	270	270	298	298	283	283
Lemonade Insurance Company	1077	1064	1034	1093	806	827
Liberty Insurance Corporation	900	900	934	934	958	960
Lititz Mutual Insurance Co.	660	660	516	516	555	555
LM Insurance Corporation	832	832	863	863	887	889
Mutual Benefit Insurance Co.	562	562	595	595	595	595
Nationwide Insurance Co. of America	680	625	837	837	624	514
NGM Insurance Co.	472	472	547	547	502	502
NJM Insurance Co.	1146	548	704	808	561	719
Penn National Insurance Co.	318	318	347	347	347	347
Praetorian Insurance Company	741	741	946	946	830	830
Privilege Underwriters Reciprocal Exch.	1090	1090	1341	1341	1207	1207
Selective Ins. Co. of South Carolina	261	250	417	407	302	333
Southern Insurance Co. of VA	1190	1205	897	927	1045	1109
State Farm Fire & Casualty Co.	383	383	391	391	380	380
Stillwater P & C Insurance Co.	570	468	577	537	520	570
Teachers Insurance Co.	248	248	276	276	261	261
Travelers Personal Insurance Co.	815	805	703	834	532	674
United Services Automobile Association	565	516	663	688	524	617
Unitrin Safeguard Insurance Co.	1150	1092	655	791	842	932
Universal Property & Casualty Ins. Co.	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Co.	626	569	741	770	585	688
USAA General Indemnity Co.	510	466	602	623	478	559
Vault Reciprocal Exchange	1048	1048	1276	1276	1164	1164
Windsor Mt. Joy Mutual Insurance Co.	614	614	789	789	647	780

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

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

Greater Baltimore Suburban area
Rates Effective as of 2/1/2025

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
AIG Property Casualty Company	426	430	410	424	366
Allstate Vehicle and Property Insurance Company	752	584	746	578	756
American Bankers Insurance Co. of FL	606	606	692	623	933
American Economy Insurance Co.	792	792	852	792	792
American Family Connect P & C Ins. Co.	629	633	818	657	671
American National Property & Casualty Co.	299	294	371	310	299
American Strategic Insurance Corp.	685	1132	810	872	657
Amica Mutual Insurance Co.	628	756	730	667	664
Berkley Insurance Co.	518	597	730	537	532
Brethren Mutual	370	506	428	351	351
Chubb Indemnity Insurance Co.	941	936	1042	988	977
Cincinnati Casualty Co.	281	300	327	271	266
Cincinnati Insurance Co.	296	296	331	296	312
CSAA General Insurance Co.	407	472	397	411	458
Cumberland Mutual Fire Insurance Co.	1095	930	967	1095	1095
Encompass Home/Auto Insurance Co.	1901	1959	1830	2381	3103
Erie Insurance Co.	412	487	487	369	311
Everett Cash Mutual Insurance Co.	453	453	553	453	453
Executive Risk Indemnity Inc.	849	846	941	892	880
Farmers Group Property & Casualty Ins. Co.	1201	1269	1333	1269	1239
Farmers Insurance Exchange	1132	1162	1194	1132	1185
Farmers Mutual Fire Ins. Co. of Salem Cnty.	1109	992	989	1052	1320
Farmers Property & Casualty Insurance Co.	739	939	902	939	804
Garrison Property & Casualty Ins. Co.	459	500	521	488	469
Hartford Insurance Company of the Southeast	355	427	413	413	399
Homesite Insurance Co. of the Midwest	997	997	1212	997	997

