

AUTO INSURANCE

A COMPARISON GUIDE TO RATES



As of February 2024

A Comparison Guide to Automobile Insurance Rates in Maryland

Table of Contents

How to Shop for Auto Insurance	2
What Factors Impact Rates	2
How to Use This Guide	3
About Financing Insurance	3
Notes to Rate Tables	3
Scenario Descriptions	4
Comparison Worksheet	9
Rate Tables	
Western Maryland, Washington D.C. Suburbs, and Southern Maryland	13
Greater Baltimore Suburban	101
Eastern Shore (w/o Cecil)	189
Insurer Phone Numbers and Websites	233
Coverages Offered by Insurers	235
How to File a Complaint	243
Rapid Response Program	243

How to Shop for Auto Insurance

Comparison shopping is the key to getting the most for your insurance dollar. The best time to shop for insurance is before you purchase a car, trade in a vehicle, add drivers or when your policy is up for renewal. Here are some basic tips to follow when shopping for insurance:

Before buying a new car, determine your insurance costs. High-performance vehicles usually come with higher insurance costs.

Know what insurance coverage you are buying. Before you begin calling to request price quotes, familiarize yourself with the insurance coverage you are buying. It is important to know which coverages Maryland law requires you to purchase and what optional coverages you may purchase.

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

Do comparison-shopping. Contact several insurers or insurance producers (also known as agents or brokers). 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 insurer or insurance producer. The following information is normally requested: make/model/year of vehicle, number of average annual miles, region in which you live, coverages and limits desired and driving record (accidents or violations).

Ask about deductibles. A deductible is the amount you agree to be responsible for in the event of damage to your vehicle (i.e. accident, fire or vandalism). If you select a high deductible, you pay more out of your own pocket for any damage or loss; however, your premium should be lower.

Ask for discounts. Again, to help keep rates down, ask what discounts the insurer offers (i.e. security devices, safety devices, good-driving record, defensive-driving courses, good student, etc.).

Protect yourself from insurance fraud. Once you have selected the insurer, contact the Maryland Insurance Administration at, www.insurance.maryland.gov, or via phone to verify that the insurer/insurance producer is licensed to sell insurance in Maryland. It is illegal for unlicensed insurers and insurance producers to sell insurance in Maryland.

What Factors Impact Rates?

When applying for auto insurance, insurers 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 insurer will group you with policyholders who have similar risk characteristics. Then, the insurer will assign a rate based on the claims history for your risk group. The most common factors that impact rates are:

Driving record. If your driving record is less than perfect, you will be considered a higher risk and will pay a higher premium.

Geographic area. The number of claims filed by policyholders in your area will also affect the rates charged by insurers.

Gender and age. Statistics show that males and young adults have a higher incidence of accidents and claims. Therefore, your gender and age will determine your rate.

Marital status. Married individuals have a lower incidence of accidents and claims so they generally pay lower premiums than single people.

Prior insurance coverage. Any time period(s) that you did not carry auto insurance will affect your premium.

Annual mileage. Insurers will calculate your premium based on the average distance you drive on an annual basis.

Make and model of car. Premiums are also based on your car’s make/model and value.

Credit history. Some, but not all, insurers use your credit history (good or bad) as a factor in determining your premium.

For more detailed information about shopping for auto insurance, please refer to the Maryland Insurance Administration’s *A Consumer Guide to Auto Insurance*. It is available on our website, www.insurance.maryland.gov or it may be requested by calling 410-468-2000 or 800-492-6116.

How to Use This Guide

This guide lists those companies writing the greatest number of insurance policies in Maryland. Individuals may not qualify for coverage in all insurers. Affiliated insurers have different underwriting standards. Within a group of insurers (i.e. State Farm or Allstate), consumers are placed in the affiliated insurer based on their risk level.

To obtain a sample premium in your area, use the included charts as follows:

- **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)**
- **Choose a scenario that most closely reflects your household makeup.**
- **Determine which zip code is closest to where you live.**
- **Compare the insurers and rates provided for that scenario in that zip code**

Rates shown in this guide are total annual premiums for 22 scenarios and do not account for other variables such as discounts you may qualify for or other vehicles and age brackets. This data is provided by the insurers and is subject to change.

About Financing Insurance

Not everyone can afford to pay their insurance premiums upfront. Therefore, many insurers 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.

The minimum coverages and coverage limits required by Maryland law are:

- Liability coverages of \$30,000 for bodily injury per person or \$60,000 per accident, and \$15,000 for property damage (a.k.a. 30/60/15);
- Personal Injury Protection (PIP*) coverage of \$2,500; and
- Uninsured Motorist (UM) coverages of \$30,000 bodily injury per person or \$60,000 per accident, and \$15,000 for property damage (a.k.a. 30/60/15).

Comprehensive and Collision coverages are optional.

*PIP may be limited (See Definitions), which will result in a lower premium. If you meet certain conditions, the Maryland Auto Insurance Fund and some insurers will allow you to fully reject PIP. Ask your insurer or insurance producer to learn more.

Notes to Rate Tables

RATES AND AVAILABILITY ARE SUBJECT TO CHANGE BY THE INSURERS.

* Indicates those insurers which consider credit scores in determining premiums.

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

Maryland Automobile Insurance Fund:

MAIF generally offers the state mandatory minimum liability limits of \$30,000/\$60,000/\$15,000. MAIF does offer limits of \$100,000/\$300,000/ \$100,000, for which rates are provided. However, MAIF does not provide the limits in Scenarios 16, 18 and 22.

Definitions

Full PIP covers you and members of your family residing with you who may be injured in a motor vehicle accident, anyone else injured while in your vehicle, and pedestrians injured by your vehicle.

Limited PIP eliminates coverage for you, your family members 16 years of age or older that reside with you, and any listed drivers on the policy. Anyone else injured while in your vehicle and pedestrians injured by your vehicle will continue to be covered. Limited PIP premiums are typically 40% of Full PIP premiums. You must sign a waiver form to obtain Limited PIP.

Rejection of PIP - If you meet certain conditions, the Maryland Automobile Insurance Fund and some insurance companies will allow you to reject PIP.

Uninsured Motorist (UM) protects you if a hit-and-run driver or someone without insurance causes damage to your property or injures you or your passenger(s).

Comprehensive coverage pays for damage to your car resulting from causes other than an accident, such as vandalism or theft.

Collision coverage pays to repair your vehicle or what your vehicle was worth right before an accident occurred (if your insurer determines the car is totaled), regardless of who caused the accident.

SCENARIO DESCRIPTIONS

Scenario 1:

Young Single Male, Age 19. Rents an apartment.
Drives a 2014 Honda Accord EX-L 6 CYL 4DR
Drives 20 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past three years. No credit history (where applicable). No companion policy discount.

Liability	\$30,000/\$60,000/\$15,000
Full PIP	\$2,500
UM	\$30,000/\$60,000/\$15,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 2:

Young Single Female, Age 19. Rents an apartment.
Drives a 2008 Toyota Camry SE Sedan 4DR
Drives 20 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past three years. No credit history (where applicable). No companion policy discount.

Liability	\$30,000/\$60,000/\$15,000
Full PIP	\$2,500
UM	\$30,000/\$60,000/\$15,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 3:

Young Single Male, Age 23. Rents an apartment.
Drives a 2012 Honda CR-V EX AWD
Drives 15 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past three years. No credit history (where applicable). No companion policy discount.

Liability	\$30,000/\$60,000/\$15,000
Full PIP	\$2,500
UM	\$30,000/\$60,000/\$15,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 4:

Young Single Female, Age 23. Rents an apartment.
Drives a 2012 Jeep Liberty
Drives 15 miles each day total for work. Drives 15,000 miles annually.
Speeding ticket 19 months ago for driving 10 miles over the speed limit.
No credit history (where applicable). No companion policy discount.

Liability	\$30,000/\$60,000/\$15,000
Full PIP	\$2,500
UM	\$30,000/\$60,000/\$15,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 5:

Single Male, Age 30. Homeowner.
Drives a 2015 Toyota RAV4 Limited AWD
Drives 25 miles each day total for work. Drives 25,000 miles annually.
No accidents or violations in past 3 years. No credit history (where applicable). Receives companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 6:

Single Female, Age 30. Homeowner.
Drives a 2016 Nissan Altima 6 CYL 3.5L
Drives 15 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 7:

Single Male, Age 40. Homeowner.

Drives a 2015 Nissan Sentra SL

Drives 50 miles each day total for work. Drives 25,000 miles annually.

No accidents or violations in past 3 years. No credit history (where applicable). Receives companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 8:

Single Female, Age 40. Homeowner.

Drives a 2016 Toyota Prius C Hatchback 4DR

Drives 40 miles each day total for work. Drives 15,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 9:

Single Male, Age 50. Homeowner.

Drives 2017 Ford F-250 XLT 4x4 4DR Crew Cab Gas 164 WB

Drives 60 miles each day total for work. Drives 25,000 miles annually.

Second vehicle – 2012 Honda CR-V EX AWD

For pleasure use only – Drives 3,000 miles annually. Garage kept.

No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 10:

Single Male, Age 50. Renter.

Drives 2016 Ford F-150 XLT 4x4 4DR Crew Cab Gas 145 WB

Drives 60 miles each day total for work. Drives 25,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 11:

Single Female, Age 50. Renter.

Drives 2014 Hyundai Elantra 4DR SE WB

Drives 60 miles each day total for work. Drives 20,000 miles annually.

No accidents or violations in past 3 years. No credit history (where applicable). No companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 12:

Single Male, Age 65. Homeowner (retired).

Drives a 2012 Ford Escape XLS UTL 4x2 4DR

Drives 5,000 miles annually – pleasure use.

No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 13:

Single Male, Age 65. Renter (retired).
Drives a 2014 Honda Accord EX-L 6CYL 4DR
Drives 5,000 miles annually – pleasure use.
No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 14:

Single Female, Age 65. Homeowner (retired).
Drives a 2017 Toyota Camry Hybrid LE
Drives 5,000 miles annually – pleasure use.
No accidents or violations in past 3 years. Best credit history (where applicable). No companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 15:

Single Female, Age 65. Renter (retired).
Drives a 2015 Honda Accord Coupe LX 2.4L/4CYL
Drives 5,000 miles annually – pleasure use.
No accidents or violations in past 3 years. Best credit history (where applicable). No companion policy discount.

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 16:

Family Rate -- Premiums include coverage for two vehicles and two drivers, with a multi-car discount and a companion homeowners discount (where available).

- **Married Male**, Age 26.
Drives a 2008 Toyota Tundra Double Cab 4X2
Drives 20 miles each day total for work. Drives 20,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$250,000/\$500,000 /\$100,000
Full PIP	\$2,500
UM	\$250,000/\$500,000 /\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

- **Married Female**, Age 24.
Drives a 2014 Dodge Grand Caravan SE
Does not work. Drives 5,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$250,000/\$500,000 /\$100,000
Full PIP	\$2,500
UM	\$250,000/\$500,000 /\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 17:

Family Rate -- Premiums include coverage for two vehicles and two drivers, with a multi-car discount and a companion renters discount (where available).

- **Married Male**, Age 29.
Drives a 2011 Chevrolet Silverado 1500 PKP 4x2 2DR Regular Cab
Drives 40 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past 3 years. No credit history (where applicable).

Liability	\$30,000/\$60,000 /\$15,000
Full PIP	\$2,500
UM	\$30,000/\$60,000 /\$15,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 17 (Cont.):

- **Married Female**, Age 29.
Drives a 2014 Dodge Grand Caravan SRT
Works part-time. Drives 5,000 miles annually.
No accidents or violations in past 3 years. No credit history (where applicable).

Liability	\$ \$30,000/\$60,000 /\$15,000
Full PIP	\$2,500
UM	\$30,000/\$60,000 /\$15,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 18:

Family Rate -- Premiums include coverage for two vehicles and two drivers, with a multi-car discount and a companion homeowners discount (where available).

- **Married Male**, Age 35.
Drives a 2010 Dodge Dakota Crew Cab PKP 4x4 4DR
Drives 45 miles each day total for work. Drives 35,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$250,000/\$500,000 /\$100,000
Full PIP	\$2,500
UM	\$250,000/\$500,000 /\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible
- **Married Female**, Age 32.
Drives a 2017 Nissan Rogue SL 4DR SUV AWD 2.5L 4CYL
Drives 20 miles each day total for work. Drives 15,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$ 250,000/\$500,000 /\$100,000
Full PIP	\$2,500
UM	\$250,000/\$500,000 /\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 19:

Family Rate -- Premiums include coverage for two vehicles and three drivers, with a multi-car discount and a companion homeowners discount (where available).

- **Married Male**, Age 44.
Drives a 2016 Mercedes E350
Drives 60 miles each day total for work. Drives 35,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible
- **Married Female**, Age 44.
Drives a 2016 Honda Accord EX-L 6 CYL 4DR Honda Sensing
Drives 15,000 miles annually.
No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible
- **Young Single Male**, Age 17.
Does not have his own vehicle – he is an occasional driver of the vehicles. Speeding ticket 6 months ago – 10 miles over the speed limit.

Scenario 20:

Family Rate -- Premiums include coverage for two vehicles and three drivers, with a multi-car discount and a companion homeowners discount (where available).

- **Married Male**, Age 44.
Drives a 2012 Jeep Grand Cherokee 4WD

Scenario 20 (Cont.):

Drives 60 miles each day total for work. Drives 35,000 miles annually.

No accidents or violations in past 3 years. Worst credit history (where applicable).

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

- **Married Female, Age 44.**

Drives a 2015 Toyota Camry

Does not work. Drives 5,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

- **Young Single Male, Age 17.**

Does not have his own vehicle – he is an occasional driver of the vehicles. Speeding ticket 6 months ago – 10 miles over the speed limit.

Scenario 21:

Family Rate -- Premiums include coverage for two vehicles and two drivers, with a multi-car discount and a companion renters discount (where available).

- **Married Male, Age 50.**

Drives a 2017 Toyota Avalon Hybrid XLE

Drives 60 miles each day total for work. Drives 35,000 miles annually.

One at fault accident 15 months ago with claim paid in excess of \$10,000. Best credit history (where applicable).

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000

Comprehensive	\$250 deductible
Collision	\$500 deductible

- **Married Female, Age 50.**

Drives a 2008 Toyota Camry SE Sedan 4DR

Does not work. Drives 5,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$100,000/\$300,000/\$100,000
Full PIP	\$2,500
UM	\$100,000/\$300,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Scenario 22:

Family Rate -- Premiums include coverage for two vehicles and two drivers, with a multi-car discount and a companion homeowners discount (where available).

- **Married Male, Age 65.**

Drives a 2015 Jeep Grand Cherokee Altitude 4x4

Drives 20 miles each day total for work. Drives 20,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$250,000/\$500,000/\$100,000
Full PIP	\$2,500
UM	\$250,000/\$500,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

- **Married Female, Age 65.**

Drives a 2016 Lexus

Does not work. Drives 5,000 miles annually.

No accidents or violations in past 3 years. Best credit history (where applicable).

Liability	\$250,000/\$500,000/\$100,000
Full PIP	\$2,500
UM	\$250,000/\$500,000/\$100,000
Comprehensive	\$250 deductible
Collision	\$500 deductible

Shopping for Automobile Insurance Insurer/Policy Comparison Worksheet

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

Insurer Name			
Telephone number			
Financing rating			
Insurer licensed (Yes/No)			
Discounts offered			
Annual premium			
List all vehicles and drivers			

COVERAGE LIMITS

COVERAGE LIMITS COMPARISON (Coverages vary by policy. Make sure you get the coverage you need!)			
LIABILITY	Limits (30/60/15 is the minimum required by law):		
	Premium:		
PERSONAL INJURY PROTECTION (PIP)	Limits (\$2,500 is the minimum required by law, unless waived):		
	Premium – Full Coverage:		
	Premium – Waived Coverage:		
	Premium - Rejected PIP, if available:		
UNINSURED/ UNDERINSURED MOTORIST COVERAGE	Limits:		
	Premium:		
COLLISION	Limits:		
	Premium:		
	Deductible:		

COMPREHENSIVE (OTHER THAN COLLISION)	Limits:			
	Premium:			
	Deductible:			
MEDICAL PAYMENTS	Limits:			
	Premium:			
TOWING AND LABOR	Limit per disablement:			
	Maximum number of day:			
	Premium:			
RENTAL REIMBURSEMENT	Limits:			
	Maximum number of days:			
	Premium:			

COVERAGE COMPARISON

COVERAGE COMPARISON (Coverages vary by policy. Make sure you get the coverage you need!)						
LIABILITY	Does the policy cover:					
	<ul style="list-style-type: none"> • Family and other household residents? • People who drive my car with my permission? 	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Does this policy provide liability coverage if:					
	<ul style="list-style-type: none"> • I drive someone else's car? • I am driving a rental car? • I drive out the United States? 	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
PHYSICAL DAMAGE	Does the policy cover:					
	<ul style="list-style-type: none"> • Family and other household residents who drive my car: • People who drive my car with my permission? 	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Does this policy provide physical damage coverage if:					
	<ul style="list-style-type: none"> • I drive someone else's car? • I am driving a rental car? 	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Does the policy cover damage to:					
<ul style="list-style-type: none"> • A rental car? 	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the policy cover physical damage for:						
<ul style="list-style-type: none"> • Replacement vehicles? • Temporary substitute vehicles? 	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Scenario 1: Young Single Male, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	3927	4555	5412	4504	4502	5225
* AIG Property Casualty Co.	4240	4376	4376	4240	2942	3182
* Allstate Indemnity Co.	7547	9086	10212	7468	9223	10581
American Family Connect P & C Ins. Co.	5056	5228	6272	5228	5482	6740
American National Property & Casualty Co.	4154	4678	6174	4114	5018	5630
American States Preferred Insurance Co.	5708	6482	6800	5548	6881	7393
* Amica Mutual Insurance Co.	5078	6728	6728	5078	6011	5892
* Amica Property & Casualty Insurance Co.	6254	8288	8288	6254	7406	7255
Berkley Insurance Co.	5342	6147	6324	5493	4690	5082
* Branch Insurance Exchange	3341	3669	4531	3636	3955	4296
* Brethren Mutual Insurance Co.	3693	4231	5030	3694	3973	4821
* Chubb National Insurance Co.	6129	7687	9326	6129	8033	10044
Cincinnati Casualty Co.	4302	4527	6366	4562	5246	5653
Cincinnati Insurance Co.	4729	5207	5147	4385	5135	5344
* Clearcover Insurance Co.	7465	7731	9285	7465	6561	7933
* CSAA General Insurance Co.	5712	7039	8648	7013	7534	8454
* Cumberland Insurance Co. Inc.	4991	6250	6264	4991	6374	6655
Dairyland Insurance Co.	8283	11465	16776	8123	12976	15775
Elephant Insurance Co.	8401	10267	13129	8401	10819	12242
Encompass Home/Auto Insurance Co.	4981	7195	8255	4981	9162	8645
Erie Insurance Exchange	3582	3744	4817	3582	4317	4883
Farmers Casualty Insurance Co.	6665	9947	9787	8564	9304	10097
Farmers Direct P & C Insurance Co.	6622	7768	7922	6622	8124	7102
Farmers Group Property & Casualty Ins. Co.	7674	9670	13398	8692	9576	10444
Farmers Insurance Exchange	5390	6262	7484	5428	6212	7500
* Foremost Insurance Co.	14182	16091	19185	16837	15845	18434
Garrison Property & Casualty Ins. Co.	4647	5631	6197	4781	5280	6043
* GEICO Secure Co.	3583	3405	4077	3583	3585	3943
Hartford Casualty Insurance Co.	7640	10238	8424	4980	7600	8282
Horace Mann Insurance Co.	3539	3856	4749	3539	3823	4095

* 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.

Scenario 1: Young Single Male, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Property & Casualty Ins. Co.	3452	4034	5696	3452	4800	4800
* Integon Indemnity Co.	9668	10059	13072	10260	9836	11574
* Integon Preferred Insurance Co.	8021	8990	11378	8231	8941	11072
Liberty Mutual Insurance Co.	12051	15804	16550	12145	16344	18238
Liberty Mutual Personal Insurance Co.	10923	14302	14972	11011	14788	16493
Maryland Auto Insurance Fund	6143	6256	6507	6143	6059	5238
* MGA Insurance Co.	8524	10460	14312	9408	10618	13064
* Mutual Benefit Insurance Co.	8327	10178	12390	9156	10008	11567
* National General Assurance Co.	20411	20761	23965	20411	20888	25873
* Nationwide Property & Casualty Co.	7387	7859	10663	7568	9115	11525
* NJM Insurance Co.	3595	4710	5051	3595	4785	5627
Noblr Insurance Exchange	3199	3498	4376	3637	3635	3981
Old Dominion Insurance Co.	8228	9024	10828	8250	10080	11568
Penn National Insurance Co.	6212	7747	8508	6197	8072	8587
Privilege Underwriters Reciprocal Exch.	7932	8260	8260	7932	5569	7692
* Progressive Select Insurance Co.	3372	3938	4653	3973	3869	4484
* Progressive Specialty Insurance Co.	4813	5867	7052	5386	5906	6961
Root Insurance Co.	4584	5264	6362	5142	5662	7198
* Selective Ins. Co. of South Carolina	4220	5239	5711	4229	4713	6129
Southern Insurance Co. of VA	3045	3032	4552	2754	4255	4587
* State Farm Fire & Casualty Co.	7574	8491	10816	7731	9072	11371
* State Farm Mutual Ins. Co.	4372	4940	6282	4414	5284	6694
Teachers Insurance Co.	3679	4210	6013	3679	4945	4945
* Travelers Property Casualty Insurance Co.	4629	5949	7391	5413	6962	8220
United Services Automobile Association	3272	3897	4451	3338	3833	4404
* Unitrin Safeguard Insurance Co.	6742	9561	10820	6771	10480	12010
USAA Casualty Insurance Co.	3290	3494	4315	3481	3846	4422
USAA General Indemnity Co.	4136	4854	5539	4298	4678	5425

* 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.

Scenario 1: Young Single Male, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	5906	6311	5223	4218
* AIG Property Casualty Co.	5661	3739	4376	2059
* Allstate Indemnity Co.	11037	11296	8932	7531
American Family Connect P & C Ins. Co.	7812	8018	4942	5228
American National Property & Casualty Co.	6758	6754	4728	4318
American States Preferred Insurance Co.	8405	9261	6525	5792
* Amica Mutual Insurance Co.	7585	8439	6728	5078
* Amica Property & Casualty Insurance Co.	9339	10395	8288	6254
Berkley Insurance Co.	7704	7375	5857	3465
* Branch Insurance Exchange	5358	5592	4507	3622
* Brethren Mutual Insurance Co.	5615	5590	3890	3777
* Chubb National Insurance Co.	9906	11195	7335	6821
Cincinnati Casualty Co.	6835	6711	5021	4281
Cincinnati Insurance Co.	6626	9000	5061	4159
* Clearcover Insurance Co.	10314	10044	7126	6597
* CSAA General Insurance Co.	10947	10528	6534	5541
* Cumberland Insurance Co. Inc.	8579	13270	5909	4991
Dairyland Insurance Co.	16837	20703	11826	10265
Elephant Insurance Co.	12866	13981	9106	9701
Encompass Home/Auto Insurance Co.	10937	12115	8255	4424
Erie Insurance Exchange	6154	6154	3744	3563
Farmers Casualty Insurance Co.	11560	10098	9947	6665
Farmers Direct P & C Insurance Co.	10484	11572	7854	6622
Farmers Group Property & Casualty Ins. Co.	11250	12702	9670	7674
Farmers Insurance Exchange	8564	9310	6210	5126
* Foremost Insurance Co.	20608	22039	18877	14840
Garrison Property & Casualty Ins. Co.	6778	7209	5394	4792
* GEICO Secure Co.	4601	4738	3405	3340
Hartford Casualty Insurance Co.	10320	11036	7282	6362
Horace Mann Insurance Co.	5313	5313	3856	3392

* 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.

Scenario 1: Young Single Male, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Property & Casualty Ins. Co.	7089	7089	4034	3821
* Integon Indemnity Co.	12254	13894	11061	9209
* Integon Preferred Insurance Co.	11585	12725	9481	8304
Liberty Mutual Insurance Co.	18299	19810	15787	13962
Liberty Mutual Personal Insurance Co.	16548	17907	14287	12646
Maryland Auto Insurance Fund	6777	6492	6399	6143
* MGA Insurance Co.	14758	17030	11444	9890
* Mutual Benefit Insurance Co.	14364	13816	10178	8995
* National General Assurance Co.	26039	30845	21707	20157
* Nationwide Property & Casualty Co.	11738	12319	7740	7033
* NJM Insurance Co.	5439	5968	4680	3595
Noblr Insurance Exchange	5077	5187	4403	3420
Old Dominion Insurance Co.	13694	14958	9364	7606
Penn National Insurance Co.	10118	10565	7708	6460
Privilege Underwriters Reciprocal Exch.	8618	8618	8260	3593
* Progressive Select Insurance Co.	5088	5416	4525	3663
* Progressive Specialty Insurance Co.	7818	8465	6920	5374
Root Insurance Co.	7468	8418	5464	5108
* Selective Ins. Co. of South Carolina	7501	7601	4931	3913
Southern Insurance Co. of VA	4619	5054	3496	3049
* State Farm Fire & Casualty Co.	10980	13485	8658	8553
* State Farm Mutual Ins. Co.	6388	7904	5018	4986
Teachers Insurance Co.	7549	7549	4210	4223
* Travelers Property Casualty Insurance Co.	8309	9526	6383	5478
United Services Automobile Association	5278	5627	3946	3616
* Unitrin Safeguard Insurance Co.	13281	14518	9749	7579
USAA Casualty Insurance Co.	5271	5395	3762	3269
USAA General Indemnity Co.	6382	6439	4882	4335

* 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.

Scenario 2: Young Single Female, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	4936	5729	6808	5758	5645	6517
* AIG Property Casualty Co.	3793	3901	3901	3793	2635	2873
* Allstate Indemnity Co.	5719	7171	8007	5622	7460	8558
American Family Connect P & C Ins. Co.	3730	3880	4698	3812	4140	5162
American National Property & Casualty Co.	3822	4336	5766	3696	4752	5422
American States Preferred Insurance Co.	4916	5746	6068	4691	6264	6805
* Amica Mutual Insurance Co.	4873	6477	6477	4873	5814	5705
* Amica Property & Casualty Insurance Co.	5593	7471	7471	5593	6665	6530
Berkley Insurance Co.	3342	3894	4055	3398	3003	3308
* Branch Insurance Exchange	3260	3627	4456	3466	4009	4360
* Brethren Mutual Insurance Co.	2667	3169	3771	2566	3068	3870
* Chubb National Insurance Co.	5146	6571	7965	5146	7096	8872
Cincinnati Casualty Co.	3585	3794	5355	3676	4526	4956
Cincinnati Insurance Co.	4215	4803	4733	3790	4777	5001
* Clearcover Insurance Co.	5144	5753	6778	5144	4957	6093
* CSAA General Insurance Co.	5051	6281	7746	6120	6630	7435
* Cumberland Insurance Co. Inc.	4066	5163	5163	4066	5344	5557
Dairyland Insurance Co.	5456	8076	12203	5114	9419	11942
Elephant Insurance Co.	5338	6592	8324	5338	6795	7616
Encompass Home/Auto Insurance Co.	5097	7406	8528	5097	9589	9003
Erie Insurance Exchange	2668	2858	3682	2668	3308	3758
Farmers Casualty Insurance Co.	4887	7269	7168	6146	6778	7566
Farmers Direct P & C Insurance Co.	4442	5372	5416	4442	5610	4898
Farmers Group Property & Casualty Ins. Co.	5290	6622	9732	5770	6612	7740
Farmers Insurance Exchange	4938	5958	7082	4966	6056	7372
* Foremost Insurance Co.	9070	10582	12760	10237	10652	12532
Garrison Property & Casualty Ins. Co.	4273	5179	5757	4401	4978	5748
* GEICO Secure Co.	2818	3023	3726	2818	3330	3735
Hartford Casualty Insurance Co.	5714	7528	6244	3732	5766	6332
Horace Mann Insurance Co.	2252	2605	3195	2252	2629	2880

* 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.

Scenario 2: Young Single Female, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Property & Casualty Ins. Co.	2348	2967	4077	2348	3429	3429
* Integon Indemnity Co.	8133	8670	11478	8595	8951	10608
* Integon Preferred Insurance Co.	6662	7856	10175	6753	8272	10493
Liberty Mutual Insurance Co.	9079	12165	12726	8915	12767	14285
Liberty Mutual Personal Insurance Co.	8249	11029	11531	8102	11568	12934
Maryland Auto Insurance Fund	4906	4981	5203	4906	4831	4232
* MGA Insurance Co.	5486	7496	10560	5950	7836	4338
* Mutual Benefit Insurance Co.	6367	7797	9590	6722	8024	9319
* National General Assurance Co.	14057	14594	16761	14057	14726	18365
* Nationwide Property & Casualty Co.	6335	7222	10054	6435	8476	10677
* NJM Insurance Co.	3318	4473	4716	3318	4597	5409
Noblr Insurance Exchange	2389	2677	3327	2611	2910	3189
Old Dominion Insurance Co.	6206	7092	8482	6228	8118	9410
Penn National Insurance Co.	5565	7057	7791	5559	7409	7881
Privilege Underwriters Reciprocal Exch.	5179	5426	5426	5179	3626	5178
* Progressive Select Insurance Co.	2765	3372	4024	3107	3425	3991
* Progressive Specialty Insurance Co.	3658	4602	5567	3973	4764	5597
Root Insurance Co.	4110	4818	5804	4448	5334	6856
* Selective Ins. Co. of South Carolina	3924	4947	5328	3795	4553	6024
Southern Insurance Co. of VA	2910	2973	4483	2534	4247	4563
* State Farm Fire & Casualty Co.	4318	4917	6313	4382	5350	6866
* State Farm Mutual Ins. Co.	2495	2867	3666	2503	3110	4037
Teachers Insurance Co.	2458	3062	4243	2458	3492	3492
* Travelers Property Casualty Insurance Co.	3961	5175	6456	4558	6198	7330
United Services Automobile Association	2577	3070	3502	2643	3099	3569
* Unitrin Safeguard Insurance Co.	4707	6803	7713	4713	7573	8724
USAA Casualty Insurance Co.	2961	3164	3936	3134	3581	4114
USAA General Indemnity Co.	3902	4597	5329	4049	4528	5295
* Vault Recipricol Exchange	3191	4514	4514	4372	3006	3155

* 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.

Scenario 2: Young Single Female, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	7366	7820	6551	5317
* AIG Property Casualty Co.	5125	3363	3901	1869
* Allstate Indemnity Co.	8756	9279	6944	5771
American Family Connect P & C Ins. Co.	5886	6074	3670	3862
American National Property & Casualty Co.	6270	6490	4362	4002
American States Preferred Insurance Co.	7504	8408	5804	5025
* Amica Mutual Insurance Co.	7348	8462	6477	4873
* Amica Property & Casualty Insurance Co.	8441	9718	7471	5593
Berkley Insurance Co.	4884	4698	3707	2234
* Branch Insurance Exchange	5349	5706	4409	3625
* Brethren Mutual Insurance Co.	4429	4533	2953	2764
* Chubb National Insurance Co.	8470	9677	6242	5814
Cincinnati Casualty Co.	5794	5882	4205	3612
Cincinnati Insurance Co.	6039	8026	4523	3695
* Clearcover Insurance Co.	7619	7478	5166	4805
* CSAA General Insurance Co.	9567	9200	5824	4891
* Cumberland Insurance Co. Inc.	7176	11228	4872	4066
Dairyland Insurance Co.	12280	16200	8282	7216
Elephant Insurance Co.	8206	8865	5770	6057
Encompass Home/Auto Insurance Co.	11326	12634	8528	4584
Erie Insurance Exchange	4753	4753	2858	2694
Farmers Casualty Insurance Co.	9231	7636	7269	4887
Farmers Direct P & C Insurance Co.	7478	7982	5222	4442
Farmers Group Property & Casualty Ins. Co.	7936	9156	6622	5290
Farmers Insurance Exchange	8160	9066	5830	4810
* Foremost Insurance Co.	13854	15084	12395	9720
Garrison Property & Casualty Ins. Co.	6457	6844	5006	4393
* GEICO Secure Co.	4236	4593	3023	2898
Hartford Casualty Insurance Co.	7748	8442	5376	4794
Horace Mann Insurance Co.	3650	3650	2605	2225

* 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.

Scenario 2: Young Single Female, Age 19

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Property & Casualty Ins. Co.	5037	5037	2967	2576
* Integon Indemnity Co.	10833	12859	9646	8022
* Integon Preferred Insurance Co.	10478	12078	8246	7308
Liberty Mutual Insurance Co.	14186	15540	11985	10645
Liberty Mutual Personal Insurance Co.	12846	14062	10864	9659
Maryland Auto Insurance Fund	5434	5198	5113	4906
* MGA Insurance Co.	11172	14400	8316	7038
* Mutual Benefit Insurance Co.	11247	11024	7797	7025
* National General Assurance Co.	18347	21912	15401	13896
* Nationwide Property & Casualty Co.	11011	11837	6936	6415
* NJM Insurance Co.	5150	5809	4439	3318
Noblr Insurance Exchange	3927	4196	3309	2662
Old Dominion Insurance Co.	10784	12074	7350	5796
Penn National Insurance Co.	9243	9706	7032	5833
Privilege Underwriters Reciprocal Exch.	5707	5707	5426	2479
* Progressive Select Insurance Co.	4456	4831	3922	3126
* Progressive Specialty Insurance Co.	6225	6819	5425	4226
Root Insurance Co.	6962	8094	4964	4708
* Selective Ins. Co. of South Carolina	7082	7374	4512	3700
Southern Insurance Co. of VA	4585	5007	3427	2944
* State Farm Fire & Casualty Co.	6538	8136	4996	4922
* State Farm Mutual Ins. Co.	3800	4765	2901	2875
Teachers Insurance Co.	5353	5353	3062	2815
* Travelers Property Casualty Insurance Co.	7299	8591	5535	4744
United Services Automobile Association	4182	4492	3066	2842
* Unitrin Safeguard Insurance Co.	9619	10736	6878	5342
USAA Casualty Insurance Co.	4835	4985	3393	2973
USAA General Indemnity Co.	6149	6200	4616	4063
* Vault Recipricol Exchange	5440	5440	4514	1973

* 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.

Scenario 3: Single Male, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2463	2755	3216	2986	2636	3006
* AIG Property Casualty Co.	2965	3079	3079	2965	2062	2276
* Allstate Indemnity Co.	3205	3910	4313	3168	3948	4502
American Family Connect P & C Ins. Co.	2064	2150	2574	2108	2226	2790
American National Property & Casualty Co.	2240	2520	3322	2208	2702	3044
American States Preferred Insurance Co.	2932	3278	3379	2895	3320	3522
* Amica Mutual Insurance Co.	1900	2473	2473	1900	2217	2175
* Amica Property & Casualty Insurance Co.	2811	3685	3685	2811	3350	3296
Berkley Insurance Co.	2728	3122	3211	2793	2438	2626
* Branch Insurance Exchange	1803	1991	2446	1960	2155	2327
* Brethren Mutual Insurance Co.	2137	2455	2878	2098	2284	2806
* Chubb National Insurance Co.	3413	4328	5227	3413	4573	5709
Cincinnati Casualty Co.	2451	2591	3627	2617	2958	3196
Cincinnati Insurance Co.	2307	2576	2544	2117	2539	2652
* Clearcover Insurance Co.	2612	2807	3370	2612	2403	2946
* CSAA General Insurance Co.	2864	3551	4276	3463	3714	4156
* Cumberland Insurance Co. Inc.	2480	3152	3160	2480	3221	3362
Dairyland Insurance Co.	5033	7193	10653	4980	8145	10087
Elephant Insurance Co.	4849	5851	7425	4849	6026	6778
Encompass Home/Auto Insurance Co.	2333	3300	3777	2333	4163	3918
Erie Insurance Exchange	2095	2261	2932	2095	2649	3021
Farmers Casualty Insurance Co.	3720	5618	5572	4795	5162	5774
Farmers Direct P & C Insurance Co.	3590	4228	4270	3590	4402	3858
Farmers Group Property & Casualty Ins. Co.	4358	5408	7946	5022	5300	6118
Farmers Insurance Exchange	3496	3976	4824	3518	4026	4748
* Foremost Insurance Co.	7655	8778	10581	9413	8690	10240
Garrison Property & Casualty Ins. Co.	2505	3017	3344	2545	2837	3273
* GEICO Secure Co.	1846	1851	2242	1846	1973	2192
Hartford Casualty Insurance Co.	5392	7162	5986	3542	5388	5838
Horace Mann Insurance Co.	1724	1938	2365	1724	1923	2083

* 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.

Scenario 3: Single Male, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Property & Casualty Ins. Co.	1747	2126	2940	1747	2462	2462
* Integon Indemnity Co.	3553	3809	4977	3807	3908	4616
* Integon Preferred Insurance Co.	3723	4324	5556	3824	4446	5588
Liberty Mutual Insurance Co.	7021	9159	9577	7105	9377	10470
Liberty Mutual Personal Insurance Co.	6398	8320	8695	6473	8517	9501
Maryland Auto Insurance Fund	4356	4438	4649	4356	4284	3748
* MGA Insurance Co.	4434	5536	7610	5048	5544	6910
* Mutual Benefit Insurance Co.	3010	3674	4491	3262	3696	4278
* National General Assurance Co.	7572	7764	9000	7572	7749	9619
* Nationwide Property & Casualty Co.	3575	3856	5182	3712	4365	5452
* NJM Insurance Co.	1252	1595	1671	1252	1629	1849
Noblr Insurance Exchange	1357	1505	1872	1548	1566	1700
Old Dominion Insurance Co.	3796	4246	5096	3818	4776	5534
Penn National Insurance Co.	3534	4442	4875	3528	4613	4911
Privilege Underwriters Reciprocal Exch.	3803	3972	3972	3803	2668	3749
* Progressive Select Insurance Co.	1751	2052	2403	2088	2005	2315
* Progressive Specialty Insurance Co.	2304	2839	3406	2616	2862	3364
Root Insurance Co.	2802	3124	3640	3152	3272	3986
* Selective Ins. Co. of South Carolina	2760	3432	3738	2763	3090	4039
Southern Insurance Co. of VA	1995	1995	2889	1945	2600	2813
* State Farm Fire & Casualty Co.	3506	3989	5084	3646	4244	5265
* State Farm Mutual Ins. Co.	2012	2309	2934	2065	2454	3089
Teachers Insurance Co.	1830	2192	3070	1830	2512	2512
* Travelers Property Casualty Insurance Co.	2319	2952	3633	2736	3407	3980
United Services Automobile Association	1637	1964	2235	1675	1922	2203
* Unitrin Safeguard Insurance Co.	3429	4802	5481	3458	5138	5930
USAA Casualty Insurance Co.	1786	1927	2358	1879	2074	2379
USAA General Indemnity Co.	2241	2653	3038	2316	2543	2968
* Vault Recipricol Exchange	2649	3735	3735	3626	2496	2610

* 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.

Scenario 3: Single Male, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	3432	3571	3103	2576
* AIG Property Casualty Co.	3957	2671	3079	1490
* Allstate Indemnity Co.	4713	4869	3824	3204
American Family Connect P & C Ins. Co.	3212	3286	2032	2116
American National Property & Casualty Co.	3632	3658	2546	2326
American States Preferred Insurance Co.	4052	4487	3274	2960
* Amica Mutual Insurance Co.	2797	3202	2473	1900
* Amica Property & Casualty Insurance Co.	4219	4828	3685	2811
Berkley Insurance Co.	3881	3716	2973	1820
* Branch Insurance Exchange	2876	3025	2426	1978
* Brethren Mutual Insurance Co.	3253	3271	2275	2176
* Chubb National Insurance Co.	5600	6316	4132	3806
Cincinnati Casualty Co.	3896	3823	2872	2436
Cincinnati Insurance Co.	3241	4354	2475	2023
* Clearcover Insurance Co.	3779	3708	2560	2377
* CSAA General Insurance Co.	5332	5132	3274	2809
* Cumberland Insurance Co. Inc.	4364	6815	2982	2480
Dairyland Insurance Co.	10685	13496	7427	6386
Elephant Insurance Co.	7299	7860	5202	5488
Encompass Home/Auto Insurance Co.	4973	5527	3777	2116
Erie Insurance Exchange	3800	3800	2261	2146
Farmers Casualty Insurance Co.	6941	5811	5618	3720
Farmers Direct P & C Insurance Co.	5830	6300	4206	3590
Farmers Group Property & Casualty Ins. Co.	6484	7518	5408	4358
Farmers Insurance Exchange	5494	5864	3992	3316
* Foremost Insurance Co.	11524	12427	10548	8082
Garrison Property & Casualty Ins. Co.	3762	3961	2957	2575
* GEICO Secure Co.	2533	2668	1851	1791
Hartford Casualty Insurance Co.	7234	7784	5120	4530
Horace Mann Insurance Co.	2676	2676	1938	1674

* 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.

Scenario 3: Single Male, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Property & Casualty Ins. Co.	3613	3613	2126	1921
* Integon Indemnity Co.	4853	5637	4207	3464
* Integon Preferred Insurance Co.	5701	6434	4567	3997
Liberty Mutual Insurance Co.	10542	11443	9117	8055
Liberty Mutual Personal Insurance Co.	9567	10374	8281	7328
Maryland Auto Insurance Fund	4862	4620	4561	4356
* MGA Insurance Co.	7846	9172	6112	5184
* Mutual Benefit Insurance Co.	5265	5092	3674	3275
* National General Assurance Co.	9826	11469	8133	7459
* Nationwide Property & Casualty Co.	5702	5993	3792	3425
* NJM Insurance Co.	1794	1953	1586	1252
Noblr Insurance Exchange	2166	2225	1883	1486
Old Dominion Insurance Co.	6520	7134	4450	3542
Penn National Insurance Co.	5818	6110	4442	3683
Privilege Underwriters Reciprocal Exch.	4163	4163	3972	1786
* Progressive Select Insurance Co.	2623	2776	2357	1913
* Progressive Specialty Insurance Co.	3785	4088	3349	2603
Root Insurance Co.	4130	4544	3222	3030
* Selective Ins. Co. of South Carolina	4926	5031	3225	2563
Southern Insurance Co. of VA	2865	3093	2297	1965
* State Farm Fire & Casualty Co.	5113	6254	4075	3932
* State Farm Mutual Ins. Co.	2957	3654	2348	2285
Teachers Insurance Co.	3826	3826	2192	2101
* Travelers Property Casualty Insurance Co.	4060	4705	3182	2695
United Services Automobile Association	2632	2816	1990	1812
* Unitrin Safeguard Insurance Co.	6756	7355	4920	3776
USAA Casualty Insurance Co.	2855	2937	2062	1782
USAA General Indemnity Co.	3521	3556	2664	2346
* Vault Recipricol Exchange	4502	4502	3735	1630

* 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.

Scenario 4: Single Female, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2335	2687	3165	2772	2624	3004
* AIG Property Casualty Co.	3662	3866	3866	3662	2510	2897
* Allstate Indemnity Co.	3463	4226	4654	3419	4327	4873
American Family Connect P & C Ins. Co.	2956	3080	3712	3032	3240	4060
American National Property & Casualty Co.	3140	3544	4700	2956	3950	4516
American States Preferred Insurance Co.	3086	3569	3692	2972	3744	4000
* Amica Mutual Insurance Co.	2128	2775	2775	2128	2510	2469
* Amica Property & Casualty Insurance Co.	2621	3417	3417	2621	3089	3038
Berkley Insurance Co.	4449	5148	5336	4516	4017	4393
* Branch Insurance Exchange	2489	2780	3400	2629	3091	3335
* Brethren Mutual Insurance Co.	2939	3406	4005	2807	3260	4030
* Chubb National Insurance Co.	4520	5828	7055	4520	6323	7909
Cincinnati Casualty Co.	3620	3835	5375	3779	4481	4872
Cincinnati Insurance Co.	4236	4942	4871	3759	4878	5148
* Clearcover Insurance Co.	3066	3354	4033	3066	2863	3546
* CSAA General Insurance Co.	4811	6012	7308	5822	6285	7046
* Cumberland Insurance Co. Inc.	2301	2935	2944	2301	2991	3130
Dairyland Insurance Co.	4572	6639	9823	4464	7605	9465
Elephant Insurance Co.	3964	4802	6087	3964	4950	5544
Encompass Home/Auto Insurance Co.	3145	4474	5150	3145	5689	5342
Erie Insurance Exchange	2723	3039	3993	2723	3602	4147
Farmers Casualty Insurance Co.	4193	6226	6121	5274	5780	6431
Farmers Direct P & C Insurance Co.	3870	4646	4704	3870	4850	4250
Farmers Group Property & Casualty Ins. Co.	5128	6412	9354	5704	6368	7396
Farmers Insurance Exchange	5986	7230	8356	6022	7194	8718
* Foremost Insurance Co.	6004	6919	8308	7221	6842	8040
Garrison Property & Casualty Ins. Co.	3467	4199	4679	3560	4079	4721
* GEICO Secure Co.	2872	3001	3670	2872	3263	3650
Hartford Casualty Insurance Co.	5974	7888	6648	3924	6034	6514
Horace Mann Insurance Co.	2004	2243	2741	2004	2206	2394

* 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.

Scenario 4: Single Female, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Property & Casualty Ins. Co.	2009	2448	3390	2009	2829	2829
* Integon Indemnity Co.	4305	4629	6109	4600	4793	5653
* Integon Preferred Insurance Co.	4617	5475	7110	4697	5780	7310
Liberty Mutual Insurance Co.	7059	9218	9658	7088	9465	10591
Liberty Mutual Personal Insurance Co.	6433	8374	8768	6457	8595	9608
Maryland Auto Insurance Fund	3573	3608	3806	3573	3503	3112
* MGA Insurance Co.	3774	4894	6749	4213	5001	6362
* Mutual Benefit Insurance Co.	2881	3525	4315	3161	3515	4082
* National General Assurance Co.	8522	8922	10252	8522	8982	11231
* Nationwide Property & Casualty Co.	5169	5850	8013	5241	6856	8550
* NJM Insurance Co.	2174	2918	3039	2174	3009	3455
Noblr Insurance Exchange	2100	2319	2908	2412	2407	2599
Old Dominion Insurance Co.	5662	6510	7786	5684	7480	8684
Penn National Insurance Co.	4220	5289	5807	4214	5498	5849
Privilege Underwriters Reciprocal Exch.	4752	4997	4997	4752	3308	4745
* Progressive Select Insurance Co.	2102	2547	3017	2386	2569	2978
* Progressive Specialty Insurance Co.	2770	3480	4191	3045	3583	4199
Root Insurance Co.	3358	3874	4550	3638	4200	5246
* Selective Ins. Co. of South Carolina	4179	5253	5672	4101	4786	6303
Southern Insurance Co. of VA	2745	2861	4182	2533	3848	4140
* State Farm Fire & Casualty Co.	4055	4627	5921	4173	4979	6380
* State Farm Mutual Ins. Co.	1944	2239	2856	1966	2410	3136
Teachers Insurance Co.	2117	2538	3563	2117	2904	2904
* Travelers Property Casualty Insurance Co.	2728	3550	4403	3195	4173	4908
United Services Automobile Association	2035	2436	2774	2094	2475	2842
* Unitrin Safeguard Insurance Co.	5353	7685	8665	5374	8510	9756
USAA Casualty Insurance Co.	2270	2459	3033	2405	2768	3175
USAA General Indemnity Co.	3058	3628	4199	3179	3594	4199
* Vault Recipricol Exchange	2839	4015	4015	3891	2677	2804

* 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.