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

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

Greater Baltimore Suburban area
Rates Effective as of 2/1/2025

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Insurance Co.	218	223	244	223	239
Lemonade Insurance Company	647	839	712	621	650
Liberty Insurance Corporation	773	723	927	734	770
Lititz Mutual Insurance Co.	528	477	464	528	528
LM Insurance Corporation	715	669	858	679	713
Mutual Benefit Insurance Co.	461	461	562	461	461
Nationwide Insurance Co. of America	708	630	542	593	492
NGM Insurance Co.	360	398	496	389	398
NJM Insurance Co.	479	493	628	496	509
Penn National Insurance Co.	279	279	318	279	279
Praetorian Insurance Company	645	973	735	734	655
Privilege Underwriters Reciprocal Exch.	897	962	1318	848	897
Selective Ins. Co. of South Carolina	213	284	262	213	213
Southern Insurance Co. of VA	1200	1017	1194	1099	1370
State Farm Fire & Casualty Co.	292	268	345	268	292
Stillwater P & C Insurance Co.	442	485	549	485	516
Teachers Insurance Co.	207	209	230	207	221
Travelers Personal Insurance Co.	439	445	615	462	482
United Services Automobile Association	426	464	484	454	438
Unitrin Safeguard Insurance Co.	967	880	862	835	1421
Universal Property & Casualty Ins. Co.	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Co.	474	516	540	505	485
USAA General Indemnity Co.	392	425	442	415	400
Vault Reciprocal Exchange	866	927	1273	816	866
Windsor Mt. Joy Mutual Insurance Co.	527	522	662	531	531

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

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

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2025

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
AIG Property Casualty Company	484	459	414	369	444	353	448	438
Allstate Vehicle and Property Insurance Company	608	541	568	443	519	449	519	701
American Bankers Insurance Co. of FL	770	712	712	614	659	614	695	684
American Economy Insurance Co.	852	792	792	734	792	734	792	792
American Family Connect P & C Ins. Co.	843	590	666	505	731	506	670	720
American National Property & Casualty Co.	403	334	304	260	399	320	399	586
American Strategic Insurance Corp.	791	727	672	545	732	595	677	709
Amica Mutual Insurance Co.	874	766	766	642	756	642	756	790
Berkley Insurance Co.	773	644	621	466	644	466	644	635
Brethren Mutual	633	n/a	530	n/a	n/a	n/a	n/a	n/a
Chubb Indemnity Insurance Co.	1036	963	947	864	976	860	986	955
Cincinnati Casualty Co.	327	329	281	209	371	203	412	368
Cincinnati Insurance Co.	331	296	296	262	296	262	296	364
CSAA General Insurance Co.	450	513	478	544	479	540	493	517
Cumberland Mutual Fire Insurance Co.	1111	944	930	770	970	770	944	1323
Encompass Home/Auto Insurance Co.	1773	2184	2059	2735	1722	2499	2152	3043
Erie Insurance Co.	608	562	318	302	689	215	382	364
Everett Cash Mutual Insurance Co.	553	453	453	355	453	355	453	800
Executive Risk Indemnity Inc.	937	869	853	781	881	776	895	866
Farmers Group Property & Casualty Ins. Co.	1233	1113	1113	950	1113	950	1113	1113
Farmers Insurance Exchange	1317	1170	1170	1023	1109	1023	1109	1164
Farmers Mutual Fire Ins. Co. of Salem Cnty.	864	998	956	1283	849	1455	954	1702
Farmers Property & Casualty Insurance Co.	870	716	716	558	716	558	716	716
Garrison Property & Casualty Ins. Co.	592	567	518	437	580	449	576	557
Hartford Insurance Company of the Southeast	435	388	383	403	438	356	398	474
Homesite Insurance Co. of the Midwest	1360	1115	1115	869	1115	869	1115	1076

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

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

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2025

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Insurance Co.	250	223	223	197	223	197	223	223
Lemonade Insurance Company	1034	931	881	788	1062	746	957	767
Liberty Insurance Corporation	924	770	770	616	770	616	770	793
Lititz Mutual Insurance Co.	550	477	477	398	477	398	477	481
LM Insurance Corporation	856	713	713	570	713	570	713	734
Mutual Benefit Insurance Co.	562	461	461	360	461	360	461	461
Nationwide Insurance Co. of America	654	669	629	608	609	592	628	587
NGM Insurance Co.	472	398	360	338	398	321	398	414
NJM Insurance Co.	528	562	452	492	747	424	552	705
Penn National Insurance Co.	318	279	279	240	279	240	279	279
Praetorian Insurance Company	958	887	887	892	973	796	877	821
Privilege Underwriters Reciprocal Exch.	1242	962	962	681	962	681	962	828
Selective Ins. Co. of South Carolina	315	262	277	237	280	229	276	267
Southern Insurance Co. of VA	951	1073	1065	1496	927	1323	921	1337
State Farm Fire & Casualty Co.	358	304	304	243	304	243	304	287
Stillwater P & C Insurance Co.	577	498	500	504	516	450	500	470
Teachers Insurance Co.	233	209	209	185	209	185	209	209
Travelers Personal Insurance Co.	557	565	457	601	938	443	606	818
United Services Automobile Association	556	534	484	414	549	422	544	543
Unitrin Safeguard Insurance Co.	727	853	868	1312	767	1118	875	1285
Universal Property & Casualty Ins. Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Co.	614	588	536	453	602	464	597	582
USAA General Indemnity Co.	501	482	441	377	492	385	489	477
Vault Reciprocal Exchange	1195	927	927	658	927	658	927	790
Windsor Mt. Joy Mutual Insurance Co.	614	505	466	379	679	379	577	573