Scenario 4: Single Female, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	3409	3580	3050	2499
* AIG Property Casualty Co.	4829	3387	3866	1866
* Allstate Indemnity Co.	5038	5208	4152	3461
American Family Connect P & C Ins. Co.	4662	4800	2908	3050
American National Property & Casualty Co.	5082	5342	3552	3280
American States Preferred Insurance Co.	4405	4955	3577	3149
* Amica Mutual Insurance Co.	3165	3620	2775	2128
* Amica Property & Casualty Insurance Co.	3894	4455	3417	2621
Berkley Insurance Co.	6488	6222	4866	2969
* Branch Insurance Exchange	4056	4344	3359	2790
* Brethren Mutual Insurance Co.	4606	4646	3181	3022
* Chubb National Insurance Co.	7544	8579	5548	5103
Cincinnati Casualty Co.	5788	5794	4244	3628
Cincinnati Insurance Co.	6083	7948	4577	3698
* Clearcover Insurance Co.	4543	4472	3037	2819
* CSAA General Insurance Co.	9096	8747	5536	4697
* Cumberland Insurance Co. Inc.	4082	6401	2778	2301
Dairyland Insurance Co.	9873	12666	6821	5880
Elephant Insurance Co.	6045	6516	4250	4461
Encompass Home/Auto Insurance Co.	6783	7536	5150	2844
Erie Insurance Exchange	5201	5201	3039	2875
Farmers Casualty Insurance Co.	7789	6513	6226	4193
Farmers Direct P & C Insurance Co.	6438	6918	4554	3870
Farmers Group Property & Casualty Ins. Co.	7722	8934	6412	5128
Farmers Insurance Exchange	9640	10698	7072	5846
* Foremost Insurance Co.	9019	9697	8265	6357
Garrison Property & Casualty Ins. Co.	5309	5606	4111	3574
* GEICO Secure Co.	4173	4477	3001	2886
Hartford Casualty Insurance Co.	8024	8718	5646	5058
Horace Mann Insurance Co.	3103	3103	2243	1936

* 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.

Scenario 4: Single Female, Age 23

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Property & Casualty Ins. Co.	4156	4156	2448	2219
* Integon Indemnity Co.	5878	6904	5145	4242
* Integon Preferred Insurance Co.	7298	8384	5760	5091
Liberty Mutual Insurance Co.	10658	11599	9164	8121
Liberty Mutual Personal Insurance Co.	9670	10518	8325	7387
Maryland Auto Insurance Fund	3999	3812	3735	3573
* MGA Insurance Co.	7041	8570	5400	4577
* Mutual Benefit Insurance Co.	5080	4884	3525	3137
* National General Assurance Co.	11255	13395	9451	8419
* Nationwide Property & Casualty Co.	8847	9422	5642	5224
* NJM Insurance Co.	3238	3624	2904	2174
Noblr Insurance Exchange	3307	3430	2907	2253
Old Dominion Insurance Co.	9974	11144	6756	5298
Penn National Insurance Co.	6922	7266	5285	4395
Privilege Underwriters Reciprocal Exch.	5227	5227	4997	2241
* Progressive Select Insurance Co.	3331	3581	2954	2362
* Progressive Specialty Insurance Co.	4684	5092	4106	3190
Root Insurance Co.	5298	6062	3972	3776
* Selective Ins. Co. of South Carolina	7507	7762	4840	3920
Southern Insurance Co. of VA	4182	4503	3294	2750
* State Farm Fire & Casualty Co.	6146	7556	4712	4582
* State Farm Mutual Ins. Co.	2969	3697	2268	2231
Teachers Insurance Co.	4418	4418	2538	2437
* Travelers Property Casualty Insurance Co.	4945	5858	3813	3221
United Services Automobile Association	3290	3541	2436	2254
* Unitrin Safeguard Insurance Co.	10764	11925	7773	6052
USAA Casualty Insurance Co.	3705	3825	2623	2292
USAA General Indemnity Co.	4847	4892	3642	3198
* Vault Recipricol Exchange	4828	4828	4015	1751

* 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.

Scenario 5: Single Male, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1839	2092	2454	2201	2032	2319
* AIG Property Casualty Co.	2971	3105	3105	2971	2092	2283
* Allstate Indemnity Co.	2167	2603	2799	2145	2541	2917
American Family Connect P & C Ins. Co.	1414	1482	1756	1458	1476	1880
American National Property & Casualty Co.	2082	2348	3104	2090	2494	2800
American States Preferred Insurance Co.	2710	3030	3126	2718	2944	3203
* Amica Mutual Insurance Co.	1529	1976	1976	1529	1751	1703
* Amica Property & Casualty Insurance Co.	1955	2521	2521	1955	2241	2176
Berkley Insurance Co.	2274	2603	2682	2329	2021	2190
* Branch Insurance Exchange	1149	1263	1562	1266	1359	1473
* Brethren Mutual Insurance Co.	2178	2505	2885	2144	2249	2847
* Chubb National Insurance Co.	3007	3764	4533	3005	3845	4797
Cincinnati Casualty Co.	2598	2746	3822	2883	2995	3194
Cincinnati Insurance Co.	2605	2868	2846	2458	2784	2904
* Clearcover Insurance Co.	3739	3972	4808	3739	3323	4136
* CSAA General Insurance Co.	1573	1932	2269	1880	2003	2227
* Cumberland Insurance Co. Inc.	1459	1832	1843	1459	1818	1923
Dairyland Insurance Co.	5836	8634	13231	5717	9808	12541
Elephant Insurance Co.	4662	5769	7317	4662	5913	6626
Encompass Home/Auto Insurance Co.	1427	1935	2173	1427	2324	2204
Erie Insurance Exchange	1962	2114	2751	1962	2453	2795
Farmers Casualty Insurance Co.	2737	4109	4073	3537	3749	4175
Farmers Direct P & C Insurance Co.	2968	3468	3522	2968	3602	3196
Farmers Group Property & Casualty Ins. Co.	3258	4046	5866	3780	3926	4520
Farmers Insurance Exchange	1890	2100	2538	1904	2020	2394
* Foremost Insurance Co.	3760	4250	5098	4644	4168	4891
Garrison Property & Casualty Ins. Co.	2059	2471	2776	2101	2375	2749
* GEICO Secure Co.	2101	2022	2482	2101	2085	2353
Hartford Casualty Insurance Co.	6456	8668	7208	4246	6338	6922
Horace Mann Insurance Co.	1361	1488	1797	1361	1428	1542

* 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.

Scenario 5: Single Male, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Property & Casualty Ins. Co.	1726	2079	2846	1726	2376	2376
* Integon Indemnity Co.	3936	4238	5532	4224	4402	5270
* Integon Preferred Insurance Co.	2836	3255	4149	2942	3245	4084
Liberty Mutual Insurance Co.	5466	7062	7378	5618	7091	7952
Liberty Mutual Personal Insurance Co.	4997	6437	6719	5134	6463	7235
Maryland Auto Insurance Fund	4534	4633	4932	4534	4465	4031
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1788	2190	2682	1981	2144	2513
* National General Assurance Co.	9635	9973	11497	9635	9967	12436
* Nationwide Property & Casualty Co.	2295	2408	3156	2402	2663	3313
* NJM Insurance Co.	968	1222	1262	968	1236	1394
Noblr Insurance Exchange	1017	1118	1394	1175	1116	1207
Old Dominion Insurance Co.	2528	2808	3388	2550	3130	3632
Penn National Insurance Co.	1945	2447	2032	2566	2708	3222
Privilege Underwriters Reciprocal Exch.	4408	4605	4605	4408	3108	4323
* Progressive Select Insurance Co.	1276	1451	1686	1594	1387	1581
* Progressive Specialty Insurance Co.	1717	2057	2448	2035	2042	2369
Root Insurance Co.	2900	3248	3824	3352	3390	4182
* Selective Ins. Co. of South Carolina	2376	2936	3200	2392	2637	3432
Southern Insurance Co. of VA	2055	2077	3007	1982	2718	2940
* State Farm Fire & Casualty Co.	2771	3127	4071	2892	3460	4468
* State Farm Mutual Ins. Co.	1527	1745	2245	1575	1898	2510
Teachers Insurance Co.	1826	2158	3011	1826	2447	2447
* Travelers Property Casualty Insurance Co.	2043	2649	3267	2465	2952	3502
United Services Automobile Association	1422	1688	1938	1458	1700	1954
* Unitrin Safeguard Insurance Co.	1645	2234	2546	1667	2336	2704
USAA Casualty Insurance Co.	1585	1702	2107	1667	1881	2157
USAA General Indemnity Co.	1830	2153	2494	1887	2092	2467
* Vault Recipricol Exchange	2331	3266	3266	3174	2205	2281

* 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.

Scenario 5: Single Male, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	2649	2775	2368	1952
* AIG Property Casualty Co.	3880	2697	3105	1524
* Allstate Indemnity Co.	3290	3358	2543	2156
American Family Connect P & C Ins. Co.	2208	2252	1396	1436
American National Property & Casualty Co.	3420	3414	2374	2158
American States Preferred Insurance Co.	3805	4251	3003	2701
* Amica Mutual Insurance Co.	2163	2480	1976	1529
* Amica Property & Casualty Insurance Co.	2763	3166	2521	1955
Berkley Insurance Co.	3216	3089	2487	1533
* Branch Insurance Exchange	1845	1933	1544	1254
* Brethren Mutual Insurance Co.	3328	3351	2322	2189
* Chubb National Insurance Co.	4901	5450	3609	3289
Cincinnati Casualty Co.	4072	3865	3037	2555
Cincinnati Insurance Co.	3606	4944	2803	2299
* Clearcover Insurance Co.	5454	5329	3625	3364
* CSAA General Insurance Co.	2840	2736	1779	1556
* Cumberland Insurance Co. Inc.	2535	4008	1740	1459
Dairyland Insurance Co.	13247	17342	8964	7681
Elephant Insurance Co.	7110	7667	5076	5269
Encompass Home/Auto Insurance Co.	2816	3059	2173	1284
Erie Insurance Exchange	3581	3581	2114	2000
Farmers Casualty Insurance Co.	4971	4250	4109	2737
Farmers Direct P & C Insurance Co.	4770	5196	3490	2968
Farmers Group Property & Casualty Ins. Co.	4906	5704	4046	3258
Farmers Insurance Exchange	2886	3032	2128	1744
* Foremost Insurance Co.	5511	5911	5065	3923
Garrison Property & Casualty Ins. Co.	3137	3298	2411	2115
* GEICO Secure Co.	2825	2932	2022	1953
Hartford Casualty Insurance Co.	8912	9454	6198	5430
Horace Mann Insurance Co.	2020	2020	1488	1297

* 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.

Scenario 5: Single Male, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Property & Casualty Ins. Co.	3499	3499	2079	1904
* Integon Indemnity Co.	5574	6532	4657	3831
* Integon Preferred Insurance Co.	4264	4757	3445	2989
Liberty Mutual Insurance Co.	8092	8775	7061	6182
Liberty Mutual Personal Insurance Co.	7359	7973	6434	5643
Maryland Auto Insurance Fund	5251	4905	4828	4534
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3185	3039	2190	1920
* National General Assurance Co.	12647	14929	10450	9505
* Nationwide Property & Casualty Co.	3517	3681	2398	2124
* NJM Insurance Co.	1376	1490	1212	968
Noblr Insurance Exchange	1570	1586	1405	1077
Old Dominion Insurance Co.	4360	4726	2952	2362
Penn National Insurance Co.	3399	2192	2059	2026
Privilege Underwriters Reciprocal Exch.	4803	4803	4605	2082
* Progressive Select Insurance Co.	1825	1896	1634	1363
* Progressive Specialty Insurance Co.	2700	2874	2370	1903
Root Insurance Co.	4380	4840	3380	3148
* Selective Ins. Co. of South Carolina	4210	4290	2773	2203
Southern Insurance Co. of VA	2993	3224	2389	2030
* State Farm Fire & Casualty Co.	4370	5252	3194	3069
* State Farm Mutual Ins. Co.	2421	2956	1775	1717
Teachers Insurance Co.	3734	3734	2158	2097
* Travelers Property Casualty Insurance Co.	3620	4111	2850	2388
United Services Automobile Association	2292	2464	1695	1566
* Unitrin Safeguard Insurance Co.	3197	3502	2298	1775
USAA Casualty Insurance Co.	2565	2640	1816	1590
USAA General Indemnity Co.	2918	2941	2158	1905
* Vault Recipricol Exchange	3888	3888	3266	1435

* 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.

Scenario 6: Single Female, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1369	1529	1775	1682	1453	1659
* AIG Property Casualty Co.	2785	2868	2868	2785	1960	2110
* Allstate Indemnity Co.	1900	2233	2404	1884	2188	2487
American Family Connect P & C Ins. Co.	1384	1438	1694	1458	1424	1774
American National Property & Casualty Co.	1418	1612	2144	1416	1718	1962
American States Preferred Insurance Co.	1830	2027	2093	1845	1957	2139
* Amica Mutual Insurance Co.	1558	2001	2001	1558	1749	1685
* Amica Property & Casualty Insurance Co.	1956	2512	2512	1956	2195	2114
Berkley Insurance Co.	1313	1497	1546	1345	1170	1267
* Branch Insurance Exchange	1097	1197	1493	1239	1260	1370
* Brethren Mutual Insurance Co.	1549	1793	2093	1546	1637	2086
* Chubb National Insurance Co.	2042	2532	3034	2042	2554	3167
Cincinnati Casualty Co.	1600	1675	2350	1778	1843	1957
Cincinnati Insurance Co.	1517	1637	1631	1450	1591	1656
* Clearcover Insurance Co.	1120	1150	1377	1120	993	1208
* CSAA General Insurance Co.	1230	1499	1724	1468	1548	1716
* Cumberland Insurance Co. Inc.	1200	1483	1494	1200	1451	1544
Dairyland Insurance Co.	6149	9092	13889	6091	10278	13117
Elephant Insurance Co.	3719	4431	5664	3719	4601	5168
Encompass Home/Auto Insurance Co.	1273	1704	1890	1273	1927	1854
Erie Insurance Exchange	1236	1275	1635	1236	1443	1623
* Farmers Casualty Insurance Co.	1813	2695	2648	2323	2459	2719
* Farmers Direct P & C Insurance Co.	1958	2278	2316	1958	2362	2110
* Farmers Group Property & Casualty Ins. Co.	2276	2840	4092	2680	2744	3142
* Farmers Insurance Exchange	1776	2048	2428	1786	2048	2446
* Foremost Insurance Co.	2756	3088	3701	3506	3022	3532
Garrison Property & Casualty Ins. Co.	1833	2204	2445	1882	2085	2388
* GEICO Secure Co.	1620	1526	1868	1620	1557	1759
Hartford Casualty Insurance Co.	3044	4108	3376	2078	2972	3274
* Horace Mann Insurance Co.	1086	1163	1401	1086	1107	1191

* 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.

Scenario 6: Single Female, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	1338	1571	2154	1338	1804	1804
* Integon Indemnity Co.	2634	2818	3651	2814	2920	3485
* Integon Preferred Insurance Co.	2265	2554	3227	2366	2493	3111
Liberty Mutual Insurance Co.	3145	3907	4074	3233	3903	4318
Liberty Mutual Personal Insurance Co.	2909	3597	3745	2987	3591	3966
Maryland Auto Insurance Fund	5149	5220	5527	5149	5076	4511
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1165	1424	1736	1285	1390	1619
* National General Assurance Co.	2504	2622	3004	2504	2626	3268
* Nationwide Property & Casualty Co.	2313	2409	3194	2425	2682	3361
* NJM Insurance Co.	787	962	1000	787	966	1088
Noblr Insurance Exchange	860	945	1173	1009	932	1009
Old Dominion Insurance Co.	1674	1860	2246	1696	2082	2404
* Penn National Insurance Co.	2243	2793	3041	2236	2858	3070
Privilege Underwriters Reciprocal Exch.	2493	2583	2583	2493	1751	2411
* Progressive Select Insurance Co.	1012	1149	1340	1252	1108	1259
* Progressive Specialty Insurance Co.	1391	1658	1988	1654	1643	1910
Root Insurance Co.	2314	2562	3040	2716	2680	3330
* Selective Ins. Co. of South Carolina	1459	1791	1956	1458	1629	2113
Southern Insurance Co. of VA	1342	1341	1943	1286	1766	1912
* State Farm Fire & Casualty Co.	2432	2715	3551	2538	3028	3871
* State Farm Mutual Ins. Co.	1323	1495	1931	1367	1635	2142
* Teachers Insurance Co.	1430	1648	2302	1430	1878	1878
* Travelers Property Casualty Insurance Co.	1470	1885	2310	1772	2074	2452
United Services Automobile Association	1190	1402	1602	1215	1400	1601
* Unitrin Safeguard Insurance Co.	1151	1563	1793	1164	1648	1917
USAA Casualty Insurance Co.	1387	1475	1813	1460	1615	1849
USAA General Indemnity Co.	1646	1913	2198	1700	1856	2161
* Vault Recipricol Exchange	1835	2542	2542	2499	1734	1765

* 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.

Scenario 6: Single Female, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1901	1974	1722	1436
* AIG Property Casualty Co.	3722	2481	2868	1407
* Allstate Indemnity Co.	2780	2823	2194	1886
American Family Connect P & C Ins. Co.	2136	2188	1354	1412
American National Property & Casualty Co.	2360	2416	1630	1478
American States Preferred Insurance Co.	2566	2849	2003	1811
* Amica Mutual Insurance Co.	2140	2479	2001	1558
* Amica Property & Casualty Insurance Co.	2687	3110	2512	1956
Berkley Insurance Co.	1835	1768	1440	905
* Branch Insurance Exchange	1752	1811	1479	1179
* Brethren Mutual Insurance Co.	2437	2473	1657	1571
* Chubb National Insurance Co.	3314	3664	2433	2208
Cincinnati Casualty Co.	2503	2368	1857	1572
Cincinnati Insurance Co.	2074	2873	1630	1339
* Clearcover Insurance Co.	1575	1531	1060	997
* CSAA General Insurance Co.	2190	2112	1378	1228
* Cumberland Insurance Co. Inc.	2042	3232	1410	1200
Dairyland Insurance Co.	13899	18129	9447	8063
Elephant Insurance Co.	5656	6101	3966	4182
Encompass Home/Auto Insurance Co.	2426	2574	1890	1121
Erie Insurance Exchange	2098	2098	1275	1206
* Farmers Casualty Insurance Co.	3200	2765	2695	1813
* Farmers Direct P & C Insurance Co.	3098	3412	2304	1958
* Farmers Group Property & Casualty Ins. Co.	3460	4014	2840	2276
* Farmers Insurance Exchange	2870	3168	2048	1672
* Foremost Insurance Co.	4007	4275	3708	2859
Garrison Property & Casualty Ins. Co.	2700	2851	2121	1887
* GEICO Secure Co.	2131	2200	1526	1480
Hartford Casualty Insurance Co.	4210	4426	3022	2588
* Horace Mann Insurance Co.	1567	1567	1163	1027

* 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.

Scenario 6: Single Female, Age 30

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	2632	2632	1571	1482
* Integon Indemnity Co.	3667	4284	3084	2561
* Integon Preferred Insurance Co.	3317	3629	2712	2335
Liberty Mutual Insurance Co.	4395	4728	3928	3490
Liberty Mutual Personal Insurance Co.	4031	4332	3613	3221
Maryland Auto Insurance Fund	5884	5566	5427	5149
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2045	1957	1424	1249
* National General Assurance Co.	3328	3933	2745	2473
* Nationwide Property & Casualty Co.	3530	3731	2405	2131
* NJM Insurance Co.	1086	1163	955	787
Noblr Insurance Exchange	1333	1350	1193	895
Old Dominion Insurance Co.	2914	3136	1962	1578
* Penn National Insurance Co.	3679	3863	2793	2322
Privilege Underwriters Reciprocal Exch.	2714	2714	2583	1129
* Progressive Select Insurance Co.	1450	1518	1282	1082
* Progressive Specialty Insurance Co.	2188	2340	1903	1534
Root Insurance Co.	3528	3878	2674	2492
* Selective Ins. Co. of South Carolina	2583	2645	1689	1360
Southern Insurance Co. of VA	1948	2101	1538	1325
* State Farm Fire & Casualty Co.	3806	4548	2777	2678
* State Farm Mutual Ins. Co.	2080	2525	1525	1480
* Teachers Insurance Co.	2821	2821	1648	1639
* Travelers Property Casualty Insurance Co.	2547	2881	2027	1701
United Services Automobile Association	1887	2015	1415	1309
* Unitrin Safeguard Insurance Co.	2250	2491	1612	1248
USAA Casualty Insurance Co.	2205	2254	1579	1382
USAA General Indemnity Co.	2545	2564	1924	1714
* Vault Recipricol Exchange	3048	3048	2542	1090

* 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.

Scenario 7: Single Male, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1862	2148	2539	2219	2089	2406
* AIG Property Casualty Co.	3231	3331	3331	3231	2267	2473
* Allstate Indemnity Co.	2414	2914	3142	2386	2859	3298
American Family Connect P & C Ins. Co.	1394	1456	1734	1452	1466	1856
American National Property & Casualty Co.	2054	2346	3110	2036	2502	2866
American States Preferred Insurance Co.	2772	3163	3292	2753	3126	3474
* Amica Mutual Insurance Co.	1621	2083	2083	1621	1823	1761
* Amica Property & Casualty Insurance Co.	2034	2615	2615	2034	2287	2209
Berkley Insurance Co.	2296	2649	2743	2349	2050	2231
* Branch Insurance Exchange	1219	1347	1665	1329	1464	1606
* Brethren Mutual Insurance Co.	2136	2479	2901	2115	2290	3043
* Chubb National Insurance Co.	3205	4010	4835	3205	4137	5157
Cincinnati Casualty Co.	2310	2422	3418	2516	2722	2920
Cincinnati Insurance Co.	1783	1935	1927	1716	1867	1942
* Clearcover Insurance Co.	3944	4158	5042	3944	3492	4343
* CSAA General Insurance Co.	1811	2221	2612	2164	2317	2581
* Cumberland Insurance Co. Inc.	1380	1715	1722	1380	1711	1810
Dairyland Insurance Co.	4945	7450	11513	4842	8481	10961
Elephant Insurance Co.	4166	5155	6500	4166	5349	5977
Encompass Home/Auto Insurance Co.	1702	2332	2616	1702	2773	2642
Erie Insurance Exchange	1942	2134	2808	1942	2493	2868
Farmers Casualty Insurance Co.	2804	4226	4159	3624	3834	4279
Farmers Direct P & C Insurance Co.	3050	3566	3616	3050	3696	3280
Farmers Group Property & Casualty Ins. Co.	3200	3992	5752	3658	3900	4460
Farmers Insurance Exchange	2284	2646	3140	2300	2678	3206
* Foremost Insurance Co.	3298	3780	4553	4114	3731	4399
Garrison Property & Casualty Ins. Co.	2027	2439	2735	2085	2358	2722
* GEICO Secure Co.	2154	2110	2631	2154	2188	2500
Hartford Casualty Insurance Co.	4156	5610	4614	2782	4078	4506
Horace Mann Insurance Co.	1530	1651	1996	1530	1556	1681

* 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.