* Indicates those insurers that consider credit scores in determining premiums. Refer to "Notes to Rate Tables"

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

Insurer Phone Numbers and Websites

Note: If there is no phone number shown for an insurer, look in the Yellow Pages for an insurance producer (also known as an agent or broker) in your area. You may also find information on the insurer's website. Insurance producers sell coverage on the insurer's behalf and can locate coverage on your behalf.

AIG Property Casualty Company	800-225-5244	www.aig.com
Allstate Vehicle & Property Insurance Co.	800-255-7828	www.allstate.com
American Bankers Ins. Co.	877-893-5739	www.assurant.com
American Economy Insurance Co.	800-332-3226	www.safeCo.com
American Family Connect P & C Ins. Co.	888-239-9953	www.connectbyamfam.com
American Modern Home Insurance Co.	800-543-2644	www.amig.com
American National Property & Casualty Co.	800-843-3276	www.americannational.com
American Security Ins. Co.	877-893-5739	www.assurant.com
American Strategic Insurance Corp.	866-274-8765	www.americanstrategic.com
Amica Mutual Insurance Co.	800-242-6422	www.Amica.com
Berkley Insurance Co.	855-663-8551	www.berkleyone.com/offerings/dwell/home/
Branch Insurance Exchange	855-441-7033	www.ourbranch.com
Brethren Mutual Insurance Co.	800-621-4264	www.bmic.com
Century-National Insurance Co.	844-788-0873	www.msimga.com
Chubb Indemnity Insurance Co.	866-324-8222	www.chubb.com
Cincinnati Casualty Co.	888-242-8811	www.cinfin.com
Cincinnati Insurance Co.	888-242-8811	www.cinfin.com
CSAA General Insurance Co.	888-222-0094	http://midatlantic.aaa.com/Insurance/InsurewithAAA
Cumberland Mutual Fire Insurance Co.	800-232-6992	www.cumberlandmutual.com
Encompass Home/Auto Insurance Co.	800-588-7400	www.encompassinsurance.com
Erie Insurance Co.	800-458-0811	www.erieinsurance.com
Everett Cash Mutual Insurance Co.	800-326-4968	www.everettcash.com
Executive Risk Indemnity Inc.	866-324-8222	www.chubb.com
Farmers Group Property & Casualty Ins. Co.	800-422-4272	www.farmers.com
Farmers Insurance Exchange	888-327-6335	www.farmers.com
Farmers Mutual Fire Ins. Co. of Salem Cnty.	800-498-0954	www.farmersofsalem.com
Farmers Property & Casualty Insurance Co.	800-422-4272	www.farmers.com
Garrison Property & Casualty Ins. Co.	800-531-8722	www.usaa.com
Hartford Insurance Company of the Southeast	888-413-8970	www.thehartford.com/
Homesite Insurance Co.	800-947-0713	https://go.homesite.com/
Homesite Insurance Co. of the Midwest	800-947-0713	https://go.homesite.com/

Insurer Phone Numbers and Websites

Note: If there is no phone number shown for an insurer, look in the Yellow Pages for an insurance producer (also known as an agent or broker) in your area. You may also find information on the insurer's website. Insurance producers sell coverage on the insurer's behalf and can locate coverage on your behalf.

Horace Mann Insurance Co.	800-999-1030	www.horacemann.com
Lemonade Insurance Company	844-733-8666	www.lemonade.com
Liberty Insurance Corporation	800-837-5254	www.libertymutual.com
Liberty Mutual Insurance Co.	800-837-5254	www.libertymutual.com
Lititz Mutual Insurance Co.	800-626-4751	www.lititzmutual.com
LM Insurance Corporation	800-837-5254	www.libertymutual.com
Markel American Insurance Co.	800-236-2862	n/a
Mutual Benefit Insurance Co.	800-283-3531	www.mutualbenefitgroup.com
Nationwide Insurance Co. of America	888-890-4630	www.nationwide.com
NGM Insurance Co.	800-226-0875	www.msainurance.com
NJM Insurance Co.	800-232-6600	www.njm.com
Peerless Indemnity Insurance Co.	800-837-5254	www.libertymutual.com
Penn National Insurance Co.	800-388-4764	www.PennNationalInsurance.com
Praetorian Insurance Company	800-660-4539	WWW.QBENA.COM
Privilege Underwriters Reciprocal Exch.	888-813-7873	www.pureinsurance.com/
Progressive Specialty Insurance Co.	866-274-8765	www.americanstrategic.com
Safeco Insurance Co. of America	800-332-3226	www.safeCo.com
Selective Ins. Co. of South Carolina	800-877-9656	www.selective.com
Southern Insurance Co. of VA	800-877-0600	www.donegalgroup.com
Standard Guaranty Ins. Co.	877-893-5739	www.assurant.com
State Farm Fire & Casualty Co.	800-782-8332	www.statefarm.com
Stillwater P & C Insurance Co.	855-712-4092	www.stillwaterinsurance.com
Teachers Insurance Co.	800-999-1030	www.horacemann.com
Travelers Personal Insurance Co.	888-695-4625	www.travelers.com
United Services Automobile Association	800-531-8722	www.usaa.com
Unitrin Safeguard Insurance Co.	866-860-9348	www.kemper.com
Universal Property & Casualty Ins. Co.	800-425-9113	www.universalproperty.com
USAA Casualty Insurance Co.	800-531-8722	www.usaa.com
USAA General Indemnity Co.	800-531-8722	www.usaa.com
Vault Reciprocal Exchange	844-368-2858	https://vault.insurance/
Windsor Mt. Joy Mutual Insurance Co.	800-233-0228	www.windsormountjoy.com

Coverages Offered by Insurer (or group of insurers)

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

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

Group Name	Insurance Company(ies)	Home	Boats	Personal Watercraft	Manufactured homes	Farmowners	Notes / Limitations
Agency	Agency Insurance Co.						
AIG	AIG Property Casualty Co.	Y	Y	Y			
Allstate	Encompass Home/Auto Insurance Co.	Y	Y	Y			
	Allstate Property & Casualty Insurance Co.		Y	Y			
	Allstate Insurance Co.	Y*			Y		*Renters Only
	Allstate Indemnity Co.						
	Integon Indemnity Corp.						
	Century-National Insurance Co.	Y*					*Renters Only
	Allstate Vehicle & Property Insurance Co.	Y*					*Home/Condo Only
	National General Assurance Co.						
American Family	Homesite Insurance Co. of the Midwest	Y	Y*				*Requires Home Policy
	NGM Insurance Co.	Y	Y*				*Requires Home Policy
	Homesite Insurance Co.	Y	Y*				*Home policy required
	American Family Connect P & C Ins. Co.	Y	Y*				*Requires Home policy
AMICA	Amica Property and Casualty Co.						
	Amica Mutual Insurance Co.	Y	Y	A			*Snowmobiles Only
AMIG	American Modern Home Insurance Co.	Y*					*Renters only.
Assurant	American Bankers Insurance Co. of FL	Y			Y		
	American Security Ins. Co.	Y					
	Standard Guaranty Ins. Co.	Y					
AXA	XL Specialty Insurance Co.						
Berkley	Berkley Insurance Co.	Y	Y				
	Riverport Insurance Co.			Y			
Branch	Branch Insurance Exchange	Y					
Brethren Mutual	Brethren Mutual Insurance Co.	Y	Y	Y			
Chubb / ACE	Chubb Indemnity Insurance Co.	Y					
	Executive Risk Indemnity Inc.	Y					
	Chubb National Insurance Co.	Y					
	Federal Insurance Co.	Y	Y*	Y*			*Moored in the Continental
	Indemnity Insurance Co. of North America					Y	
	Vigilant Insurance Co.	Y					