Scenario 7: Single Male, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Property & Casualty Ins. Co.	1888	2261	3107	1888	2585	2585
* Integon Indemnity Co.	3104	3428	4544	3236	3890	4746
* Integon Preferred Insurance Co.	3091	3573	4573	3181	3611	4580
Liberty Mutual Insurance Co.	3297	4145	4309	3407	4114	4584
Liberty Mutual Personal Insurance Co.	3043	3808	3956	3145	3782	4202
Maryland Auto Insurance Fund	4903	5000	5290	4903	4839	4300
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1750	2149	2629	1924	2108	2473
* National General Assurance Co.	5630	5983	6826	5630	6027	7581
* Nationwide Property & Casualty Co.	2378	2578	3467	2479	2880	3614
* NJM Insurance Co.	982	1239	1285	982	1266	1439
Noblr Insurance Exchange	1069	1174	1475	1252	1229	1330
Old Dominion Insurance Co.	2386	2640	3184	2408	2926	3394
Penn National Insurance Co.	2036	2552	2791	2032	2640	2835
Privilege Underwriters Reciprocal Exch.	4349	4510	4510	4349	3054	4233
* Progressive Select Insurance Co.	1210	1399	1644	1476	1360	1558
* Progressive Specialty Insurance Co.	1567	1906	2295	1834	1910	2231
Root Insurance Co.	2948	3300	3892	3398	3462	4288
* Selective Ins. Co. of South Carolina	2291	2812	3080	2311	2529	3271
Southern Insurance Co. of VA	2243	2239	3318	2082	3060	3312
* State Farm Fire & Casualty Co.	2506	2808	3692	2581	3177	4089
* State Farm Mutual Ins. Co.	1368	1553	2014	1395	1720	2271
Teachers Insurance Co.	2021	2371	3325	2021	2689	2689
* Travelers Property Casualty Insurance Co.	2155	2863	3580	2566	3271	3933
United Services Automobile Association	1445	1701	1953	1481	1741	2002
* Unitrin Safeguard Insurance Co.	1650	2279	2635	1669	2397	2831
USAA Casualty Insurance Co.	1609	1718	2135	1696	1935	2219
USAA General Indemnity Co.	1676	1954	2268	1731	1925	2257
* Vault Recipricol Exchange	2305	3195	3195	3134	2174	2228

* 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.

Scenario 7: Single Male, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	2752	2901	2449	1996
* AIG Property Casualty Co.	4343	2898	3331	1648
* Allstate Indemnity Co.	3734	3827	2838	2407
American Family Connect P & C Ins. Co.	2196	2254	1372	1426
American National Property & Casualty Co.	3424	3526	2370	2142
American States Preferred Insurance Co.	4083	4595	3134	2757
* Amica Mutual Insurance Co.	2243	2584	2083	1621
* Amica Property & Casualty Insurance Co.	2814	3243	2615	2034
Berkley Insurance Co.	3282	3154	2538	1545
* Branch Insurance Exchange	2006	2128	1643	1339
* Brethren Mutual Insurance Co.	3540	3588	2293	2173
* Chubb National Insurance Co.	5209	5835	3833	3524
Cincinnati Casualty Co.	3657	3535	2687	2287
Cincinnati Insurance Co.	2436	3392	1925	1581
* Clearcover Insurance Co.	5744	5603	3810	3541
* CSAA General Insurance Co.	3293	3171	2043	1788
* Cumberland Insurance Co. Inc.	2375	3772	1625	1380
Dairyland Insurance Co.	11524	15304	7738	6610
Elephant Insurance Co.	6447	6981	4507	4724
Encompass Home/Auto Insurance Co.	3409	3693	2616	1515
Erie Insurance Exchange	3707	3707	2134	2014
Farmers Casualty Insurance Co.	5112	4339	4226	2804
Farmers Direct P & C Insurance Co.	4880	5346	3590	3050
Farmers Group Property & Casualty Ins. Co.	4822	5570	3992	3200
Farmers Insurance Exchange	3726	4150	2628	2160
* Foremost Insurance Co.	4969	5343	4571	3480
Garrison Property & Casualty Ins. Co.	3074	3240	2358	2084
* GEICO Secure Co.	3018	3163	2110	2029
Hartford Casualty Insurance Co.	5906	6250	4078	3528
Horace Mann Insurance Co.	2241	2241	1651	1441

* 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.

Scenario 7: Single Male, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Property & Casualty Ins. Co.	3842	3842	2261	2095
* Integon Indemnity Co.	4679	5947	3784	3181
* Integon Preferred Insurance Co.	4722	5347	3766	3293
Liberty Mutual Insurance Co.	4669	5052	4150	3659
Liberty Mutual Personal Insurance Co.	4279	4626	3812	3368
Maryland Auto Insurance Fund	5636	5295	5190	4903
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3125	2993	2149	1886
* National General Assurance Co.	7589	9127	6335	5571
* Nationwide Property & Casualty Co.	3824	4083	2531	2260
* NJM Insurance Co.	1424	1566	1228	982
Noblr Insurance Exchange	1728	1770	1472	1147
Old Dominion Insurance Co.	4108	4422	2782	2228
Penn National Insurance Co.	3366	3547	2549	2118
Privilege Underwriters Reciprocal Exch.	4751	4751	4510	1999
* Progressive Select Insurance Co.	1788	1883	1581	1312
* Progressive Specialty Insurance Co.	2540	2732	2207	1759
Root Insurance Co.	4486	4982	3434	3206
* Selective Ins. Co. of South Carolina	4047	4099	2672	2119
Southern Insurance Co. of VA	3372	3664	2576	2229
* State Farm Fire & Casualty Co.	3964	4791	2861	2787
* State Farm Mutual Ins. Co.	2174	2669	1578	1546
Teachers Insurance Co.	4133	4133	2371	2328
* Travelers Property Casualty Insurance Co.	3996	4598	3067	2588
United Services Automobile Association	2323	2496	1699	1586
* Unitrin Safeguard Insurance Co.	3425	3890	2341	1788
USAA Casualty Insurance Co.	2618	2688	1834	1619
USAA General Indemnity Co.	2635	2653	1962	1739
* Vault Recipricol Exchange	3838	3838	3195	1388

* 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.

Scenario 8: Single Female, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1553	1691	1952	1969	1571	1776
* AIG Property Casualty Co.	2846	2939	2939	2846	1994	2185
* Allstate Indemnity Co.	1640	1950	2084	1621	1932	2195
American Family Connect P & C Ins. Co.	1174	1226	1454	1228	1228	1548
American National Property & Casualty Co.	974	1106	1468	966	1186	1350
American States Preferred Insurance Co.	1626	1816	1867	1645	1711	1902
* Amica Mutual Insurance Co.	1467	1889	1889	1467	1676	1620
* Amica Property & Casualty Insurance Co.	1841	2372	2372	1841	2105	2035
Berkley Insurance Co.	1188	1352	1394	1216	1068	1150
* Branch Insurance Exchange	1022	1119	1390	1146	1185	1288
* Brethren Mutual Insurance Co.	1331	1537	1778	1314	1393	1853
* Chubb National Insurance Co.	1683	2080	2485	1683	2114	2610
Cincinnati Casualty Co.	1245	1299	1842	1365	1459	1560
Cincinnati Insurance Co.	1177	1247	1237	1126	1233	1275
* Clearcover Insurance Co.	944	1001	1193	944	869	1066
* CSAA General Insurance Co.	1058	1283	1479	1247	1324	1464
* Cumberland Insurance Co. Inc.	976	1209	1217	976	1194	1268
Dairyland Insurance Co.	3375	5101	7930	3239	5858	7603
Elephant Insurance Co.	2725	3195	4053	2725	3278	3668
Encompass Home/Auto Insurance Co.	1114	1478	1649	1114	1721	1646
Erie Insurance Exchange	1245	1299	1675	1245	1490	1677
* Farmers Casualty Insurance Co.	1893	2810	2754	2421	2582	2830
* Farmers Direct P & C Insurance Co.	2052	2398	2444	2052	2492	2212
* Farmers Group Property & Casualty Ins. Co.	2208	2772	3874	2522	2716	3040
* Farmers Insurance Exchange	1686	1878	2230	1698	1836	2162
* Foremost Insurance Co.	2696	2968	3535	3414	2872	3333
Garrison Property & Casualty Ins. Co.	1511	1814	2019	1555	1738	1994
* GEICO Secure Co.	1262	1213	1501	1262	1241	1420
Hartford Casualty Insurance Co.	2184	2974	2414	1508	2130	2356
* Horace Mann Insurance Co.	962	1045	1255	962	995	1077

* 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.

Scenario 8: Single Female, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	1195	1436	1948	1195	1630	1630
* Integon Indemnity Co.	2322	2495	3242	2450	2652	3173
* Integon Preferred Insurance Co.	1486	1688	2142	1546	1666	2080
Liberty Mutual Insurance Co.	2619	3219	3343	2697	3200	3530
Liberty Mutual Personal Insurance Co.	2436	2975	3089	2505	2956	3255
Maryland Auto Insurance Fund	4806	4883	5178	4806	4740	4231
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1065	1303	1594	1149	1294	1513
* National General Assurance Co.	2484	2617	2987	2484	2629	3277
* Nationwide Property & Casualty Co.	1672	1745	2274	1745	1934	2396
* NJM Insurance Co.	690	835	861	690	841	933
Noblr Insurance Exchange	822	882	1119	940	902	1002
Old Dominion Insurance Co.	1392	1548	1870	1414	1750	2014
* Penn National Insurance Co.	1194	1484	1614	1192	1524	1650
Privilege Underwriters Reciprocal Exch.	2183	2282	2282	2183	1543	2104
* Progressive Select Insurance Co.	864	974	1130	1071	934	1058
* Progressive Specialty Insurance Co.	1122	1332	1594	1347	1314	1526
Root Insurance Co.	2272	2552	3048	2606	2714	3414
* Selective Ins. Co. of South Carolina	1319	1619	1766	1325	1460	1899
Southern Insurance Co. of VA	1161	1167	1685	1104	1541	1662
* State Farm Fire & Casualty Co.	2179	2449	3196	2289	2715	3471
* State Farm Mutual Ins. Co.	1187	1352	1742	1234	1469	1928
* Teachers Insurance Co.	1271	1502	2077	1271	1692	1692
* Travelers Property Casualty Insurance Co.	1137	1462	1805	1338	1654	1958
United Services Automobile Association	1021	1194	1364	1044	1215	1389
* Unitrin Safeguard Insurance Co.	1068	1450	1670	1081	1515	1776
USAA Casualty Insurance Co.	1181	1253	1545	1244	1398	1598
USAA General Indemnity Co.	1265	1467	1690	1308	1440	1676
* Vault Recipricol Exchange	1540	2175	2175	2101	1475	1504

* 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.

Scenario 8: Single Female, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	2057	2106	1875	1594
* AIG Property Casualty Co.	3824	2559	2939	1451
* Allstate Indemnity Co.	2455	2530	1900	1639
American Family Connect P & C Ins. Co.	1844	1894	1156	1200
American National Property & Casualty Co.	1618	1654	1116	1014
American States Preferred Insurance Co.	2299	2583	1778	1594
* Amica Mutual Insurance Co.	2052	2374	1889	1467
* Amica Property & Casualty Insurance Co.	2574	2980	2372	1841
Berkley Insurance Co.	1655	1592	1296	829
* Branch Insurance Exchange	1634	1699	1376	1103
* Brethren Mutual Insurance Co.	2157	2189	1426	1344
* Chubb National Insurance Co.	2719	3024	1995	1821
Cincinnati Casualty Co.	1971	1897	1443	1232
Cincinnati Insurance Co.	1603	2202	1253	1044
* Clearcover Insurance Co.	1378	1345	913	863
* CSAA General Insurance Co.	1844	1782	1183	1052
* Cumberland Insurance Co. Inc.	1678	2694	1148	976
Dairyland Insurance Co.	7945	10632	5291	4549
Elephant Insurance Co.	4044	4335	2881	3028
Encompass Home/Auto Insurance Co.	2110	2260	1649	1000
Erie Insurance Exchange	2122	2122	1299	1236
* Farmers Casualty Insurance Co.	3286	2873	2810	1893
* Farmers Direct P & C Insurance Co.	3242	3592	2436	2052
* Farmers Group Property & Casualty Ins. Co.	3334	3830	2772	2208
* Farmers Insurance Exchange	2612	2812	1898	1560
* Foremost Insurance Co.	3778	4010	3510	2753
Garrison Property & Casualty Ins. Co.	2240	2365	1744	1554
* GEICO Secure Co.	1736	1799	1213	1172
Hartford Casualty Insurance Co.	3098	3228	2208	1866
* Horace Mann Insurance Co.	1411	1411	1045	916

* 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.

Scenario 8: Single Female, Age 40

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	2375	2375	1436	1320
* Integon Indemnity Co.	3262	3898	2737	2286
* Integon Preferred Insurance Co.	2195	2418	1791	1546
Liberty Mutual Insurance Co.	3588	3867	3231	2881
Liberty Mutual Personal Insurance Co.	3307	3558	2986	2671
Maryland Auto Insurance Fund	5523	5203	5081	4806
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1884	1821	1303	1150
* National General Assurance Co.	3315	3944	2750	2454
* Nationwide Property & Casualty Co.	2532	2678	1742	1547
* NJM Insurance Co.	920	983	830	690
Noblr Insurance Exchange	1294	1308	1116	881
Old Dominion Insurance Co.	2420	2622	1632	1322
* Penn National Insurance Co.	1964	2075	1486	1239
Privilege Underwriters Reciprocal Exch.	2352	2352	2282	995
* Progressive Select Insurance Co.	1218	1268	1085	921
* Progressive Specialty Insurance Co.	1752	1864	1529	1234
Root Insurance Co.	3584	4004	2656	2488
* Selective Ins. Co. of South Carolina	2330	2391	1532	1227
Southern Insurance Co. of VA	1689	1822	1336	1150
* State Farm Fire & Casualty Co.	3421	4073	2505	2395
* State Farm Mutual Ins. Co.	1874	2270	1378	1326
* Teachers Insurance Co.	2548	2548	1502	1456
* Travelers Property Casualty Insurance Co.	1998	2292	1565	1334
United Services Automobile Association	1611	1725	1197	1118
* Unitrin Safeguard Insurance Co.	2140	2403	1494	1148
USAA Casualty Insurance Co.	1884	1929	1339	1182
USAA General Indemnity Co.	1951	1965	1473	1314
* Vault Recipricol Exchange	2515	2515	2175	945

* 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.

Scenario 9: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1703	1891	2153	2103	1784	2013
* AIG Property Casualty Co.	3673	3852	3852	3673	2571	2874
* Allstate Indemnity Co.	2673	3172	3418	2665	2992	3431
American Family Connect P & C Ins. Co.	1764	1850	2154	1840	1764	2246
American National Property & Casualty Co.	1246	1434	1860	1248	1456	1688
American States Preferred Insurance Co.	3008	3334	3410	3048	3131	3396
* Amica Mutual Insurance Co.	2147	2742	2742	2147	2404	2342
* Amica Property & Casualty Insurance Co.	2680	3423	3423	2680	3004	2928
Berkley Insurance Co.	1616	1809	1855	1650	1454	1556
* Branch Insurance Exchange	1489	1648	2065	1686	1745	1897
* Brethren Mutual Insurance Co.	1677	1916	2198	1651	1725	2283
* Chubb National Insurance Co.	2411	2980	3528	2411	3009	3694
Cincinnati Casualty Co.	2023	2150	2979	2277	2293	2450
Cincinnati Insurance Co.	1620	1759	1752	1563	1709	1779
* Clearcover Insurance Co.	1779	1874	2240	1779	1617	1992
* CSAA General Insurance Co.	1208	1500	1709	1417	1513	1673
* Cumberland Insurance Co. Inc.	1183	1462	1470	1183	1436	1531
Dairyland Insurance Co.	4641	6852	10387	4727	7650	9715
Elephant Insurance Co.	3834	4575	5777	3834	4645	5211
Encompass Home/Auto Insurance Co.	2218	2803	3075	2218	3049	2933
Erie Insurance Exchange	1397	1498	1928	1397	1730	1953
* Farmers Casualty Insurance Co.	2846	4342	4278	3739	3813	4341
* Farmers Direct P & C Insurance Co.	3222	3656	3702	3222	3760	3380
* Farmers Group Property & Casualty Ins. Co.	3092	3824	5672	3698	3652	4230
* Farmers Insurance Exchange	2820	3084	3924	2832	2906	3420
* Foremost Insurance Co.	3069	3352	3978	4012	3201	3713
Garrison Property & Casualty Ins. Co.	2174	2590	2891	2210	2497	2876
* GEICO Secure Co.	2658	2349	2843	2658	2256	2546
Hartford Casualty Insurance Co.	2966	4152	3304	2030	2876	3184
* Horace Mann Insurance Co.	1604	1721	2047	1604	1616	1740

* 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.

Scenario 9: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	1953	2310	3112	1953	2590	2590
* Integon Indemnity Co.	2624	2839	3699	2821	2976	3551
* Integon Preferred Insurance Co.	1858	2147	2739	1955	2129	2668
Liberty Mutual Insurance Co.	4697	5696	5888	4864	5647	6188
Liberty Mutual Personal Insurance Co.	4381	5281	5453	4533	5239	5720
Maryland Auto Insurance Fund	7834	8025	8615	7834	7704	7058
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1230	1501	1847	1325	1527	1778
* National General Assurance Co.	3496	3697	4227	3496	3707	4645
* Nationwide Property & Casualty Co.	2299	2389	3053	2456	2565	3133
* NJM Insurance Co.	986	1196	1240	986	1208	1339
Noblr Insurance Exchange	798	872	1089	983	822	888
Old Dominion Insurance Co.	1582	1784	2158	1604	2002	2332
* Penn National Insurance Co.	1534	1928	2094	1533	1960	2132
Privilege Underwriters Reciprocal Exch.	2260	2332	2332	2260	1581	2209
* Progressive Select Insurance Co.	1173	1325	1533	1534	1232	1409
* Progressive Specialty Insurance Co.	1464	1741	2067	1809	1695	1968
Root Insurance Co.	3252	3650	4364	4168	3682	4630
* Selective Ins. Co. of South Carolina	1586	1931	2102	1604	1739	2266
Southern Insurance Co. of VA	1759	1763	2490	1724	2252	2424
* State Farm Fire & Casualty Co.	2903	3272	4280	3026	3653	4674
* State Farm Mutual Ins. Co.	1735	1987	2557	1790	2162	2854
* Teachers Insurance Co.	2061	2398	3309	2061	2680	2680
* Travelers Property Casualty Insurance Co.	1640	2148	2587	2049	2246	2653
United Services Automobile Association	1508	1780	2021	1547	1803	2055
* Unitrin Safeguard Insurance Co.	1501	2048	2333	1529	2110	2473
USAA Casualty Insurance Co.	1671	1797	2193	1757	1979	2253
USAA General Indemnity Co.	1802	2118	2421	1862	2062	2404
* Vault Recipricol Exchange	1428	1958	1958	1917	1347	1395

* 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.

February 2024

Scenario 9: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	2295	2361	2122	1782
* AIG Property Casualty Co.	4817	3378	3852	1910
* Allstate Indemnity Co.	3900	3851	3147	2624
American Family Connect P & C Ins. Co.	2702	2742	1744	1774
American National Property & Casualty Co.	2058	2094	1456	1290
American States Preferred Insurance Co.	4113	4613	3287	2983
* Amica Mutual Insurance Co.	2988	3402	2742	2147
* Amica Property & Casualty Insurance Co.	3735	4253	3423	2680
Berkley Insurance Co.	2178	2103	1735	1163
* Branch Insurance Exchange	2420	2533	2042	1628
* Brethren Mutual Insurance Co.	2651	2696	1776	1684
* Chubb National Insurance Co.	3922	4321	2865	2582
Cincinnati Casualty Co.	3172	2993	2376	1981
Cincinnati Insurance Co.	2200	3028	1748	1440
* Clearcover Insurance Co.	2609	2540	1714	1625
* CSAA General Insurance Co.	2106	2034	1369	1212
* Cumberland Insurance Co. Inc.	2028	3282	1389	1183
Dairyland Insurance Co.	10381	13414	7134	6029
Elephant Insurance Co.	5679	6077	4083	4288
Encompass Home/Auto Insurance Co.	3825	4000	3075	1995
Erie Insurance Exchange	2484	2484	1498	1411
* Farmers Casualty Insurance Co.	5246	4415	4342	2846
* Farmers Direct P & C Insurance Co.	4988	5494	3754	3222
* Farmers Group Property & Casualty Ins. Co.	4670	5444	3824	3092
* Farmers Insurance Exchange	4430	4522	3164	2542
* Foremost Insurance Co.	4247	4467	4009	3111
Garrison Property & Casualty Ins. Co.	3262	3424	2547	2234
* GEICO Secure Co.	3183	3224	2349	2264
Hartford Casualty Insurance Co.	4462	4584	3090	2552
* Horace Mann Insurance Co.	2294	2294	1721	1515

* 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.

Scenario 9: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	3759	3759	2310	2151
* Integon Indemnity Co.	3750	4404	3126	2571
* Integon Preferred Insurance Co.	2811	3106	2288	1960
Liberty Mutual Insurance Co.	6272	6705	5718	5127
Liberty Mutual Personal Insurance Co.	5804	6192	5302	4769
Maryland Auto Insurance Fund	9214	8536	8413	7834
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2213	2135	1501	1339
* National General Assurance Co.	4709	5599	3891	3453
* Nationwide Property & Casualty Co.	3464	3567	2408	2091
* NJM Insurance Co.	1316	1398	1191	986
Noblr Insurance Exchange	1171	1184	1112	836
Old Dominion Insurance Co.	2822	3036	1898	1498
* Penn National Insurance Co.	2557	2718	1946	1597
Privilege Underwriters Reciprocal Exch.	2489	2489	2332	1048
* Progressive Select Insurance Co.	1653	1693	1496	1244
* Progressive Specialty Insurance Co.	2275	2393	2012	1611
Root Insurance Co.	5004	5454	3866	3490
* Selective Ins. Co. of South Carolina	2766	2865	1836	1474
Southern Insurance Co. of VA	2462	2647	2011	1734
* State Farm Fire & Casualty Co.	4577	5451	3337	3205
* State Farm Mutual Ins. Co.	2752	3345	2019	1951
* Teachers Insurance Co.	4008	4008	2398	2362
* Travelers Property Casualty Insurance Co.	2817	3182	2313	1885
United Services Automobile Association	2367	2545	1783	1656
* Unitrin Safeguard Insurance Co.	3063	3467	2087	1599
USAA Casualty Insurance Co.	2637	2720	1908	1679
USAA General Indemnity Co.	2805	2830	2122	1882
* Vault Recipricol Exchange	2349	2349	1958	900

* 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.

Scenario 10: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1252	1400	1610	1555	1317	1501
* AIG Property Casualty Co.	2505	2640	2640	2505	1757	1961
* Allstate Indemnity Co.	1825	2115	2278	1819	2037	2285
American Family Connect P & C Ins. Co.	1304	1358	1586	1368	1306	1640
American National Property & Casualty Co.	1000	1146	1488	1020	1154	1330
American States Preferred Insurance Co.	1629	1790	1837	1650	1698	1833
* Amica Mutual Insurance Co.	1722	2214	2214	1722	1923	1858
* Amica Property & Casualty Insurance Co.	2160	2780	2780	2160	2412	2330
Berkley Insurance Co.	1142	1289	1324	1165	1025	1099
* Branch Insurance Exchange	1088	1195	1473	1214	1270	1369
* Brethren Mutual Insurance Co.	1349	1552	1771	1320	1381	1821
* Chubb National Insurance Co.	2015	2514	3005	2015	2512	3124
Cincinnati Casualty Co.	1507	1598	2214	1704	1694	1806
Cincinnati Insurance Co.	1448	1583	1579	1395	1517	1580
* Clearcover Insurance Co.	1105	1175	1397	1105	998	1231
* CSAA General Insurance Co.	1092	1326	1516	1288	1367	1511
* Cumberland Insurance Co. Inc.	1177	1466	1484	1177	1411	1508
Dairyland Insurance Co.	3033	4435	6681	3027	5003	6308
Elephant Insurance Co.	4316	5052	6437	4316	5117	5771
Encompass Home/Auto Insurance Co.	1210	1593	1776	1210	1841	1751
Erie Insurance Exchange	881	953	1223	881	1091	1238
* Farmers Casualty Insurance Co.	2432	3623	3595	3146	3347	3655
* Farmers Direct P & C Insurance Co.	2508	2910	2964	2508	3028	2678
* Farmers Group Property & Casualty Ins. Co.	3072	3828	5472	3642	3710	4154
* Farmers Insurance Exchange	2560	2948	3692	2576	3024	3614
* Foremost Insurance Co.	2432	2824	3384	2920	2810	3289
Garrison Property & Casualty Ins. Co.	1406	1683	1878	1432	1621	1869
* GEICO Secure Co.	1412	1342	1647	1412	1354	1539
Hartford Casualty Insurance Co.	2524	3496	2832	1770	2436	2678
* Horace Mann Insurance Co.	1047	1125	1345	1047	1060	1138

* 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.