Coverages Offered by Insurer (or group of insurers)

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

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

Group Name	Insurance Company(ies)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	GAP	Antique/ Collector	Notes / Limitations
Agency	Agency Insurance Co.	Y	Y		Y			
AIG	AIG Property Casualty Co.	Y	Y	Y	Y	Y	Y	
Allstate	Encompass Home/Auto Insurance Co.	Y	Y	Y	Y	Y	Y	*No Scooter Specific cove
	Allstate Property & Casualty Insurance Co.		Y		Y			
	Allstate Insurance Co.							*Renters Only
	Allstate Indemnity Co.	Y		Y				
	Integon Indemnity Corp.	Y						
	Century-National Insurance Co.							*Renters Only
	Allstate Vehicle & Property Insurance Co.						Y	*Home/Condo Only
	National General Assurance Co.	Y		Y	Y			
American Family	Homesite Insurance Co. of the Midwest							*Requires Home Policy
	NGM Insurance Co.							*Requires Home Policy
	Homesite Insurance Co.							*Home policy required
	American Family Connect P & C Ins. Co.	Y						*Requires Home policy
AMICA	Amica Property and Casualty Co.	Y				Y		
	Amica Mutual Insurance Co.	Y	Y	Y	Y*	Y	Y	*Snowmobiles Only
AMIG	American Modern Home Insurance Co.							*Renters only.
Assurant	American Bankers Insurance Co. of FL						Y	
	American Security Ins. Co.							
	Standard Guaranty Ins. Co.							
AXA	XL Specialty Insurance Co.						Y	
Berkley	Berkley Insurance Co.	Y	Y	Y	Y			
	Riverport Insurance Co.							
Branch	Branch Insurance Exchange	Y						
Brethren Mutual	Brethren Mutual Insurance Co.	Y	Y	Y				
Chubb / ACE	Chubb Indemnity Insurance Co.							
	Executive Risk Indemnity Inc.							
	Chubb National Insurance Co.	Y	Y	Y	Y	Y	Y	
	Federal Insurance Co.					Y		*Moored in the Continenta
	Indemnity Insurance Co. of North America							
	Vigilant Insurance Co.					Y		

Coverages Offered by Insurer (or group of insurers)

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

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

Group Name	Insurance Company(ies)	Home	Boats	Personal Watercraft	Manufactured homes	Farmowners	Notes / Limitations
Cincinnati	Cincinnati Insurance Co.	Y	Y	Y			*Requires Auto Policy
	Cincinnati Casualty Co.	Y	Y	Y			*Requires Auto Policy
Clearcover	Clearcover Insurance Co.						
CSAA	CSAA General Insurance Co.	Y					
Cumberland	Cumberland Insurance Co. Inc.						
	Cumberland Mutual Fire Insurance Co.	Y				Y*	*Requires Home policy
Donegal	Donegal Mutual Insurance Co.		Y		Y	Y	
	Southern Insurance Co. of VA	Y					
Elephant	Elephant Insurance Co.						
Erie	Erie Insurance Co.	Y		Y	Y	Y	
	Erie Insurance Exchange						
Everett Cash	Everett Cash Mutual Insurance Co.	Y					
Farmers	Foremost Insurance Co.	A	Y	Y	Y		
	Farmers Insurance Exchange	Y	A	A			
	Farmers Direct P & C Insurance Co.						
	Farmers Property & Casualty Insurance Co.	Y	Y	Y			
	Farmers Group Property & Casualty Ins. Co.	Y					
	Farmers Casualty Insurance Co.						
Farmers Mut of Salem	Farmers Mutual Fire Ins. Co. of Salem Cnty.	Y	Y*			Y*	*Requires Home Policy
Fidelity National	Stillwater P & C Insurance Co.	Y					
GEICO	GEICO Secure Co.						
	GEICO Indemnity Co.						
Hartford	Hartford Fire Insurance Co.	Y					
	Hartford Casualty Insurance Co.						
	Hartford Insurance Company of the Southeast	Y					
Horace Mann	Horace Mann Insurance Co.	Y	Y				
	Teachers Insurance Co.	Y	Y				
	Horace Mann Property & Casualty Ins. Co.						
Lemonade	Lemonade Insurance Co.	Y					

Coverages Offered by Insurer (or group of insurers)

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

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

Group Name	Insurance Company(ies)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	GAP	Antique/ Collector	Notes / Limitations
Cincinnati	Cincinnati Insurance Co.	Y	Y*	Y*	Y*	Y*	Y*	*Requires Auto Policy
	Cincinnati Casualty Co.	Y	Y*	Y*	Y*	Y*	Y*	*Requires Auto Policy
Clearcover	Clearcover Insurance Co.	Y						
CSAA	CSAA General Insurance Co.	Y		Y				
Cumberland	Cumberland Insurance Co. Inc.	Y						
	Cumberland Mutual Fire Insurance Co.							*Requires Home policy
Donegal	Donegal Mutual Insurance Co.			Y	Y		Y	
	Southern Insurance Co. of VA	Y						
Elephant	Elephant Insurance Co.	Y						
Erie	Erie Insurance Co.							
	Erie Insurance Exchange	Y	Y	Y	Y	Y	Y	
Everett Cash	Everett Cash Mutual Insurance Co.							
Farmers	Foremost Insurance Co.	Y	Y	Y	Y	A	Y	
	Farmers Insurance Exchange	Y	A	A	A		A	
	Farmers Direct P & C Insurance Co.	Y		Y		Y		
	Farmers Property & Casualty Insurance Co.							
	Farmers Group Property & Casualty Ins. Co.	Y	Y	Y		Y		
	Farmers Casualty Insurance Co.	Y	Y	Y	Y	Y		
Farmers Mut of Salem	Farmers Mutual Fire Ins. Co. of Salem Cnty.							*Requires Home Policy
Fidelity National	Stillwater P & C Insurance Co.							
GEICO	GEICO Secure Co.	Y		Y				
	GEICO Indemnity Co.		Y		Y			
Hartford	Hartford Fire Insurance Co.							
	Hartford Casualty Insurance Co.	Y	Y	Y	Y		Y	
	Hartford Insurance Company of the Southeast	Y	Y					
Horace Mann	Horace Mann Insurance Co.	Y						
	Teachers Insurance Co.	Y						
	Horace Mann Property & Casualty Ins. Co.	Y						
Lemonade	Lemonade Insurance Co.							

Coverages Offered by Insurer (or group of insurers)

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

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

Group Name	Insurance Company(ies)	Home	Boats	Personal Watercraft	Manufactured homes	Farmowners	Notes / Limitations
Liberty Mutual	Liberty Mutual Personal Insurance Co.		Y	Y			
	Peerless Indemnity Insurance Co.	Y*					*Homeowners & Renters
	American Economy Insurance Co.	Y	Y	Y	Y	Y*	*Requires Home Policy
	Liberty Mutual Insurance Co.	Y*					*Homeowners & Renters
	Ironshore Indemnity Inc.						
	Safeco Insurance Co. of America	Y	Y	Y	Y	Y*	*Renters Only
	LM Insurance Corporation	Y	Y	Y			*Condo Only
	LM General Insurance Co.						
	American States Preferred Insurance Co.						
	Safeco Insurance Co. of Illinois						
	Liberty Insurance Corporation	Y	Y	Y			
Lititz Mutual	Lititz Mutual Insurance Co.	Y					
MAIF	Maryland Auto Insurance Fund						
Markel	Markel American Insurance Co.	Y*	Y	Y	Y		*Renters Only
	Essentia Insurance Co.						
Mutual Benefit	Mutual Benefit Insurance Co.	Y					
Nationwide	Nationwide Mutual Insurance Co.		Y	Y			
	Nationwide Insurance Co. of America	Y					
	Nationwide Property & Casualty Co.						
NJM Group	NJM Insurance Co.	Y					
Penn National	Penn National Insurance Co.	Y	Y*				*Requires Auto Policy
Progressive	Progressive Select Insurance Co.						
	American Strategic Insurance Corp.	Y					
	Progressive Casualty Insurance Co.		Y	Y			
	Progressive Specialty Insurance Co.	Y*					*Renters Only
QBE Group	Praetorian Insurance Co.	Y					
Root Insurance	Root Insurance Co.						
Selective	Selective Ins. Co. of South Carolina	Y	Y*	Y*			*Requires Home Policy
Sentry	Dairyland Insurance Co.						
State Farm	State Farm Fire & Casualty Company	Y	Y	Y	Y	Y	
	State Farm Mutual Automobile Ins. Co.						
	MGA Insurance Co.						*Minimum Limits Only