Scenario 10: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	1292	1518	2071	1292	1720	1720
* Integon Indemnity Co.	2501	2681	3485	2663	2806	3345
* Integon Preferred Insurance Co.	1468	1691	2156	1538	1677	2097
Liberty Mutual Insurance Co.	2658	3274	3398	2749	3249	3590
Liberty Mutual Personal Insurance Co.	2470	3027	3136	2553	3001	3310
Maryland Auto Insurance Fund	4231	4332	4630	4231	4167	3798
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1019	1249	1529	1121	1244	1457
* National General Assurance Co.	2629	2762	3154	2629	2773	3456
* Nationwide Property & Casualty Co.	2196	2248	2851	2319	2459	2991
* NJM Insurance Co.	678	816	843	678	821	906
Noblr Insurance Exchange	785	858	1078	930	868	930
Old Dominion Insurance Co.	1434	1600	1938	1456	1792	2084
* Penn National Insurance Co.	1064	1336	1455	1063	1370	1486
Privilege Underwriters Reciprocal Exch.	2643	2714	2714	2643	1839	2568
* Progressive Select Insurance Co.	951	1066	1228	1189	1016	1147
* Progressive Specialty Insurance Co.	1398	1670	1986	1690	1644	1904
Root Insurance Co.	2210	2474	2918	2676	2530	3130
* Selective Ins. Co. of South Carolina	1390	1710	1862	1421	1517	1965
Southern Insurance Co. of VA	1409	1427	2038	1374	1837	1981
* State Farm Fire & Casualty Co.	2280	2568	3327	2390	2810	3607
* State Farm Mutual Ins. Co.	1258	1435	1838	1303	1545	2034
* Teachers Insurance Co.	1362	1572	2195	1362	1774	1774
* Travelers Property Casualty Insurance Co.	1221	1570	1888	1494	1660	1957
United Services Automobile Association	994	1180	1344	1021	1196	1367
* Unitrin Safeguard Insurance Co.	1300	1769	2021	1318	1839	2141
USAA Casualty Insurance Co.	1107	1191	1461	1166	1315	1502
USAA General Indemnity Co.	1193	1408	1612	1235	1370	1601
* Vault Recipricol Exchange	1692	2323	2323	2296	1586	1629

* 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.

Scenario 10: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1724	1777	1586	1310
* AIG Property Casualty Co.	3248	2313	2640	1303
* Allstate Indemnity Co.	2503	2475	2107	1797
American Family Connect P & C Ins. Co.	1982	2016	1282	1318
American National Property & Casualty Co.	1646	1640	1168	1038
American States Preferred Insurance Co.	2192	2438	1774	1621
* Amica Mutual Insurance Co.	2374	2722	2214	1722
* Amica Property & Casualty Insurance Co.	2978	3415	2780	2160
Berkley Insurance Co.	1572	1514	1234	801
* Branch Insurance Exchange	1721	1795	1459	1183
* Brethren Mutual Insurance Co.	2126	2144	1441	1349
* Chubb National Insurance Co.	3295	3606	2422	2172
Cincinnati Casualty Co.	2354	2209	1766	1473
Cincinnati Insurance Co.	1971	2731	1569	1285
* Clearcover Insurance Co.	1602	1562	1066	1002
* CSAA General Insurance Co.	1900	1835	1220	1089
* Cumberland Insurance Co. Inc.	2007	3155	1400	1177
Dairyland Insurance Co.	6690	8615	4598	3923
Elephant Insurance Co.	6317	6739	4567	4820
Encompass Home/Auto Insurance Co.	2250	2405	1776	1098
Erie Insurance Exchange	1590	1590	953	888
* Farmers Casualty Insurance Co.	4190	3697	3623	2432
* Farmers Direct P & C Insurance Co.	3938	4354	2964	2508
* Farmers Group Property & Casualty Ins. Co.	4584	5272	3828	3072
* Farmers Insurance Exchange	4244	4558	2948	2420
* Foremost Insurance Co.	3687	3958	3377	2595
Garrison Property & Casualty Ins. Co.	2115	2225	1651	1446
* GEICO Secure Co.	1873	1942	1342	1290
Hartford Casualty Insurance Co.	3642	3736	2618	2184
* Horace Mann Insurance Co.	1505	1505	1125	987

* 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.

Scenario 10: Single Male, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	2519	2519	1518	1424
* Integon Indemnity Co.	3495	4110	2942	2446
* Integon Preferred Insurance Co.	2205	2431	1801	1547
Liberty Mutual Insurance Co.	3659	3929	3283	2924
Liberty Mutual Personal Insurance Co.	3372	3614	3032	2708
Maryland Auto Insurance Fund	4941	4598	4527	4231
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1833	1753	1249	1104
* National General Assurance Co.	3486	4143	2901	2600
* Nationwide Property & Casualty Co.	3228	3299	2275	2003
* NJM Insurance Co.	885	938	813	678
Noblr Insurance Exchange	1195	1224	1077	843
Old Dominion Insurance Co.	2514	2712	1702	1356
* Penn National Insurance Co.	1765	1873	1341	1113
Privilege Underwriters Reciprocal Exch.	2914	2914	2714	1199
* Progressive Select Insurance Co.	1323	1364	1194	1007
* Progressive Specialty Insurance Co.	2188	2315	1924	1545
Root Insurance Co.	3324	3638	2592	2384
* Selective Ins. Co. of South Carolina	2433	2476	1629	1283
Southern Insurance Co. of VA	2011	2161	1636	1391
* State Farm Fire & Casualty Co.	3558	4219	2624	2512
* State Farm Mutual Ins. Co.	1976	2385	1461	1408
* Teachers Insurance Co.	2678	2678	1572	1565
* Travelers Property Casualty Insurance Co.	2065	2311	1685	1394
United Services Automobile Association	1580	1700	1182	1096
* Unitrin Safeguard Insurance Co.	2563	2833	1817	1394
USAA Casualty Insurance Co.	1764	1819	1267	1111
USAA General Indemnity Co.	1870	1888	1411	1248
* Vault Recipricol Exchange	2835	2835	2323	1014

* 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.

Scenario 11: Single Female, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1254	1485	1781	1567	1432	1673
* AIG Property Casualty Co.	3295	3429	3429	3295	2311	2577
* Allstate Indemnity Co.	2504	3030	3275	2473	3000	3457
American Family Connect P & C Ins. Co.	1420	1492	1782	1468	1512	1938
American National Property & Casualty Co.	2358	2698	3584	2316	2904	3342
American States Preferred Insurance Co.	2414	2802	2918	2384	2772	3123
* Amica Mutual Insurance Co.	1319	1712	1712	1319	1515	1474
* Amica Property & Casualty Insurance Co.	1636	2123	2123	1636	1878	1830
Berkley Insurance Co.	2013	2313	2395	2055	1808	1963
* Branch Insurance Exchange	1447	1599	1972	1582	1728	1894
* Brethren Mutual Insurance Co.	1977	2290	2657	1954	2080	2777
* Chubb National Insurance Co.	2847	3577	4308	2847	3695	4604
Cincinnati Casualty Co.	1991	2097	2970	2146	2372	2585
Cincinnati Insurance Co.	1771	1955	1938	1666	1918	1999
* Clearcover Insurance Co.	3463	3801	4615	3463	3184	4051
* CSAA General Insurance Co.	1962	2436	2844	2315	2502	2789
* Cumberland Insurance Co. Inc.	1446	1814	1826	1446	1793	1900
Dairyland Insurance Co.	4055	6260	9800	3892	7207	9452
Elephant Insurance Co.	4281	5257	6673	4281	5436	6076
Encompass Home/Auto Insurance Co.	2201	2997	3373	2201	3518	3339
Erie Insurance Exchange	2014	2197	2874	2014	2550	2926
Farmers Casualty Insurance Co.	3105	4651	4559	3973	4209	4707
Farmers Direct P & C Insurance Co.	3046	3580	3626	3046	3710	3298
Farmers Group Property & Casualty Ins. Co.	3490	4360	6290	3974	4254	4920
Farmers Insurance Exchange	3430	4040	4780	3446	4204	5028
* Foremost Insurance Co.	3352	3937	4788	4100	3974	4712
Garrison Property & Casualty Ins. Co.	1970	2363	2674	2012	2287	2658
* GEICO Secure Co.	2085	2108	2689	2085	2190	2560
Hartford Casualty Insurance Co.	3942	5368	4426	2690	3856	4290
Horace Mann Insurance Co.	1369	1520	1840	1369	1455	1593

* 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.

Scenario 11: Single Female, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Property & Casualty Ins. Co.	1741	2177	2952	1741	2468	2468
* Integon Indemnity Co.	3325	3636	4793	3523	3960	4793
* Integon Preferred Insurance Co.	2514	2953	3801	2593	3016	3849
Liberty Mutual Insurance Co.	2643	3295	3437	2682	3290	3677
Liberty Mutual Personal Insurance Co.	2459	3047	3171	2493	3037	3386
Maryland Auto Insurance Fund	3914	3993	4278	3914	3850	3529
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1390	1711	2114	1491	1729	2049
* National General Assurance Co.	7502	7904	9053	7502	7937	9958
* Nationwide Property & Casualty Co.	3035	3259	4354	3162	3655	4564
* NJM Insurance Co.	941	1180	1228	941	1202	1363
Noblr Insurance Exchange	1132	1277	1577	1292	1320	1462
Old Dominion Insurance Co.	2438	2754	3318	2460	3110	3618
Penn National Insurance Co.	1949	2454	2684	1946	2532	2726
Privilege Underwriters Reciprocal Exch.	3126	3254	3254	3126	2194	3062
* Progressive Select Insurance Co.	1584	1813	2126	2081	1697	1942
* Progressive Specialty Insurance Co.	1966	2426	2943	2447	2355	2798
Root Insurance Co.	2994	3418	4086	3362	3714	4740
* Selective Ins. Co. of South Carolina	1912	2367	2582	1914	2138	2798
Southern Insurance Co. of VA	2280	2294	3388	2119	3117	3373
* State Farm Fire & Casualty Co.	2937	3343	4370	3009	3753	4910
* State Farm Mutual Ins. Co.	1636	1887	2438	1657	2082	2789
Teachers Insurance Co.	1859	2284	3149	1859	2562	2562
* Travelers Property Casualty Insurance Co.	1753	2322	2904	2074	2666	3198
United Services Automobile Association	1378	1629	1875	1415	1665	1920
* Unitrin Safeguard Insurance Co.	2024	2819	3255	2039	3006	3543
USAA Casualty Insurance Co.	1479	1586	1977	1553	1779	2041
USAA General Indemnity Co.	1607	1875	2195	1651	1842	2179
* Vault Recipricol Exchange	1756	2459	2459	2383	1670	1722

* 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.

Scenario 11: Single Female, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1951	2062	1706	1369
* AIG Property Casualty Co.	4394	3022	3429	1728
* Allstate Indemnity Co.	3883	4015	2949	2498
American Family Connect P & C Ins. Co.	2274	2350	1408	1450
American National Property & Casualty Co.	3936	4090	2718	2466
American States Preferred Insurance Co.	3639	4135	2764	2393
* Amica Mutual Insurance Co.	1884	2152	1712	1319
* Amica Property & Casualty Insurance Co.	2338	2670	2123	1636
Berkley Insurance Co.	2862	2753	2216	1369
* Branch Insurance Exchange	2360	2501	1950	1589
* Brethren Mutual Insurance Co.	3237	3297	2123	1998
* Chubb National Insurance Co.	4657	5204	3422	3129
Cincinnati Casualty Co.	3195	3163	2326	1985
Cincinnati Insurance Co.	2458	3354	1901	1568
* Clearcover Insurance Co.	5358	5246	3443	3222
* CSAA General Insurance Co.	3544	3414	2221	1942
* Cumberland Insurance Co. Inc.	2509	3969	1723	1446
Dairyland Insurance Co.	9819	13336	6491	5559
Elephant Insurance Co.	6675	7221	4607	4821
Encompass Home/Auto Insurance Co.	4374	4723	3373	1960
Erie Insurance Exchange	3784	3784	2197	2070
Farmers Casualty Insurance Co.	5680	4801	4651	3105
Farmers Direct P & C Insurance Co.	4922	5362	3596	3046
Farmers Group Property & Casualty Ins. Co.	5336	6198	4360	3490
Farmers Insurance Exchange	5792	6580	3996	3284
* Foremost Insurance Co.	5290	5764	4782	3620
Garrison Property & Casualty Ins. Co.	3060	3205	2308	2019
* GEICO Secure Co.	3137	3329	2108	2007
Hartford Casualty Insurance Co.	5904	6208	3970	3426
Horace Mann Insurance Co.	2088	2088	1520	1312

* 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.

Scenario 11: Single Female, Age 50

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Property & Casualty Ins. Co.	3651	3651	2177	1926
* Integon Indemnity Co.	4878	5965	4015	3329
* Integon Preferred Insurance Co.	3935	4500	3115	2719
Liberty Mutual Insurance Co.	3744	4084	3292	2931
Liberty Mutual Personal Insurance Co.	3447	3756	3042	2714
Maryland Auto Insurance Fund	4577	4256	4184	3914
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2562	2481	1711	1515
* National General Assurance Co.	10043	11995	8330	7413
* Nationwide Property & Casualty Co.	4821	5182	3218	2874
* NJM Insurance Co.	1342	1467	1172	941
Noblr Insurance Exchange	1864	1952	1581	1241
Old Dominion Insurance Co.	4294	4694	2888	2284
Penn National Insurance Co.	3246	3420	2455	2031
Privilege Underwriters Reciprocal Exch.	3418	3418	3254	1456
* Progressive Select Insurance Co.	2289	2365	2040	1698
* Progressive Specialty Insurance Co.	3257	3476	2865	2211
Root Insurance Co.	4902	5608	3542	3348
* Selective Ins. Co. of South Carolina	3413	3524	2228	1779
Southern Insurance Co. of VA	3432	3720	2640	2267
* State Farm Fire & Casualty Co.	4706	5753	3396	3303
* State Farm Mutual Ins. Co.	2637	3272	1909	1869
Teachers Insurance Co.	3941	3941	2284	2136
* Travelers Property Casualty Insurance Co.	3242	3758	2488	2103
United Services Automobile Association	2234	2409	1624	1511
* Unitrin Safeguard Insurance Co.	4218	4802	2884	2207
USAA Casualty Insurance Co.	2421	2496	1689	1491
USAA General Indemnity Co.	2573	2590	1881	1661
* Vault Recipricol Exchange	2894	2894	2459	1096

* 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.

Scenario 12: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	595	736	888	667	748	877
* AIG Property Casualty Co.	1577	1658	1658	1577	1133	1254
* Allstate Indemnity Co.	1480	1791	1916	1457	1806	2037
American Family Connect P & C Ins. Co.	814	868	1048	826	890	1176
American National Property & Casualty Co.	624	718	948	594	780	908
American States Preferred Insurance Co.	1281	1469	1526	1257	1482	1630
* Amica Mutual Insurance Co.	967	1255	1255	967	1144	1130
* Amica Property & Casualty Insurance Co.	1213	1573	1573	1213	1434	1415
Berkley Insurance Co.	910	1031	1065	924	843	905
* Branch Insurance Exchange	883	980	1192	921	1101	1199
* Brethren Mutual Insurance Co.	643	762	877	614	720	985
* Chubb National Insurance Co.	881	1110	1308	881	1204	1459
Cincinnati Casualty Co.	810	850	1230	830	1015	1127
Cincinnati Insurance Co.	849	971	955	764	979	1026
* Clearcover Insurance Co.	694	783	915	694	687	849
* CSAA General Insurance Co.	958	1154	1351	1116	1194	1317
* Cumberland Insurance Co. Inc.	591	754	752	591	779	814
Dairyland Insurance Co.	2567	3924	6072	2439	4546	5903
Elephant Insurance Co.	1699	2152	2613	1699	2244	2462
Encompass Home/Auto Insurance Co.	807	1056	1177	807	1292	1229
Erie Insurance Exchange	746	834	1096	746	976	1123
* Farmers Casualty Insurance Co.	979	1452	1467	1241	1373	1522
* Farmers Direct P & C Insurance Co.	1044	1284	1288	1044	1338	1176
* Farmers Group Property & Casualty Ins. Co.	1214	1498	2220	1316	1504	1790
* Farmers Insurance Exchange	1068	1294	1490	1074	1260	1530
* Foremost Insurance Co.	2925	3508	4206	3302	3490	4127
Garrison Property & Casualty Ins. Co.	1027	1225	1380	1054	1222	1416
* GEICO Secure Co.	761	790	987	761	833	955
Hartford Casualty Insurance Co.	1536	2038	1702	1038	1540	1694
* Horace Mann Insurance Co.	705	799	952	705	793	864

* 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.

Scenario 12: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	930	1157	1540	930	1307	1307
* Integon Indemnity Co.	1808	1974	2594	1883	2187	2638
* Integon Preferred Insurance Co.	1364	1676	2203	1382	1792	2325
Liberty Mutual Insurance Co.	2470	3109	3216	2480	3153	3490
Liberty Mutual Personal Insurance Co.	2300	2875	2973	2311	2917	3222
Maryland Auto Insurance Fund	3370	3474	3771	3370	3307	3111
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	552	685	861	557	749	891
* National General Assurance Co.	2459	2674	3010	2459	2714	3426
* Nationwide Property & Casualty Co.	1494	1656	2199	1526	1880	2322
* NJM Insurance Co.	728	913	933	728	929	1048
Noblr Insurance Exchange	327	357	430	356	377	407
Old Dominion Insurance Co.	1024	1212	1458	1046	1418	1656
* Penn National Insurance Co.	1467	1889	2081	1468	1971	2125
Privilege Underwriters Reciprocal Exch.	1066	1122	1122	1066	755	1088
* Progressive Select Insurance Co.	637	745	861	712	753	850
* Progressive Specialty Insurance Co.	773	976	1175	840	1014	1180
Root Insurance Co.	2256	2610	3104	2556	2786	3518
* Selective Ins. Co. of South Carolina	1048	1310	1405	1015	1206	1617
Southern Insurance Co. of VA	810	870	1259	703	1191	1274
* State Farm Fire & Casualty Co.	1427	1618	2161	1442	1897	2429
* State Farm Mutual Ins. Co.	770	890	1166	770	1012	1341
* Teachers Insurance Co.	965	1186	1597	965	1325	1325
* Travelers Property Casualty Insurance Co.	989	1317	1627	1112	1544	1852
United Services Automobile Association	712	837	950	734	871	996
* Unitrin Safeguard Insurance Co.	1006	1401	1596	1013	1511	1759
USAA Casualty Insurance Co.	798	857	1058	841	987	1122
USAA General Indemnity Co.	873	1023	1189	904	1030	1208
* Vault Recipricol Exchange	799	1116	1116	1066	757	809

* 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.

Scenario 12: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	988	1069	865	675
* AIG Property Casualty Co.	2054	1477	1658	868
* Allstate Indemnity Co.	2190	2283	1733	1492
American Family Connect P & C Ins. Co.	1348	1388	816	832
American National Property & Casualty Co.	1040	1112	722	652
American States Preferred Insurance Co.	1837	2068	1464	1288
* Amica Mutual Insurance Co.	1437	1616	1255	967
* Amica Property & Casualty Insurance Co.	1801	2025	1573	1213
Berkley Insurance Co.	1253	1207	988	663
* Branch Insurance Exchange	1453	1576	1169	992
* Brethren Mutual Insurance Co.	1117	1182	713	657
* Chubb National Insurance Co.	1467	1661	1057	964
Cincinnati Casualty Co.	1337	1374	947	821
Cincinnati Insurance Co.	1208	1569	907	752
* Clearcover Insurance Co.	1059	1043	698	662
* CSAA General Insurance Co.	1641	1584	1073	942
* Cumberland Insurance Co. Inc.	1084	1817	715	591
Dairyland Insurance Co.	6094	8227	4050	3488
Elephant Insurance Co.	2559	2776	1867	1919
Encompass Home/Auto Insurance Co.	1487	1637	1177	756
Erie Insurance Exchange	1461	1461	834	782
* Farmers Casualty Insurance Co.	1849	1580	1452	979
* Farmers Direct P & C Insurance Co.	1816	1912	1226	1044
* Farmers Group Property & Casualty Ins. Co.	1828	2144	1498	1214
* Farmers Insurance Exchange	1720	1902	1268	1036
* Foremost Insurance Co.	4592	4945	4213	3185
Garrison Property & Casualty Ins. Co.	1581	1662	1202	1052
* GEICO Secure Co.	1135	1206	790	754
Hartford Casualty Insurance Co.	2300	2458	1506	1340
* Horace Mann Insurance Co.	1080	1080	799	695

* 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.

Scenario 12: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	1875	1875	1157	1009
* Integon Indemnity Co.	2602	3250	2181	1847
* Integon Preferred Insurance Co.	2283	2703	1754	1560
Liberty Mutual Insurance Co.	3511	3804	3080	2753
Liberty Mutual Personal Insurance Co.	3238	3501	2848	2555
Maryland Auto Insurance Fund	4041	3697	3668	3370
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1076	1066	685	627
* National General Assurance Co.	3367	4119	2860	2442
* Nationwide Property & Casualty Co.	2438	2577	1609	1471
* NJM Insurance Co.	1004	1113	907	728
Noblr Insurance Exchange	497	526	427	355
Old Dominion Insurance Co.	1886	2128	1282	992
* Penn National Insurance Co.	2502	2662	1893	1547
Privilege Underwriters Reciprocal Exch.	1181	1181	1122	550
* Progressive Select Insurance Co.	940	1001	836	702
* Progressive Specialty Insurance Co.	1317	1431	1144	894
Root Insurance Co.	3622	4120	2706	2524
* Selective Ins. Co. of South Carolina	1879	2013	1194	991
Southern Insurance Co. of VA	1288	1379	991	823
* State Farm Fire & Casualty Co.	2309	2787	1634	1601
* State Farm Mutual Ins. Co.	1255	1549	895	882
* Teachers Insurance Co.	1985	1985	1186	1091
* Travelers Property Casualty Insurance Co.	1829	2113	1380	1208
United Services Automobile Association	1123	1214	826	779
* Unitrin Safeguard Insurance Co.	2041	2308	1426	1111
USAA Casualty Insurance Co.	1285	1333	907	811
USAA General Indemnity Co.	1375	1385	1023	904
* Vault Recipricol Exchange	1314	1314	1116	547

* 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.

Scenario 13: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	271	365	451	269	400	474
* AIG Property Casualty Co.	1842	1898	1898	1842	1326	1404
* Allstate Indemnity Co.	1987	2378	2578	1966	2357	2686
American Family Connect P & C Ins. Co.	1188	1248	1480	1240	1240	1588
American National Property & Casualty Co.	632	722	954	624	764	888
American States Preferred Insurance Co.	1593	1777	1841	1593	1745	1910
* Amica Mutual Insurance Co.	1178	1525	1525	1178	1341	1300
* Amica Property & Casualty Insurance Co.	1491	1933	1933	1491	1699	1648
Berkley Insurance Co.	1021	1152	1188	1041	929	996
* Branch Insurance Exchange	1230	1353	1663	1316	1488	1629
* Brethren Mutual Insurance Co.	788	903	1040	783	817	1099
* Chubb National Insurance Co.	1310	1624	1933	1310	1677	2059
Cincinnati Casualty Co.	1045	1093	1567	1121	1254	1364
Cincinnati Insurance Co.	1200	1309	1297	1129	1296	1347
* Clearcover Insurance Co.	1176	1251	1482	1176	1086	1331
* CSAA General Insurance Co.	1159	1401	1633	1373	1462	1617
* Cumberland Insurance Co. Inc.	767	987	986	767	1020	1066
Dairyland Insurance Co.	3300	4880	7465	3182	5590	7138
Elephant Insurance Co.	2732	3352	4193	2732	3518	3925
Encompass Home/Auto Insurance Co.	1006	1340	1496	1006	1629	1552
Erie Insurance Exchange	801	856	1108	801	981	1116
* Farmers Casualty Insurance Co.	1367	2021	2033	1741	1901	2083
* Farmers Direct P & C Insurance Co.	1372	1648	1668	1372	1720	1514
* Farmers Group Property & Casualty Ins. Co.	1678	2076	3014	1896	2060	2374
* Farmers Insurance Exchange	2096	2480	2940	2110	2480	3018
* Foremost Insurance Co.	3586	4254	5112	4111	4262	5021
Garrison Property & Casualty Ins. Co.	1085	1295	1446	1113	1253	1440
* GEICO Secure Co.	1033	977	1193	1033	993	1122
Hartford Casualty Insurance Co.	1940	2626	2158	1314	1922	2118
* Horace Mann Insurance Co.	999	1091	1314	999	1055	1140

* 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.