Coverages Offered by Insurer (or group of insurers)

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

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

Group Name	Insurance Company(ies)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	GAP	Antique/ Collector	Notes / Limitations
Liberty Mutual	Liberty Mutual Personal Insurance Co.	Y	Y			Y	Y	
	Peerless Indemnity Insurance Co.							*Homeowners & Renters
	American Economy Insurance Co.							*Requires Home Policy
	Liberty Mutual Insurance Co.	Y						*Homeowners & Renters
	Ironshore Indemnity Inc.						Y	
	Safeco Insurance Co. of America							*Renters Only
	LM Insurance Corporation		Y			Y	Y	*Condo Only
	LM General Insurance Co.		Y			Y	Y	
	American States Preferred Insurance Co.	Y		Y			Y	
	Safeco Insurance Co. of Illinois		Y		Y			
	Liberty Insurance Corporation							
Lititz Mutual	Lititz Mutual Insurance Co.							
MAIF	Maryland Auto Insurance Fund	Y	Y	Y	Y			
Markel	Markel American Insurance Co.		Y		Y			*Renters Only
	Essentia Insurance Co.						Y	
Mutual Benefit	Mutual Benefit Insurance Co.	Y						
Nationwide	Nationwide Mutual Insurance Co.		Y	Y	Y			
	Nationwide Insurance Co. of America							
	Nationwide Property & Casualty Co.	Y						
NJM Group	NJM Insurance Co.	Y		Y		Y		
Penn National	Penn National Insurance Co.	Y		Y		Y		*Requires Auto Policy
Progressive	Progressive Select Insurance Co.	Y						
	American Strategic Insurance Corp.							
	Progressive Casualty Insurance Co.		Y	Y	Y			
	Progressive Specialty Insurance Co.	Y						*Renters Only
QBE Group	Praetorian Insurance Co.							
Root Insurance	Root Insurance Co.	Y						
Selective	Selective Ins. Co. of South Carolina	Y		Y*	Y	Y	Y	*Requires Home Policy
Sentry	Dairyland Insurance Co.	Y	Y		Y			
State Farm	State Farm Fire & Casualty Company	Y	Y	Y			Y	
	State Farm Mutual Automobile Ins. Co.	Y	Y	Y	Y		Y	
	MGA Insurance Co.	Y*						*Minimum Limits Only

Coverages Offered by Insurer (or group of insurers)

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

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

A = Coverage may be available through an affiliated program

Group Name	Insurance Company(ies)	Home	Boats	Personal Watercraft	Manufactured homes	Farmowners	Notes / Limitations
Tokio Marine	Privilege Underwriters Reciprocal Exch.	Y	Y	Y	Y		
	Philadelphia Indemnity Insurance Co.						
Travelers	Travelers Property Casualty Insurance Co.						
	Travelers Personal Insurance Co.	Y	Y	Y			
United Farm Family	American National Property & Casualty Co.	Y	Y	Y	Y*		*Required Auto Policy
Unitrin	Unitrin Safeguard Insurance Co.	Y	Y	Y			
Universal Holdings	Universal Property & Casualty Ins. Co.	Y					
USAA	Noblr Insurance Exch	A	A	A	A	A	
	USAA General Indemnity Co.	Y	A	A	A	A	
	Garrison Property & Casualty Insurance Co.	Y	A	A	A	A	
	United Services Automobile Association	Y	A	A	A	A	
	USAA Casualty Insurance Co.	Y	A	A	A	A	
Vault	Vault Reciprocal Exchange	Y	Y	Y			
Windsor Mt. Joy	Windsor Mt. Joy Mutual Insurance Co.	Y	Y	Y	Y	Y	

Coverages Offered by Insurer (or group of insurers)