Scenario 13: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	1259	1510	2054	1259	1732	1732
* Integon Indemnity Co.	2551	2737	3570	2671	2926	3519
* Integon Preferred Insurance Co.	1476	1720	2207	1516	1750	2225
Liberty Mutual Insurance Co.	2754	3473	3606	2787	3501	3894
Liberty Mutual Personal Insurance Co.	2558	3207	3325	2587	3230	3582
Maryland Auto Insurance Fund	4171	4275	4572	4171	4108	3753
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	889	1092	1354	928	1133	1336
* National General Assurance Co.	3456	3689	4175	3456	3735	4695
* Nationwide Property & Casualty Co.	2290	2393	3155	2371	2696	3368
* NJM Insurance Co.	847	1044	1090	847	1050	1194
Noblr Insurance Exchange	448	487	611	521	494	542
Old Dominion Insurance Co.	1394	1586	1914	1416	1812	2104
* Penn National Insurance Co.	1829	2287	2500	1826	2364	2549
Privilege Underwriters Reciprocal Exch.	1558	1610	1610	1558	1093	1520
* Progressive Select Insurance Co.	836	951	1099	984	934	1055
* Progressive Specialty Insurance Co.	988	1204	1448	1122	1218	1421
Root Insurance Co.	2422	2796	3366	2792	2972	3780
* Selective Ins. Co. of South Carolina	1500	1856	2017	1505	1669	2192
Southern Insurance Co. of VA	1128	1136	1659	1043	1535	1657
* State Farm Fire & Casualty Co.	2077	2325	3073	2118	2664	3419
* State Farm Mutual Ins. Co.	1130	1283	1670	1141	1435	1894
* Teachers Insurance Co.	1336	1574	2176	1336	1787	1787
* Travelers Property Casualty Insurance Co.	1019	1317	1616	1167	1508	1792
United Services Automobile Association	776	907	1034	794	922	1053
* Unitrin Safeguard Insurance Co.	1395	1932	2217	1406	2058	2396
USAA Casualty Insurance Co.	877	931	1147	922	1042	1188
USAA General Indemnity Co.	953	1104	1276	982	1088	1271
* Vault Recipricol Exchange	1298	1803	1803	1754	1225	1271

* 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.

Scenario 13: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	525	590	439	335
* AIG Property Casualty Co.	2443	1658	1898	968
* Allstate Indemnity Co.	2919	2990	2322	1986
American Family Connect P & C Ins. Co.	1890	1936	1172	1212
American National Property & Casualty Co.	1058	1104	728	658
American States Preferred Insurance Co.	2248	2494	1763	1585
* Amica Mutual Insurance Co.	1660	1902	1525	1178
* Amica Property & Casualty Insurance Co.	2107	2410	1933	1491
Berkley Insurance Co.	1401	1348	1109	728
* Branch Insurance Exchange	2013	2147	1634	1355
* Brethren Mutual Insurance Co.	1274	1316	839	792
* Chubb National Insurance Co.	2131	2380	1555	1420
Cincinnati Casualty Co.	1689	1667	1217	1043
Cincinnati Insurance Co.	1665	2253	1284	1063
* Clearcover Insurance Co.	1705	1662	1137	1071
* CSAA General Insurance Co.	2042	1971	1297	1146
* Cumberland Insurance Co. Inc.	1412	2331	934	767
Dairyland Insurance Co.	7484	9827	5050	4353
Elephant Insurance Co.	4155	4507	2954	3108
Encompass Home/Auto Insurance Co.	1909	2101	1496	920
Erie Insurance Exchange	1466	1466	856	805
* Farmers Casualty Insurance Co.	2456	2143	2021	1367
* Farmers Direct P & C Insurance Co.	2292	2466	1618	1372
* Farmers Group Property & Casualty Ins. Co.	2514	2914	2076	1678
* Farmers Insurance Exchange	3450	3844	2446	2000
* Foremost Insurance Co.	5586	6035	5082	3885
Garrison Property & Casualty Ins. Co.	1619	1706	1252	1112
* GEICO Secure Co.	1362	1399	977	947
Hartford Casualty Insurance Co.	2896	3056	1938	1680
* Horace Mann Insurance Co.	1476	1476	1091	959

* 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.

Scenario 13: Single Male, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	2526	2526	1510	1385
* Integon Indemnity Co.	3562	4307	3001	2527
* Integon Preferred Insurance Co.	2282	2599	1809	1585
Liberty Mutual Insurance Co.	3946	4268	3452	3074
Liberty Mutual Personal Insurance Co.	3629	3918	3185	2844
Maryland Auto Insurance Fund	4877	4533	4469	4171
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1639	1603	1092	980
* National General Assurance Co.	4639	5641	3916	3425
* Nationwide Property & Casualty Co.	3499	3681	2380	2131
* NJM Insurance Co.	1178	1270	1037	847
Noblr Insurance Exchange	691	707	605	475
Old Dominion Insurance Co.	2472	2720	1674	1330
* Penn National Insurance Co.	3023	3188	2285	1901
Privilege Underwriters Reciprocal Exch.	1710	1710	1610	723
* Progressive Select Insurance Co.	1190	1254	1063	897
* Progressive Specialty Insurance Co.	1606	1732	1401	1108
Root Insurance Co.	3930	4446	2916	2704
* Selective Ins. Co. of South Carolina	2662	2766	1744	1398
Southern Insurance Co. of VA	1684	1821	1300	1122
* State Farm Fire & Casualty Co.	3294	3975	2362	2317
* State Farm Mutual Ins. Co.	1800	2211	1299	1282
* Teachers Insurance Co.	2703	2703	1574	1524
* Travelers Property Casualty Insurance Co.	1799	2049	1392	1211
United Services Automobile Association	1219	1308	906	847
* Unitrin Safeguard Insurance Co.	2795	3107	1984	1526
USAA Casualty Insurance Co.	1394	1433	991	880
USAA General Indemnity Co.	1477	1487	1107	986
* Vault Recipricol Exchange	2151	2151	1803	811

* 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.

Scenario 14: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	732	868	1036	849	862	1002
* AIG Property Casualty Co.	2005	2080	2080	2005	1436	1530
* Allstate Indemnity Co.	2032	2432	2641	2005	2449	2781
American Family Connect P & C Ins. Co.	1162	1224	1460	1208	1230	1578
American National Property & Casualty Co.	934	1062	1412	914	1156	1326
American States Preferred Insurance Co.	1544	1713	1764	1552	1650	1808
* Amica Mutual Insurance Co.	1742	2251	2251	1742	1981	1911
* Amica Property & Casualty Insurance Co.	2187	2827	2827	2187	2488	2399
Berkley Insurance Co.	1123	1273	1310	1147	1012	1088
* Branch Insurance Exchange	1482	1626	2000	1620	1749	1905
* Brethren Mutual Insurance Co.	1097	1255	1455	1094	1143	1524
* Chubb National Insurance Co.	1537	1897	2264	1537	1944	2394
Cincinnati Casualty Co.	1048	1084	1567	1118	1262	1369
Cincinnati Insurance Co.	1430	1529	1516	1356	1516	1570
* Clearcover Insurance Co.	923	975	1158	923	854	1043
* CSAA General Insurance Co.	1351	1647	1914	1605	1709	1898
* Cumberland Insurance Co. Inc.	1217	1508	1518	1217	1485	1577
Dairyland Insurance Co.	3457	5127	7893	3358	5842	7496
Elephant Insurance Co.	2639	3183	3991	2639	3321	3710
Encompass Home/Auto Insurance Co.	1267	1720	1928	1267	2070	1981
Erie Insurance Exchange	1092	1140	1471	1092	1300	1469
* Farmers Casualty Insurance Co.	1651	2441	2407	2109	2284	2469
* Farmers Direct P & C Insurance Co.	1778	2100	2146	1778	2194	1936
* Farmers Group Property & Casualty Ins. Co.	2114	2646	3700	2416	2604	2888
* Farmers Insurance Exchange	2068	2410	2858	2082	2422	2912
* Foremost Insurance Co.	4321	4870	5793	5182	4755	5531
Garrison Property & Casualty Ins. Co.	1457	1751	1945	1508	1681	1920
* GEICO Secure Co.	1075	1035	1286	1075	1059	1217
Hartford Casualty Insurance Co.	2302	3062	2582	1562	2252	2452
* Horace Mann Insurance Co.	1100	1193	1441	1100	1150	1243

* 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.

Scenario 14: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	1377	1641	2247	1377	1892	1892
* Integon Indemnity Co.	2547	2723	3545	2673	2895	3468
* Integon Preferred Insurance Co.	1773	2053	2632	1819	2082	2638
Liberty Mutual Insurance Co.	2633	3279	3412	2661	3313	3661
Liberty Mutual Personal Insurance Co.	2449	3031	3148	2470	3060	3372
Maryland Auto Insurance Fund	4592	4682	4972	4592	4530	4064
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1212	1483	1817	1286	1503	1758
* National General Assurance Co.	2848	3013	3417	2848	3045	3813
* Nationwide Property & Casualty Co.	2630	2614	3711	2714	3158	3956
* NJM Insurance Co.	998	1234	1301	998	1240	1417
Noblr Insurance Exchange	624	673	846	719	687	744
Old Dominion Insurance Co.	1598	1798	2166	1620	2050	2362
* Penn National Insurance Co.	1286	1591	1734	1284	1643	1783
Privilege Underwriters Reciprocal Exch.	2018	2091	2091	2018	1413	1947
* Progressive Select Insurance Co.	903	1033	1200	1027	1033	1167
* Progressive Specialty Insurance Co.	1074	1302	1561	1195	1326	1540
Root Insurance Co.	2398	2760	3322	2784	2912	3696
* Selective Ins. Co. of South Carolina	1604	1980	2150	1583	1810	2353
Southern Insurance Co. of VA	1364	1369	2012	1261	1862	2010
* State Farm Fire & Casualty Co.	2354	2645	3473	2388	3000	3891
* State Farm Mutual Ins. Co.	1301	1482	1921	1306	1648	2192
* Teachers Insurance Co.	1474	1726	2400	1474	1971	1971
* Travelers Property Casualty Insurance Co.	1142	1478	1829	1301	1719	2046
United Services Automobile Association	1003	1172	1339	1025	1192	1362
* Unitrin Safeguard Insurance Co.	1449	2015	2326	1457	2169	2540
USAA Casualty Insurance Co.	1143	1211	1490	1206	1356	1550
USAA General Indemnity Co.	1237	1425	1641	1280	1409	1633
* Vault Recipricol Exchange	1418	1985	1985	1930	1353	1380

* 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.

Scenario 14: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1137	1213	1004	803
* AIG Property Casualty Co.	2629	1812	2080	1050
* Allstate Indemnity Co.	3003	3101	2370	2037
American Family Connect P & C Ins. Co.	1864	1920	1148	1186
American National Property & Casualty Co.	1558	1622	1068	974
American States Preferred Insurance Co.	2159	2396	1687	1523
* Amica Mutual Insurance Co.	2422	2804	2251	1742
* Amica Property & Casualty Insurance Co.	3040	3521	2827	2187
Berkley Insurance Co.	1556	1497	1221	789
* Branch Insurance Exchange	2380	2494	1982	1609
* Brethren Mutual Insurance Co.	1773	1815	1162	1109
* Chubb National Insurance Co.	2478	2769	1815	1668
Cincinnati Casualty Co.	1686	1671	1209	1048
Cincinnati Insurance Co.	1967	2671	1523	1267
* Clearcover Insurance Co.	1340	1305	892	845
* CSAA General Insurance Co.	2411	2323	1515	1339
* Cumberland Insurance Co. Inc.	2083	3309	1433	1217
Dairyland Insurance Co.	7903	10393	5322	4572
Elephant Insurance Co.	3945	4262	2837	2986
Encompass Home/Auto Insurance Co.	2489	2707	1928	1137
Erie Insurance Exchange	1894	1894	1140	1079
* Farmers Casualty Insurance Co.	2823	2510	2441	1651
* Farmers Direct P & C Insurance Co.	2848	3142	2116	1778
* Farmers Group Property & Casualty Ins. Co.	3160	3616	2646	2114
* Farmers Insurance Exchange	3370	3736	2394	1962
* Foremost Insurance Co.	6203	6605	5722	4491
Garrison Property & Casualty Ins. Co.	2138	2262	1673	1502
* GEICO Secure Co.	1499	1545	1035	1002
Hartford Casualty Insurance Co.	3208	3388	2232	1976
* Horace Mann Insurance Co.	1618	1618	1193	1050

* 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.

Scenario 14: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	2756	2756	1641	1523
* Integon Indemnity Co.	3537	4240	2985	2511
* Integon Preferred Insurance Co.	2715	3074	2160	1896
Liberty Mutual Insurance Co.	3706	3994	3276	2932
Liberty Mutual Personal Insurance Co.	3411	3674	3027	2717
Maryland Auto Insurance Fund	5306	4975	4875	4592
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2156	2103	1483	1320
* National General Assurance Co.	3786	4573	3185	2821
* Nationwide Property & Casualty Co.	4090	4309	2583	2483
* NJM Insurance Co.	1393	1496	1226	998
Noblr Insurance Exchange	956	983	844	657
Old Dominion Insurance Co.	2790	3062	1882	1512
* Penn National Insurance Co.	2105	2223	1588	1334
Privilege Underwriters Reciprocal Exch.	2197	2197	2091	907
* Progressive Select Insurance Co.	1305	1384	1155	976
* Progressive Specialty Insurance Co.	1731	1871	1506	1200
Root Insurance Co.	3862	4340	2882	2660
* Selective Ins. Co. of South Carolina	2835	2909	1846	1502
Southern Insurance Co. of VA	2038	2210	1570	1359
* State Farm Fire & Casualty Co.	3729	4526	2683	2644
* State Farm Mutual Ins. Co.	2073	2557	1499	1485
* Teachers Insurance Co.	2962	2962	1726	1687
* Travelers Property Casualty Insurance Co.	2045	2335	1564	1365
United Services Automobile Association	1581	1689	1176	1099
* Unitrin Safeguard Insurance Co.	2949	3312	2069	1594
USAA Casualty Insurance Co.	1821	1858	1294	1145
USAA General Indemnity Co.	1892	1905	1434	1285
* Vault Recipricol Exchange	2325	2325	1985	868

* 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.

Scenario 15: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	363	494	610	362	536	641
* AIG Property Casualty Co.	1847	1913	1913	1847	1325	1414
* Allstate Indemnity Co.	1900	2300	2486	1872	2324	2636
American Family Connect P & C Ins. Co.	1094	1156	1384	1134	1172	1512
American National Property & Casualty Co.	912	1044	1392	882	1144	1320
American States Preferred Insurance Co.	1435	1626	1681	1424	1604	1769
* Amica Mutual Insurance Co.	1298	1678	1678	1298	1493	1455
* Amica Property & Casualty Insurance Co.	1627	2103	2103	1627	1870	1826
Berkley Insurance Co.	986	1116	1145	1007	896	959
* Branch Insurance Exchange	1343	1477	1814	1445	1617	1768
* Brethren Mutual Insurance Co.	875	1006	1164	864	927	1248
* Chubb National Insurance Co.	1259	1566	1861	1259	1634	2004
Cincinnati Casualty Co.	886	922	1331	935	1079	1183
Cincinnati Insurance Co.	1094	1197	1186	1025	1189	1236
* Clearcover Insurance Co.	1047	1138	1350	1047	995	1228
* CSAA General Insurance Co.	1221	1481	1729	1432	1537	1701
* Cumberland Insurance Co. Inc.	1009	1270	1275	1009	1270	1342
Dairyland Insurance Co.	3126	4738	7367	3004	5440	7068
Elephant Insurance Co.	2433	2969	3700	2433	3100	3449
Encompass Home/Auto Insurance Co.	1189	1600	1802	1189	1979	1879
Erie Insurance Exchange	892	964	1253	892	1110	1266
* Farmers Casualty Insurance Co.	1727	2563	2530	2196	2393	2626
* Farmers Direct P & C Insurance Co.	1668	2008	2032	1668	2090	1836
* Farmers Group Property & Casualty Ins. Co.	2152	2692	3848	2410	2652	3032
* Farmers Insurance Exchange	2708	3166	3790	2726	3228	3882
* Foremost Insurance Co.	3658	4282	5146	4289	4288	5035
Garrison Property & Casualty Ins. Co.	1259	1509	1690	1300	1472	1694
* GEICO Secure Co.	984	965	1206	984	991	1144
Hartford Casualty Insurance Co.	1874	2498	2078	1254	1862	2028
* Horace Mann Insurance Co.	961	1059	1276	961	1029	1119

* 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.

Scenario 15: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	1222	1489	2018	1222	1704	1704
* Integon Indemnity Co.	2282	2456	3205	2393	2640	3169
* Integon Preferred Insurance Co.	1865	2205	2853	1899	2289	2934
Liberty Mutual Insurance Co.	2639	3307	3441	2650	3344	3715
Liberty Mutual Personal Insurance Co.	2451	3053	3175	2463	3087	3421
Maryland Auto Insurance Fund	3504	3594	3884	3504	3442	3175
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	882	1083	1345	919	1128	1336
* National General Assurance Co.	2620	2797	3163	2620	2830	3552
* Nationwide Property & Casualty Co.	2386	2590	3496	2454	2950	3700
* NJM Insurance Co.	834	1031	1073	834	1042	1183
Noblr Insurance Exchange	523	572	714	597	598	648
Old Dominion Insurance Co.	1382	1588	1912	1404	1822	2120
* Penn National Insurance Co.	1801	2259	2472	1798	2341	2524
Privilege Underwriters Reciprocal Exch.	1421	1473	1473	1421	998	1396
* Progressive Select Insurance Co.	871	1002	1160	989	1005	1131
* Progressive Specialty Insurance Co.	970	1184	1425	1087	1210	1407
Root Insurance Co.	2268	2610	3124	2576	2798	3548
* Selective Ins. Co. of South Carolina	1347	1671	1811	1328	1528	2016
Southern Insurance Co. of VA	1097	1115	1632	999	1521	1638
* State Farm Fire & Casualty Co.	2003	2258	2988	2022	2602	3368
* State Farm Mutual Ins. Co.	1099	1258	1639	1098	1416	1884
* Teachers Insurance Co.	1300	1560	2143	1300	1766	1766
* Travelers Property Casualty Insurance Co.	1070	1400	1741	1206	1650	1974
United Services Automobile Association	859	1003	1146	881	1033	1182
* Unitrin Safeguard Insurance Co.	1421	1962	2256	1434	2101	2453
USAA Casualty Insurance Co.	975	1035	1281	1027	1177	1343
USAA General Indemnity Co.	1070	1236	1437	1105	1234	1442
* Vault Recipricol Exchange	1161	1616	1616	1567	1098	1144

* 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.

Scenario 15: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	711	797	606	448
* AIG Property Casualty Co.	2426	1671	1913	972
* Allstate Indemnity Co.	2839	2951	2233	1910
American Family Connect P & C Ins. Co.	1776	1832	1084	1120
American National Property & Casualty Co.	1532	1632	1048	956
American States Preferred Insurance Co.	2053	2300	1605	1425
* Amica Mutual Insurance Co.	1855	2116	1678	1298
* Amica Property & Casualty Insurance Co.	2327	2652	2103	1627
Berkley Insurance Co.	1358	1307	1069	701
* Branch Insurance Exchange	2194	2329	1788	1475
* Brethren Mutual Insurance Co.	1439	1498	937	885
* Chubb National Insurance Co.	2055	2305	1495	1368
Cincinnati Casualty Co.	1443	1452	1026	889
Cincinnati Insurance Co.	1518	2045	1166	969
* Clearcover Insurance Co.	1572	1538	1029	976
* CSAA General Insurance Co.	2142	2066	1365	1206
* Cumberland Insurance Co. Inc.	1777	2864	1205	1009
Dairyland Insurance Co.	7381	9893	4914	4220
Elephant Insurance Co.	3669	3967	2624	2752
Encompass Home/Auto Insurance Co.	2309	2555	1802	1094
Erie Insurance Exchange	1653	1653	964	906
* Farmers Casualty Insurance Co.	3102	2680	2563	1727
* Farmers Direct P & C Insurance Co.	2758	2992	1982	1668
* Farmers Group Property & Casualty Ins. Co.	3240	3738	2692	2152
* Farmers Insurance Exchange	4426	4898	3130	2590
* Foremost Insurance Co.	5617	6061	5101	3928
Garrison Property & Casualty Ins. Co.	1895	1998	1453	1293
* GEICO Secure Co.	1403	1459	965	929
Hartford Casualty Insurance Co.	2666	2838	1816	1602
* Horace Mann Insurance Co.	1440	1440	1059	926

* 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.

Scenario 15: Single Female, Age 65

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	2472	2472	1489	1346
* Integon Indemnity Co.	3209	3890	2699	2272
* Integon Preferred Insurance Co.	2959	3428	2312	2045
Liberty Mutual Insurance Co.	3760	4074	3295	2942
Liberty Mutual Personal Insurance Co.	3462	3745	3041	2726
Maryland Auto Insurance Fund	4175	3844	3787	3504
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1636	1605	1083	973
* National General Assurance Co.	3513	4264	2963	2597
* Nationwide Property & Casualty Co.	3834	4099	2534	2300
* NJM Insurance Co.	1164	1263	1023	834
Noblr Insurance Exchange	823	854	714	560
Old Dominion Insurance Co.	2474	2742	1672	1320
* Penn National Insurance Co.	2984	3152	2255	1876
Privilege Underwriters Reciprocal Exch.	1561	1561	1473	670
* Progressive Select Insurance Co.	1261	1343	1112	947
* Progressive Specialty Insurance Co.	1583	1715	1366	1092
Root Insurance Co.	3670	4164	2712	2536
* Selective Ins. Co. of South Carolina	2406	2516	1552	1266
Southern Insurance Co. of VA	1664	1800	1274	1097
* State Farm Fire & Casualty Co.	3207	3904	2286	2256
* State Farm Mutual Ins. Co.	1770	2192	1269	1259
* Teachers Insurance Co.	2654	2654	1560	1484
* Travelers Property Casualty Insurance Co.	1954	2252	1478	1296
United Services Automobile Association	1357	1457	998	938
* Unitrin Safeguard Insurance Co.	2841	3172	2021	1564
USAA Casualty Insurance Co.	1566	1608	1102	982
USAA General Indemnity Co.	1663	1673	1241	1106
* Vault Recipricol Exchange	1918	1918	1616	736

* 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.