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

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

A = Coverage may be available through an affiliated program

Group Name	Insurance Company(ies)	Auto	Motorcycle and Scooter	RV & Trailers	ATV	GAP	Antique/ Collector	Notes / Limitations
Tokio Marine	Privilege Underwriters Reciprocal Exch.	Y	Y	Y	Y		Y	
	Philadelphia Indemnity Insurance Co.						Y	
Travelers	Travelers Property Casualty Insurance Co.	Y		Y	Y	Y	Y	
	Travelers Personal Insurance Co.							
United Farm Family	American National Property & Casualty Co.	Y	Y	Y*	Y	Y*	Y	*Required Auto Policy
Unitrin	Unitrin Safeguard Insurance Co.	Y		Y		Y	Y	
Universal Holdings	Universal Property & Casualty Ins. Co.							
USAA	Noblr Insurance Exch	Y	A	A	A	A	A	
	USAA General Indemnity Co.	Y	A	A/Y	A		Y	
	Garrison Property & Casualty Insurance Co.	Y	A	A/Y	A		Y	
	United Services Automobile Association	Y	A	A/Y	A		Y	
	USAA Casualty Insurance Co.	Y	A	A/Y	A		Y	
Vault	Vault Reciprocal Exchange	Y	Y	Y	Y		Y	
Windsor Mt. Joy	Windsor Mt. Joy Mutual Insurance Co.							

How to File a Complaint

Consumers may contact the Maryland Insurance Administration to file a complaint against an insurer or insurance producer.

Complaints must be received in writing or filed on-line using the agency's website, *www.insurance.maryland.gov*. Under *Consumers*, you will find a link entitled *File A Complaint*. This page describes the process and provides instructions for filing a complaint. Please provide as much detail as possible, including copies of pertinent documents.

A trained, professional investigator will handle your complaint. The investigator will contact the insurer and/or insurance producer and try to resolve the issue. In the meantime, you will be advised of the steps being taken on your behalf. Complaint files are not closed until the Maryland Insurance Administration has made a determination regarding the complaint.

Important Contact Information for Renters Insurance:

General Information

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

TTY 1-800-735-2258

E-mail: miaweb@maryland.gov

Website: *www.insurance.maryland.gov*

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

Rapid Response Program

The Maryland Insurance Administration has a Rapid Response Program to help consumers resolve property and casualty claims (including claims made under automobile, homeowners and commercial lines policies) quickly and without having to file a formal written complaint.

The Rapid Response Program puts individuals having difficulty resolving certain claims in touch with special representatives at participating insurers in an effort to help address problems directly and quickly. For more information about this program, contact us at 410-468-2340 or 800-492-6116 ext. 2340. Participation in the Rapid Response Program is voluntary and does not affect your right to file a formal complaint.

This consumer guide should be used for educational purposes only. It is not intended to provide legal advice or opinions regarding coverage under a specific insurance policy or contract; nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this guide. Please note that policy terms vary based on the particular insurer and you should contact your insurer or insurance producer (agent or broker) for more information.

This publication has been produced by the Maryland Insurance Administration (MIA) to provide consumers with general information about insurance-related issues and/or state programs and services. This publication may contain copyrighted material which was used with permission of the copyright owner. Publication herein does not authorize any use or appropriation of such copyrighted material without consent of the owner.

All publications issued by the MIA are available free of charge on the MIA's website or by request. The publication may be reproduced in its entirety without further permission of the MIA provided the text and format are not altered or amended in any way, and no fee is assessed for the publication or duplication thereof. The MIA's name and contact information must remain clearly visible, and no other name, including that of the insurer or insurance producer reproducing the publication, may appear anywhere in the reproduction. Partial reproductions are not permitted without the prior written consent of the MIA.

Persons with disabilities may request this document in an alternative format.

Requests should be submitted in writing to the Chief, Communications and Public Engagement at the address listed below.



Maryland

INSURANCE ADMINISTRATION

200 St. Paul Place, Suite 2700
Baltimore, MD 21202

410-468-2000 • 800-492-6116

800-735-2258 TTY

www.insurance.maryland.gov

www.facebook.com/MdInsuranceAdmin

www.twitter.com/MD_Insurance

www.instagram.com/marylandinsuranceadmin