Scenario 16: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	21502	20657	20603	21550	20878	20906
	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1108	1325	1585	1363	1285	1503
* AIG Property Casualty Co.	3273	3441	3441	3273	2298	2600
* Allstate Indemnity Co.	2449	3028	3221	2420	2848	3368
American Family Connect P & C Ins. Co.	1894	2006	2408	1950	2026	2648
American National Property & Casualty Co.	1396	1622	2134	1382	1684	1978
American States Preferred Insurance Co.	2946	3374	3496	2924	3310	3644
* Amica Mutual Insurance Co.	2021	2585	2585	2021	2314	2263
* Amica Property & Casualty Insurance Co.	2534	3242	3242	2534	2902	2836
Berkley Insurance Co.	1630	1843	1903	1656	1477	1596
* Branch Insurance Exchange	1503	1678	2082	1635	1845	2010
* Brethren Mutual Insurance Co.	2332	2782	3226	2241	2611	3362
* Chubb National Insurance Co.	2670	3309	3890	2670	3515	4264
Cincinnati Casualty Co.	2616	2770	3941	2752	3205	3518
Cincinnati Insurance Co.	1629	1820	1799	1520	1827	1900
* Clearcover Insurance Co.	1659	1816	2164	1659	1544	1939
* CSAA General Insurance Co.	1172	1442	1704	1357	1474	1632
* Cumberland Insurance Co. Inc.	1753	2208	2206	1753	2231	2367
Dairyland Insurance Co.	3728	5670	8705	3564	6559	8465
Elephant Insurance Co.	5579	7589	9305	5579	7913	8734
Encompass Home/Auto Insurance Co.	2420	3052	3372	2420	3562	3401
Erie Insurance Exchange	1456	1603	2084	1456	1833	2097
* Farmers Casualty Insurance Co.	2418	3622	3587	3091	3294	3705
* Farmers Direct P & C Insurance Co.	2624	3126	3162	2624	3236	2872
* Farmers Group Property & Casualty Ins. Co.	3070	3800	5622	3522	3658	4350
* Farmers Insurance Exchange	2088	2452	2962	2104	2422	2932
* Foremost Insurance Co.	3700	4067	4853	4746	3922	4570
Garrison Property & Casualty Ins. Co.	2593	3093	3504	2641	3039	3537
* GEICO Secure Co.	1903	1969	2497	1903	2057	2380
Hartford Casualty Insurance Co.	4158	5704	4652	2818	4112	4564
* Horace Mann Insurance Co.	1477	1650	1949	1477	1618	1762

* 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.

Scenario 16: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	2058	2563	3369	2058	2863	2863
* Integon Indemnity Co.	3033	3302	4309	3311	3355	3985
* Integon Preferred Insurance Co.	2337	2836	3692	2425	2899	3774
Liberty Mutual Insurance Co.	4610	5658	5870	4687	5655	6221
Liberty Mutual Personal Insurance Co.	4305	5245	5440	4375	5249	5758
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1446	1798	2247	1497	1907	2273
* National General Assurance Co.	3172	3384	3869	3172	3380	4253
* Nationwide Property & Casualty Co.	2372	2629	3521	2494	2902	3602
* NJM Insurance Co.	896	1105	1127	896	1107	1241
Noblr Insurance Exchange	910	990	1258	1033	1060	1130
Old Dominion Insurance Co.	1470	1680	2026	1492	1904	2224
* Penn National Insurance Co.	2327	2939	3205	2325	3018	3292
Privilege Underwriters Reciprocal Exch.	2991	3117	3117	2991	2096	2979
* Progressive Select Insurance Co.	1114	1313	1536	1358	1279	1469
* Progressive Specialty Insurance Co.	1574	1969	2367	1830	1969	2323
Root Insurance Co.	2540	2914	3468	3018	3078	3896
* Selective Ins. Co. of South Carolina	1885	2306	2492	1861	2116	2808
Southern Insurance Co. of VA	1395	1444	2034	1311	1874	2009
* State Farm Fire & Casualty Co.	3199	3603	4847	3300	4245	5241
* State Farm Mutual Ins. Co.	1828	2104	2758	1868	2376	3051
* Teachers Insurance Co.	2139	2628	3505	2139	2906	2906
* Travelers Property Casualty Insurance Co.	1645	2203	2713	1960	2452	2945
United Services Automobile Association	1612	1902	2171	1656	1941	2223
* Unitrin Safeguard Insurance Co.	1894	2659	2999	1909	2876	3319
USAA Casualty Insurance Co.	1841	1973	2443	1932	2216	2528
USAA General Indemnity Co.	2364	2782	3248	2433	2739	3256
* Vault Recipricol Exchange	1790	2501	2501	2415	1688	1779

* 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.

Scenario 16: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1744	1843	1543	1217
* AIG Property Casualty Co.	4303	3047	3441	1740
* Allstate Indemnity Co.	4010	4077	2922	2439
American Family Connect P & C Ins. Co.	3108	3190	1882	1936
American National Property & Casualty Co.	2372	2490	1640	1456
American States Preferred Insurance Co.	4219	4791	3358	2959
* Amica Mutual Insurance Co.	2854	3216	2585	2021
* Amica Property & Casualty Insurance Co.	3575	4032	3242	2534
Berkley Insurance Co.	2229	2159	1771	1184
* Branch Insurance Exchange	2505	2682	2048	1681
* Brethren Mutual Insurance Co.	3844	3999	2590	2379
* Chubb National Insurance Co.	4265	4774	3167	2910
Cincinnati Casualty Co.	4262	4271	3074	2626
Cincinnati Insurance Co.	2282	3017	1746	1449
* Clearcover Insurance Co.	2559	2477	1630	1545
* CSAA General Insurance Co.	2032	1962	1332	1151
* Cumberland Insurance Co. Inc.	3148	5241	2085	1753
Dairyland Insurance Co.	8740	11728	5845	5030
Elephant Insurance Co.	9164	10044	6266	6459
Encompass Home/Auto Insurance Co.	4167	4478	3372	2259
Erie Insurance Exchange	2766	2766	1603	1489
* Farmers Casualty Insurance Co.	4514	3827	3622	2418
* Farmers Direct P & C Insurance Co.	4340	4676	3088	2624
* Farmers Group Property & Casualty Ins. Co.	4714	5538	3800	3070
* Farmers Insurance Exchange	3394	3528	2426	1978
* Foremost Insurance Co.	5197	5512	4849	3774
Garrison Property & Casualty Ins. Co.	4024	4220	3040	2651
* GEICO Secure Co.	2862	3049	1969	1861
Hartford Casualty Insurance Co.	6290	6630	4220	3612
* Horace Mann Insurance Co.	2206	2206	1650	1446

* 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.

Scenario 16: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	4127	4127	2563	2224
* Integon Indemnity Co.	4299	4944	3651	2962
* Integon Preferred Insurance Co.	3828	4459	2997	2609
Liberty Mutual Insurance Co.	6310	6778	5664	5069
Liberty Mutual Personal Insurance Co.	5836	6252	5252	4720
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2797	2746	1798	1623
* National General Assurance Co.	4332	5140	3569	3132
* Nationwide Property & Casualty Co.	3916	4138	2570	2286
* NJM Insurance Co.	1231	1332	1095	896
Noblr Insurance Exchange	1387	1458	1243	1002
Old Dominion Insurance Co.	2648	2882	1786	1396
* Penn National Insurance Co.	3907	4166	2952	2432
Privilege Underwriters Reciprocal Exch.	3302	3302	3117	1452
* Progressive Select Insurance Co.	1685	1763	1506	1219
* Progressive Specialty Insurance Co.	2638	2829	2344	1792
Root Insurance Co.	4062	4590	3042	2816
* Selective Ins. Co. of South Carolina	3324	3542	2150	1777
Southern Insurance Co. of VA	2034	2172	1638	1392
* State Farm Fire & Casualty Co.	5082	6009	3656	3526
* State Farm Mutual Ins. Co.	2911	3539	2129	2062
* Teachers Insurance Co.	4385	4385	2628	2410
* Travelers Property Casualty Insurance Co.	3009	3458	2342	1964
United Services Automobile Association	2560	2764	1894	1766
* Unitrin Safeguard Insurance Co.	3837	4315	2693	2091
USAA Casualty Insurance Co.	2959	3067	2093	1855
USAA General Indemnity Co.	3815	3843	2781	2447
* Vault Recipricol Exchange	2989	2989	2501	1159

* 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.

Scenario 17: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	692	923	1130	684	1011	1187
* AIG Property Casualty Co.	2472	2583	2583	2472	1745	1896
* Allstate Indemnity Co.	4030	4892	5372	4003	4822	5493
American Family Connect P & C Ins. Co.	2176	2260	2660	2286	2218	2776
American National Property & Casualty Co.	2176	2482	3258	2146	2606	3002
American States Preferred Insurance Co.	3428	3839	3943	3418	3766	4033
* Amica Mutual Insurance Co.	2076	2675	2675	2076	2388	2339
* Amica Property & Casualty Insurance Co.	2541	3270	3270	2541	2920	2858
Berkley Insurance Co.	2560	2918	3006	2611	2286	2476
* Branch Insurance Exchange	2072	2284	2838	2299	2454	2630
* Brethren Mutual Insurance Co.	2873	3314	3875	2817	3068	3853
* Chubb National Insurance Co.	3213	4006	4785	3213	4147	5123
Cincinnati Casualty Co.	2528	2663	3708	2760	2963	3173
Cincinnati Insurance Co.	2309	2553	2532	2173	2487	2601
* Clearcover Insurance Co.	2644	2804	3358	2644	2450	2992
* CSAA General Insurance Co.	2769	3506	4156	3265	3545	3963
* Cumberland Insurance Co. Inc.	2740	3445	3458	2740	3469	3655
Dairyland Insurance Co.	4368	6385	9510	4486	7119	8914
Elephant Insurance Co.	4918	5873	7490	4918	6007	6763
Encompass Home/Auto Insurance Co.	3125	4207	4735	3125	5019	4758
Erie Insurance Exchange	2262	2459	3205	2262	2893	3298
Farmers Casualty Insurance Co.	3666	5460	5403	4681	4945	5549
Farmers Direct P & C Insurance Co.	3550	4138	4190	3550	4288	3826
Farmers Group Property & Casualty Ins. Co.	4138	5128	7536	4798	5048	5872
Farmers Insurance Exchange	4412	5020	6176	4440	4934	5916
* Foremost Insurance Co.	6881	7440	8839	8822	7123	8251
Garrison Property & Casualty Ins. Co.	2515	3017	3341	2583	2901	3319
* GEICO Secure Co.	2384	2327	2821	2384	2442	2731
Hartford Casualty Insurance Co.	5976	8134	6592	3994	5880	6490
Horace Mann Insurance Co.	2567	2832	3437	2567	2723	2951

* 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.

Scenario 17: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
Horace Mann Property & Casualty Ins. Co.	2520	3042	4189	2520	3470	3470
* Integon Indemnity Co.	4286	4600	5969	4712	4523	5297
* Integon Preferred Insurance Co.	3735	4303	5489	3900	4332	5409
Liberty Mutual Insurance Co.	6122	7553	7884	6250	7554	8338
Liberty Mutual Personal Insurance Co.	5667	6952	7248	5781	6955	7658
Maryland Auto Insurance Fund	6093	6135	6457	6093	5989	5224
* MGA Insurance Co.	4252	5336	7342	5147	5221	6595
* Mutual Benefit Insurance Co.	2324	2847	3494	2530	2850	3329
* National General Assurance Co.	9708	9949	11561	9708	9918	12313
* Nationwide Property & Casualty Co.	4701	5032	6699	4918	5646	7022
* NJM Insurance Co.	1470	1880	1955	1470	1912	2169
Noblr Insurance Exchange	1700	1886	2355	2023	1904	2037
Old Dominion Insurance Co.	3594	3986	4802	3616	4434	5152
Penn National Insurance Co.	3809	4841	5281	3804	4929	5256
Privilege Underwriters Reciprocal Exch.	3638	3794	3794	3638	2535	3576
* Progressive Select Insurance Co.	1744	2006	2342	2154	1935	2214
* Progressive Specialty Insurance Co.	2325	2788	3326	2771	2766	3218
Root Insurance Co.	3412	3866	4606	4018	4074	5124
* Selective Ins. Co. of South Carolina	2474	3064	3335	2476	2765	3621
Southern Insurance Co. of VA	1961	1914	2752	1926	2489	2688
* State Farm Fire & Casualty Co.	3717	4223	5389	3944	4472	5875
* State Farm Mutual Ins. Co.	2313	2652	3365	2422	2793	3732
Teachers Insurance Co.	2657	3158	4430	2657	3578	3578
* Travelers Property Casualty Insurance Co.	2495	3214	3943	3002	3616	4237
United Services Automobile Association	1972	2328	2645	2020	2349	2681
* Unitrin Safeguard Insurance Co.	2827	3914	4424	2868	4121	4770
USAA Casualty Insurance Co.	2167	2328	2841	2285	2576	2940
USAA General Indemnity Co.	2414	2817	3222	2502	2771	3202
* Vault Recipricol Exchange	2283	3218	3218	3114	2166	2244

* 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.

Scenario 17: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1309	1463	1104	847
* AIG Property Casualty Co.	3222	2238	2583	1262
* Allstate Indemnity Co.	5860	5934	4836	3986
American Family Connect P & C Ins. Co.	3340	3418	2138	2212
American National Property & Casualty Co.	3578	3676	2514	2264
American States Preferred Insurance Co.	4720	5309	3816	3440
* Amica Mutual Insurance Co.	2996	3448	2675	2076
* Amica Property & Casualty Insurance Co.	3672	4222	3270	2541
Berkley Insurance Co.	3588	3454	2790	1767
* Branch Insurance Exchange	3310	3451	2805	2268
* Brethren Mutual Insurance Co.	4466	4513	3073	2921
* Chubb National Insurance Co.	5193	5790	3838	3513
Cincinnati Casualty Co.	3956	3834	2945	2499
Cincinnati Insurance Co.	3202	4370	2488	2039
* Clearcover Insurance Co.	3845	3771	2558	2412
* CSAA General Insurance Co.	5046	4859	3191	2739
* Cumberland Insurance Co. Inc.	4770	7476	3260	2740
Dairyland Insurance Co.	9514	12127	6626	5594
Elephant Insurance Co.	7397	7944	5241	5524
Encompass Home/Auto Insurance Co.	6163	6746	4735	2830
Erie Insurance Exchange	4150	4150	2459	2333
Farmers Casualty Insurance Co.	6730	5697	5460	3666
Farmers Direct P & C Insurance Co.	5702	6202	4148	3550
Farmers Group Property & Casualty Ins. Co.	6314	7354	5128	4138
Farmers Insurance Exchange	7002	7186	5042	4128
* Foremost Insurance Co.	9379	9911	8761	6927
Garrison Property & Casualty Ins. Co.	3722	3921	2937	2597
* GEICO Secure Co.	3206	3362	2327	2258
Hartford Casualty Insurance Co.	8352	8818	5918	5028
Horace Mann Insurance Co.	3885	3885	2832	2448

* 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.

Scenario 17: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
Horace Mann Property & Casualty Ins. Co.	5091	5091	3042	2792
* Integon Indemnity Co.	5878	6512	5074	4070
* Integon Preferred Insurance Co.	5630	6247	4578	3943
Liberty Mutual Insurance Co.	8491	9112	7580	6785
Liberty Mutual Personal Insurance Co.	7801	8352	6977	6262
Maryland Auto Insurance Fund	6838	6533	6350	6093
* MGA Insurance Co.	7543	9011	5928	4953
* Mutual Benefit Insurance Co.	4161	4012	2847	2520
* National General Assurance Co.	12640	14703	10412	9559
* Nationwide Property & Casualty Co.	7467	7907	4986	4444
* NJM Insurance Co.	2074	2266	1871	1470
Noblr Insurance Exchange	2652	2674	2376	1806
Old Dominion Insurance Co.	6246	6676	4218	3350
Penn National Insurance Co.	6358	6689	4881	3965
Privilege Underwriters Reciprocal Exch.	3989	3989	3794	1678
* Progressive Select Insurance Co.	2539	2658	2274	1883
* Progressive Specialty Insurance Co.	3667	3914	3232	2585
Root Insurance Co.	5364	5990	4026	3744
* Selective Ins. Co. of South Carolina	4404	4528	2881	2306
Southern Insurance Co. of VA	2730	2965	2193	1929
* State Farm Fire & Casualty Co.	5812	7022	4335	4109
* State Farm Mutual Ins. Co.	3639	4449	2710	2592
Teachers Insurance Co.	5419	5419	3158	3069
* Travelers Property Casualty Insurance Co.	4375	5057	3474	2886
United Services Automobile Association	3112	3332	2339	2169
* Unitrin Safeguard Insurance Co.	5695	6364	3977	3061
USAA Casualty Insurance Co.	3445	3534	2479	2178
USAA General Indemnity Co.	3709	3741	2833	2525
* Vault Recipricol Exchange	3814	3814	3218	1411

* 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.

Scenario 18: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	842	1113	1367	953	1151	1372
* AIG Property Casualty Co.	3530	3698	3698	3530	2472	2791
* Allstate Indemnity Co.	2878	3550	3774	2844	3307	3946
American Family Connect P & C Ins. Co.	1802	1908	2266	1872	1870	2450
American National Property & Casualty Co.	1718	1974	2612	1684	2108	2426
American States Preferred Insurance Co.	2766	3193	3315	2746	3119	3501
* Amica Mutual Insurance Co.	2469	3157	3157	2469	2783	2700
* Amica Property & Casualty Insurance Co.	3099	3963	3963	3099	3493	3386
Berkley Insurance Co.	1768	2000	2069	1797	1592	1724
* Branch Insurance Exchange	1412	1560	1938	1541	1708	1857
* Brethren Mutual Insurance Co.	2271	2689	3123	2199	2518	3369
* Chubb National Insurance Co.	3770	4093	4400	3770	4157	4539
Cincinnati Casualty Co.	2221	2348	3296	2448	2580	2778
Cincinnati Insurance Co.	1888	2088	2074	1784	2059	2148
* Clearcover Insurance Co.	1700	1825	2188	1700	1537	1934
* CSAA General Insurance Co.	1102	1353	1576	1263	1377	1523
* Cumberland Insurance Co. Inc.	1541	1920	1923	1541	1910	2041
Dairyland Insurance Co.	4510	6742	10309	4497	7618	9762
Elephant Insurance Co.	5923	8016	9855	5923	8361	9244
Encompass Home/Auto Insurance Co.	2375	2988	3272	2375	3381	3249
Erie Insurance Exchange	1716	1852	2405	1716	2113	2411
* Farmers Casualty Insurance Co.	2329	3478	3438	2970	3150	3534
* Farmers Direct P & C Insurance Co.	2536	3008	3040	2536	3106	2772
* Farmers Group Property & Casualty Ins. Co.	2714	3366	4954	3084	3260	3856
* Farmers Insurance Exchange	2024	2332	3004	2036	2428	2904
* Foremost Insurance Co.	3535	3741	4393	4972	3406	3949
Garrison Property & Casualty Ins. Co.	2325	2774	3128	2383	2729	3158
* GEICO Secure Co.	2096	2099	2657	2096	2160	2509
Hartford Casualty Insurance Co.	3364	4590	3748	2284	3308	3678
* Horace Mann Insurance Co.	1543	1680	1980	1543	1608	1739

* 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.

Scenario 18: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	2085	2516	3334	2085	2806	2806
* Integon Indemnity Co.	2642	2863	3724	2865	2960	3515
* Integon Preferred Insurance Co.	2239	2629	3378	2329	2626	3372
Liberty Mutual Insurance Co.	4629	5652	5868	4747	5623	6181
Liberty Mutual Personal Insurance Co.	4322	5245	5435	4424	5216	5719
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1384	1703	2106	1490	1728	2041
* National General Assurance Co.	3062	3268	3733	3062	3272	4114
* Nationwide Property & Casualty Co.	2408	2564	3381	2528	2820	3518
* NJM Insurance Co.	944	1167	1192	944	1170	1315
Noblr Insurance Exchange	976	1055	1331	1103	1103	1197
Old Dominion Insurance Co.	1510	1690	2038	1532	1898	2206
* Penn National Insurance Co.	1903	2375	2011	2452	2651	3164
Privilege Underwriters Reciprocal Exch.	3452	3593	3593	3452	2415	3401
* Progressive Select Insurance Co.	1118	1309	1536	1365	1274	1460
* Progressive Specialty Insurance Co.	1928	2242	2658	2406	2162	2502
Root Insurance Co.	2754	3110	3736	3290	3264	4134
* Selective Ins. Co. of South Carolina	1930	2340	2544	1936	2130	2785
Southern Insurance Co. of VA	1528	1537	2163	1482	1970	2117
* State Farm Fire & Casualty Co.	3417	3822	5110	3565	4434	5531
* State Farm Mutual Ins. Co.	1953	2227	2906	2021	2481	3221
* Teachers Insurance Co.	2183	2595	3508	2183	2877	2877
* Travelers Property Casualty Insurance Co.	1844	2456	3052	2210	2767	3325
United Services Automobile Association	1691	1985	2268	1736	2045	2342
* Unitrin Safeguard Insurance Co.	1537	2121	2398	1559	2238	2601
USAA Casualty Insurance Co.	1923	2051	2545	2023	2327	2656
USAA General Indemnity Co.	2023	2358	2739	2087	2338	2752
* Vault Reciprocal Exchange	2088	2905	2905	2835	1973	2042

* 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.

Scenario 18: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1569	1713	1342	1008
* AIG Property Casualty Co.	4665	3265	3698	1863
* Allstate Indemnity Co.	4811	4872	3425	2860
American Family Connect P & C Ins. Co.	2918	2984	1792	1828
American National Property & Casualty Co.	2882	3004	1992	1796
American States Preferred Insurance Co.	4107	4664	3150	2744
* Amica Mutual Insurance Co.	3409	3883	3157	2469
* Amica Property & Casualty Insurance Co.	4278	4869	3963	3099
Berkley Insurance Co.	2431	2349	1924	1266
* Branch Insurance Exchange	2333	2469	1908	1559
* Brethren Mutual Insurance Co.	3861	4000	2503	2316
* Chubb National Insurance Co.	4600	4848	4024	3883
Cincinnati Casualty Co.	3528	3396	2602	2196
Cincinnati Insurance Co.	2609	3507	2029	1679
* Clearcover Insurance Co.	2603	2507	1649	1565
* CSAA General Insurance Co.	1886	1819	1242	1088
* Cumberland Insurance Co. Inc.	2726	4552	1816	1541
Dairyland Insurance Co.	10316	13544	7004	5954
Elephant Insurance Co.	9711	10640	6637	6854
Encompass Home/Auto Insurance Co.	4049	4299	3272	2187
Erie Insurance Exchange	3173	3173	1852	1731
* Farmers Casualty Insurance Co.	4291	3654	3478	2329
* Farmers Direct P & C Insurance Co.	4166	4506	2988	2536
* Farmers Group Property & Casualty Ins. Co.	4162	4862	3366	2714
* Farmers Insurance Exchange	3448	3546	2332	1902
* Foremost Insurance Co.	4638	4751	4589	3469
Garrison Property & Casualty Ins. Co.	3550	3733	2703	2381
* GEICO Secure Co.	3076	3228	2099	1997
Hartford Casualty Insurance Co.	5026	5292	3386	2900
* Horace Mann Insurance Co.	2227	2227	1680	1483

* 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.

Scenario 18: Married Rate, No Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	4042	4042	2516	2273
* Integon Indemnity Co.	3764	4361	3149	2575
* Integon Preferred Insurance Co.	3491	3971	2782	2409
Liberty Mutual Insurance Co.	6274	6737	5673	5075
Liberty Mutual Personal Insurance Co.	5801	6222	5265	4727
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2569	2479	1703	1511
* National General Assurance Co.	4188	4984	3440	3024
* Nationwide Property & Casualty Co.	3777	3972	2540	2238
* NJM Insurance Co.	1307	1412	1156	944
Noblr Insurance Exchange	1477	1544	1315	1044
Old Dominion Insurance Co.	2662	2866	1794	1426
* Penn National Insurance Co.	3379	2145	2038	1997
Privilege Underwriters Reciprocal Exch.	3793	3793	3593	1628
* Progressive Select Insurance Co.	1682	1761	1486	1220
* Progressive Specialty Insurance Co.	2904	3056	2560	2084
Root Insurance Co.	4368	4862	3252	3012
* Selective Ins. Co. of South Carolina	3365	3519	2211	1804
Southern Insurance Co. of VA	2148	2308	1747	1512
* State Farm Fire & Casualty Co.	5430	6378	3895	3734
* State Farm Mutual Ins. Co.	3116	3755	2264	2180
* Teachers Insurance Co.	4301	4301	2595	2477
* Travelers Property Casualty Insurance Co.	3391	3895	2629	2203
United Services Automobile Association	2682	2892	1972	1850
* Unitrin Safeguard Insurance Co.	3158	3593	2149	1663
USAA Casualty Insurance Co.	3095	3197	2179	1938
USAA General Indemnity Co.	3192	3214	2361	2095
* Vault Recipricol Exchange	3470	3470	2905	1293

* 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.

Scenario 19: Married Rate with Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	2162	2539	3024	2579	2483	2897
* AIG Property Casualty Co.	6711	7005	7005	6711	4632	5169
* Allstate Indemnity Co.	8554	10522	11724	8455	10502	12195
American Family Connect P & C Ins. Co.	6470	6738	8098	6676	7034	8798
American National Property & Casualty Co.	3748	4244	5570	3814	4402	4954
American States Preferred Insurance Co.	7392	8207	8609	7410	8217	8962
* Amica Mutual Insurance Co.	3395	4900	4900	3395	4082	4043
* Amica Property & Casualty Insurance Co.	5190	6690	6690	5190	5834	5627
Berkley Insurance Co.	5052	5764	5921	5178	4471	4823
* Branch Insurance Exchange	3881	4255	5319	4324	4519	4942
* Brethren Mutual Insurance Co.	4550	5152	6094	4572	4794	6028
* Chubb National Insurance Co.	7682	8846	10221	7682	8848	10467
Cincinnati Casualty Co.	6437	6711	9472	6831	7823	8369
Cincinnati Insurance Co.	5397	5779	5725	5122	5682	5877
* Clearcover Insurance Co.	4258	4278	5124	4258	3707	4494
* CSAA General Insurance Co.	2889	3568	4303	3487	3764	4208
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a
Dairyland Insurance Co.	13655	19472	29139	13363	22086	27503
Elephant Insurance Co.	6258	7175	9268	6258	7175	8141
Encompass Home/Auto Insurance Co.	3353	4499	5006	3353	5232	5012
Erie Insurance Exchange	3985	3971	5023	3985	4441	4922
* Farmers Casualty Insurance Co.	7123	10712	10497	9220	9840	10792
* Farmers Direct P & C Insurance Co.	7954	9278	9446	7954	9640	8488
* Farmers Group Property & Casualty Ins. Co.	9688	12170	17198	11206	11810	13118
* Farmers Insurance Exchange	7140	8072	9722	7200	7870	9480
* Foremost Insurance Co.	12766	13824	16283	15894	12960	15032
Garrison Property & Casualty Ins. Co.	4250	5122	5651	4379	4831	5514
* GEICO Secure Co.	5020	4675	5709	5020	4809	5392
Hartford Casualty Insurance Co.	6632	9558	7480	4680	6328	6992
* Horace Mann Insurance Co.	3487	3766	4582	3487	3646	3912

* 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.

Scenario 19: Married Rate with Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	4386	5164	7170	4386	6041	6041
* Integon Indemnity Co.	6730	7151	9365	7192	7149	8516
* Integon Preferred Insurance Co.	6056	6725	8439	6341	6464	7969
Liberty Mutual Insurance Co.	7440	9432	9795	7579	9583	10609
Liberty Mutual Personal Insurance Co.	6853	8648	8973	6977	8782	9707
Maryland Auto Insurance Fund	25476	26062	27119	25476	25229	21607
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3427	4182	5090	3788	4089	4747
* National General Assurance Co.	8206	8634	9855	8206	8706	10927
* Nationwide Property & Casualty Co.	4416	4597	6123	4645	5127	6446
* NJM Insurance Co.	1840	2305	2453	1840	2307	2655
Noblr Insurance Exchange	2411	2639	3295	2810	2663	2920
Old Dominion Insurance Co.	4118	4568	5484	4140	5178	5932
* Penn National Insurance Co.	3511	4384	4792	3502	4520	4854
Privilege Underwriters Reciprocal Exch.	8765	9031	9031	8765	6134	8382
* Progressive Select Insurance Co.	2353	2648	3080	2979	2499	2857
* Progressive Specialty Insurance Co.	3032	3544	4202	3693	3448	3994
Root Insurance Co.	5058	5768	7044	5946	6124	7838
* Selective Ins. Co. of South Carolina	3826	4635	5107	3988	4066	5149
Southern Insurance Co. of VA	3448	3340	4974	3198	4626	4992
* State Farm Fire & Casualty Co.	7767	8709	11244	7949	9539	11879
* State Farm Mutual Ins. Co.	4010	4548	5822	4043	4931	6258
* Teachers Insurance Co.	4691	5403	7619	4691	6249	6249
* Travelers Property Casualty Insurance Co.	5045	6610	8244	6038	7488	8987
United Services Automobile Association	3205	3766	4308	3269	3778	4324
* Unitrin Safeguard Insurance Co.	3353	4567	5208	3387	4856	5602
USAA Casualty Insurance Co.	3015	3187	3919	3180	3488	3996
USAA General Indemnity Co.	3237	3765	4286	3358	3639	4214
* Vault Reciprocal Exchange	5070	7141	7141	6971	4814	4894

* 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.

Scenario 19: Married Rate with Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	3324	3536	2943	2343
* AIG Property Casualty Co.	8873	6065	7005	3344
* Allstate Indemnity Co.	13043	13376	10274	8538
American Family Connect P & C Ins. Co.	10194	10470	6350	6674
American National Property & Casualty Co.	6156	6078	4310	3880
American States Preferred Insurance Co.	10772	11865	8211	7389
* Amica Mutual Insurance Co.	5621	6150	4900	3395
* Amica Property & Casualty Insurance Co.	7158	8276	6690	5190
Berkley Insurance Co.	7157	6860	5490	3367
* Branch Insurance Exchange	6280	6508	5297	4176
* Brethren Mutual Insurance Co.	7031	6962	4733	4633
* Chubb National Insurance Co.	10702	11728	8562	8177
Cincinnati Casualty Co.	10137	9909	7442	6406
Cincinnati Insurance Co.	7425	10196	5751	4765
* Clearcover Insurance Co.	5847	5648	3957	3701
* CSAA General Insurance Co.	5395	5195	3297	2820
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a
Dairyland Insurance Co.	29211	37026	20148	17396
Elephant Insurance Co.	9116	9677	6555	6933
Encompass Home/Auto Insurance Co.	6439	6832	5006	2965
Erie Insurance Exchange	6234	6234	3971	3777
* Farmers Casualty Insurance Co.	12492	10823	10712	7123
* Farmers Direct P & C Insurance Co.	12504	13840	9428	7954
* Farmers Group Property & Casualty Ins. Co.	14336	16346	12170	9688
* Farmers Insurance Exchange	11016	11466	8068	6676
* Foremost Insurance Co.	17052	17842	16208	12765
Garrison Property & Casualty Ins. Co.	6152	6538	4886	4379
* GEICO Secure Co.	6518	6658	4675	4569
Hartford Casualty Insurance Co.	9870	5326	7220	5726
* Horace Mann Insurance Co.	5125	5125	3766	3316

* 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.

Scenario 19: Married Rate with Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	8950	8950	5164	4844
* Integon Indemnity Co.	8998	10419	7907	6528
* Integon Preferred Insurance Co.	8619	9256	7150	6138
Liberty Mutual Insurance Co.	10666	11504	9421	8377
Liberty Mutual Personal Insurance Co.	9757	10507	8629	7696
Maryland Auto Insurance Fund	28327	27106	26670	25476
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	5960	5699	4182	3680
* National General Assurance Co.	10896	13124	9119	8122
* Nationwide Property & Casualty Co.	6794	7086	4594	4056
* NJM Insurance Co.	2640	2808	2289	1840
Noblr Insurance Exchange	3757	3829	3311	2549
Old Dominion Insurance Co.	6992	7674	4738	3836
* Penn National Insurance Co.	5765	6044	4377	3647
Privilege Underwriters Reciprocal Exch.	9534	9534	9031	3864
* Progressive Select Insurance Co.	3330	3439	2990	2479
* Progressive Specialty Insurance Co.	4606	4852	4071	3284
Root Insurance Co.	8258	9186	6022	5570
* Selective Ins. Co. of South Carolina	6622	6516	4524	3486
Southern Insurance Co. of VA	5030	5518	3838	3428
* State Farm Fire & Casualty Co.	11531	13946	8867	8708
* State Farm Mutual Ins. Co.	5975	7348	4611	4572
* Teachers Insurance Co.	9590	9590	5403	5373
* Travelers Property Casualty Insurance Co.	9202	10328	7094	6016
United Services Automobile Association	5091	5428	3798	3526
* Unitrin Safeguard Insurance Co.	6433	7020	4716	3662
USAA Casualty Insurance Co.	4763	4862	3422	2992
USAA General Indemnity Co.	4936	4975	3784	3383
* Vault Recipricol Exchange	8458	8458	7141	2982

* 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.

Scenario 20: Married Rate with Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1401	1746	2099	1535	1793	2102
* AIG Property Casualty Co.	7447	7809	7809	7447	5151	5782
* Allstate Indemnity Co.	12671	16418	18243	12420	16875	19586
American Family Connect P & C Ins. Co.	8192	8594	10414	8296	9112	11592
American National Property & Casualty Co.	7764	8844	11656	7690	9366	10692
American States Preferred Insurance Co.	9456	11342	12051	9036	12125	13523
* Amica Mutual Insurance Co.	6343	8894	8894	6343	7512	7386
* Amica Property & Casualty Insurance Co.	5268	6912	6912	5268	6130	5991
Berkley Insurance Co.	15566	17978	18560	15848	13860	15154
* Branch Insurance Exchange	5562	6214	7702	5963	6861	7528
* Brethren Mutual Insurance Co.	3670	4223	5014	3587	4071	5177
* Chubb National Insurance Co.	10900	13874	16822	10900	14946	18688
Cincinnati Casualty Co.	7694	8157	11429	7869	9710	10592
Cincinnati Insurance Co.	5029	5647	5573	4577	5612	5867
* Clearcover Insurance Co.	4404	4758	5654	4404	4145	5129
* CSAA General Insurance Co.	2534	3162	3851	3015	3285	3671
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a
Dairyland Insurance Co.	12231	18199	27643	11715	20999	26751
Elephant Insurance Co.	4376	5298	6717	4376	5413	6064
Encompass Home/Auto Insurance Co.	5322	7379	8375	5322	9183	8647
Erie Insurance Exchange	3154	3411	4401	3154	3928	4464
* Farmers Casualty Insurance Co.	5624	8538	8389	7237	7829	8773
* Farmers Direct P & C Insurance Co.	5996	7174	7232	5996	7448	6522
* Farmers Group Property & Casualty Ins. Co.	7614	9516	13966	8560	9266	10774
* Farmers Insurance Exchange	10354	12324	14764	10422	12458	15146
* Foremost Insurance Co.	16646	18506	21923	20081	17603	20581
Garrison Property & Casualty Ins. Co.	6043	7285	8211	6208	7088	8223
* GEICO Secure Co.	7791	8216	10319	7791	8889	10126
Hartford Casualty Insurance Co.	11986	8966	13506	8136	11732	13006
* Horace Mann Insurance Co.	2831	3132	3800	2831	3080	3329

* 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.

Scenario 20: Married Rate with Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	3667	4443	6092	3667	5152	5152
* Integon Indemnity Co.	6010	6461	8545	6362	6680	8026
* Integon Preferred Insurance Co.	9276	10961	14152	9558	11251	14345
Liberty Mutual Insurance Co.	8871	11487	11947	8958	11725	13090
Liberty Mutual Personal Insurance Co.	8140	10496	10908	8219	10710	11940
Maryland Auto Insurance Fund	17025	17611	18668	17025	16778	15167
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2726	3336	4098	2880	3425	3997
* National General Assurance Co.	7483	8005	9087	7483	8101	10223
* Nationwide Property & Casualty Co.	3953	4402	6008	4096	5012	6283
* NJM Insurance Co.	1602	2074	2152	1602	2116	2420
Noblr Insurance Exchange	4139	4641	5822	4649	4947	5455
Old Dominion Insurance Co.	8162	9328	11158	8184	10678	12366
* Penn National Insurance Co.	5099	6608	7299	5103	6902	7373
Privilege Underwriters Reciprocal Exch.	5872	6145	6145	5872	4126	5797
* Progressive Select Insurance Co.	4085	4906	5828	4874	4839	5630
* Progressive Specialty Insurance Co.	5668	6980	8361	6479	7073	8234
Root Insurance Co.	7622	8872	10916	8850	9622	12560
* Selective Ins. Co. of South Carolina	2977	3673	4009	3003	3302	4330
Southern Insurance Co. of VA	6085	6238	9343	5325	8845	9481
* State Farm Fire & Casualty Co.	7110	8118	10511	7209	8980	11352
* State Farm Mutual Ins. Co.	3705	4288	5500	3696	4688	6053
* Teachers Insurance Co.	3877	4606	6400	3877	5276	5276
* Travelers Property Casualty Insurance Co.	4282	5864	7380	5015	6827	8316
United Services Automobile Association	4754	5626	6474	4876	5756	6639
* Unitrin Safeguard Insurance Co.	8038	11378	12744	8099	12510	14302
USAA Casualty Insurance Co.	4326	4628	5789	4562	5227	6006
USAA General Indemnity Co.	4602	5401	6288	4760	5324	6288
* Vault Recipricol Exchange	5568	7901	7901	7624	5286	5489

* 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.

Scenario 20: Married Rate with Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	2355	2558	2055	1598
* AIG Property Casualty Co.	9789	6787	7809	3762
* Allstate Indemnity Co.	20358	21564	15783	12818
American Family Connect P & C Ins. Co.	13110	13516	8108	8442
American National Property & Casualty Co.	12834	13098	8944	8068
American States Preferred Insurance Co.	14918	17073	11474	9688
* Amica Mutual Insurance Co.	10026	11148	8894	6343
* Amica Property & Casualty Insurance Co.	7678	8770	6912	5268
Berkley Insurance Co.	22608	21680	16991	10258
* Branch Insurance Exchange	9304	9960	7623	6204
* Brethren Mutual Insurance Co.	5927	5967	3912	3783
* Chubb National Insurance Co.	17894	20459	13179	12281
Cincinnati Casualty Co.	12325	12524	9009	7763
Cincinnati Insurance Co.	7114	9408	5377	4416
* Clearcover Insurance Co.	6529	6386	4285	4022
* CSAA General Insurance Co.	4664	4490	2928	2464
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a
Dairyland Insurance Co.	27761	36614	18750	16192
Elephant Insurance Co.	6659	7164	4680	4905
Encompass Home/Auto Insurance Co.	10934	12017	8375	4840
Erie Insurance Exchange	5693	5693	3411	3200
* Farmers Casualty Insurance Co.	10649	8844	8538	5624
* Farmers Direct P & C Insurance Co.	9894	10668	7082	5996
* Farmers Group Property & Casualty Ins. Co.	11356	13112	9516	7614
* Farmers Insurance Exchange	16972	17902	12108	9968
* Foremost Insurance Co.	23185	24498	21804	16990
Garrison Property & Casualty Ins. Co.	9275	9788	7057	6207
* GEICO Secure Co.	11859	12694	8216	7845
Hartford Casualty Insurance Co.	18136	18922	12302	10380
* Horace Mann Insurance Co.	4278	4278	3132	2735

* 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.

Scenario 20: Married Rate with Youthful Drivers

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	7598	7598	4443	4018
* Integon Indemnity Co.	8216	9851	7184	5969
* Integon Preferred Insurance Co.	14617	16714	11565	10101
Liberty Mutual Insurance Co.	13153	14295	11413	10091
Liberty Mutual Personal Insurance Co.	11993	13021	10428	9236
Maryland Auto Insurance Fund	19484	18263	18219	17025
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	4867	4757	3336	2994
* National General Assurance Co.	10113	12305	8511	7419
* Nationwide Property & Casualty Co.	6629	6988	4278	3875
* NJM Insurance Co.	2335	2579	2058	1602
Noblr Insurance Exchange	6841	7232	5805	4589
Old Dominion Insurance Co.	14138	15884	9638	7604
* Penn National Insurance Co.	8685	9171	6625	5388
Privilege Underwriters Reciprocal Exch.	6423	6423	6145	2790
* Progressive Select Insurance Co.	6439	6830	5708	4525
* Progressive Specialty Insurance Co.	9306	9986	8150	6413
Root Insurance Co.	13110	14972	9268	8598
* Selective Ins. Co. of South Carolina	5293	5467	3474	2770
Southern Insurance Co. of VA	9499	10368	7182	6162
* State Farm Fire & Casualty Co.	10832	13250	8222	8067
* State Farm Mutual Ins. Co.	5674	7068	4322	4283
* Teachers Insurance Co.	8106	8106	4606	4421
* Travelers Property Casualty Insurance Co.	8312	9535	6227	5313
United Services Automobile Association	7730	8318	5616	5231
* Unitrin Safeguard Insurance Co.	15973	17737	11491	9014
USAA Casualty Insurance Co.	7092	7315	4941	4349
USAA General Indemnity Co.	7345	7398	5413	4782
* Vault Recipricol Exchange	9324	9324	7901	3447

* 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.

Scenario 21: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1492	1726	2052	1877	1650	1918
* AIG Property Casualty Co.	3550	3698	3698	3550	2493	2752
* Allstate Indemnity Co.	3338	4084	4424	3297	4009	4643
American Family Connect P & C Ins. Co.	2702	2834	3382	2816	2864	3646
American National Property & Casualty Co.	1718	1968	2592	1740	2042	2350
American States Preferred Insurance Co.	3111	3514	3629	3139	3333	3728
* Amica Mutual Insurance Co.	2331	2990	2990	2331	2605	2521
* Amica Property & Casualty Insurance Co.	2930	3754	3754	2930	3269	3166
Berkley Insurance Co.	1802	2037	2101	1839	1638	1760
* Branch Insurance Exchange	2466	2733	3425	2730	2965	3254
* Brethren Mutual Insurance Co.	2078	2385	2764	2047	2180	2884
* Chubb National Insurance Co.	3769	4673	5589	3769	4705	5832
Cincinnati Casualty Co.	2989	3168	4396	3309	3452	3698
Cincinnati Insurance Co.	2968	3265	3248	2846	3135	3269
* Clearcover Insurance Co.	1793	1871	2261	1793	1575	1964
* CSAA General Insurance Co.	2743	3453	4028	3249	3526	3943
* Cumberland Insurance Co. Inc.	1662	2057	2071	1662	2035	2158
Dairyland Insurance Co.	4467	6786	10558	4367	7730	10057
Elephant Insurance Co.	5353	6466	8257	5353	6704	7549
Encompass Home/Auto Insurance Co.	2970	3843	4244	2970	4258	4093
Erie Insurance Exchange	2020	2085	2668	2020	2359	2649
* Farmers Casualty Insurance Co.	4521	6798	6720	5871	6042	6805
* Farmers Direct P & C Insurance Co.	4666	5342	5418	4666	5506	4952
* Farmers Group Property & Casualty Ins. Co.	5980	7406	10886	7168	7102	8234
* Farmers Insurance Exchange	7014	8174	9786	7060	8178	9916
* Foremost Insurance Co.	4876	5328	6287	6088	5068	5857
Garrison Property & Casualty Ins. Co.	2918	3495	3892	2984	3332	3830
* GEICO Secure Co.	2468	2329	2867	2468	2352	2679
Hartford Casualty Insurance Co.	3424	4698	3844	2376	3360	3726
* Horace Mann Insurance Co.	2091	2274	2729	2091	2155	2332

* 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.

Scenario 21: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	2594	3129	4244	2594	3542	3542
* Integon Indemnity Co.	3311	3584	4683	3531	3782	4552
* Integon Preferred Insurance Co.	3121	3610	4611	3251	3613	4575
Liberty Mutual Insurance Co.	4152	4973	5148	4273	4914	5386
Liberty Mutual Personal Insurance Co.	3895	4630	4788	4003	4578	5005
Maryland Auto Insurance Fund	9201	9423	10047	9201	9057	8191
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1854	2277	2798	1971	2323	2722
* National General Assurance Co.	3819	4073	4635	3819	4098	5152
* Nationwide Property & Casualty Co.	4042	4221	5550	4278	4666	5791
* NJM Insurance Co.	1231	1547	1604	1231	1569	1781
Noblr Insurance Exchange	1607	1785	2234	1831	1870	2036
Old Dominion Insurance Co.	2446	2734	3290	2468	3100	3576
* Penn National Insurance Co.	2448	3082	3356	2443	3139	3392
Privilege Underwriters Reciprocal Exch.	3862	4004	4004	3862	2707	3757
* Progressive Select Insurance Co.	1806	2053	2409	2325	1942	2224
* Progressive Specialty Insurance Co.	2486	2939	3506	3045	2884	3330
Root Insurance Co.	3614	4058	4898	4418	4230	5368
* Selective Ins. Co. of South Carolina	2403	2946	3210	2416	2662	3461
Southern Insurance Co. of VA	2170	2107	3023	2125	2742	2965
* State Farm Fire & Casualty Co.	4668	5203	6794	4863	5786	7398
* State Farm Mutual Ins. Co.	2163	2444	3146	2233	2657	3492
* Teachers Insurance Co.	2753	3260	4514	2753	3665	3665
* Travelers Property Casualty Insurance Co.	2383	3102	3818	2888	3436	4074
United Services Automobile Association	2276	2683	3066	2329	2709	3104
* Unitrin Safeguard Insurance Co.	2274	3127	3604	2300	3309	3898
USAA Casualty Insurance Co.	2484	2646	3263	2613	2924	3346
USAA General Indemnity Co.	2529	2945	3383	2610	2860	3335
* Vault Reciprocal Exchange	2202	3079	3079	2991	2085	2158

* 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.

February 2024

Scenario 21: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	2228	2342	1972	1605
* AIG Property Casualty Co.	4697	3228	3698	1828
* Allstate Indemnity Co.	5242	5375	3977	3326
American Family Connect P & C Ins. Co.	4312	4438	2666	2768
American National Property & Casualty Co.	2882	2936	1996	1784
American States Preferred Insurance Co.	4527	5118	3445	3054
* Amica Mutual Insurance Co.	3216	3692	2990	2331
* Amica Property & Casualty Insurance Co.	4038	4637	3754	2930
Berkley Insurance Co.	2473	2383	1959	1288
* Branch Insurance Exchange	4122	4365	3373	2719
* Brethren Mutual Insurance Co.	3347	3394	2212	2101
* Chubb National Insurance Co.	6100	6731	4491	4074
Cincinnati Casualty Co.	4687	4492	3502	2944
Cincinnati Insurance Co.	4068	5644	3211	2633
* Clearcover Insurance Co.	2652	2570	1711	1620
* CSAA General Insurance Co.	5034	4846	3133	2728
* Cumberland Insurance Co. Inc.	2834	4513	1952	1662
Dairyland Insurance Co.	10565	14131	7056	6021
Elephant Insurance Co.	8176	8830	5743	6065
Encompass Home/Auto Insurance Co.	5376	5676	4244	2657
Erie Insurance Exchange	3407	3407	2085	1969
* Farmers Casualty Insurance Co.	8184	6975	6798	4521
* Farmers Direct P & C Insurance Co.	7284	8024	5460	4666
* Farmers Group Property & Casualty Ins. Co.	9118	10668	7406	5980
* Farmers Insurance Exchange	11346	12028	8096	6660
* Foremost Insurance Co.	6640	6968	6263	4930
Garrison Property & Casualty Ins. Co.	4343	4576	3388	2997
* GEICO Secure Co.	3279	3388	2329	2245
Hartford Casualty Insurance Co.	5106	5336	3504	2992
* Horace Mann Insurance Co.	3069	3069	2274	1985

* 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.

Scenario 21: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	5210	5210	3129	2860
* Integon Indemnity Co.	4742	5639	3938	3246
* Integon Preferred Insurance Co.	4768	5353	3828	3304
Liberty Mutual Insurance Co.	5482	5875	4995	4501
Liberty Mutual Personal Insurance Co.	5090	5445	4651	4206
Maryland Auto Insurance Fund	10695	9967	9827	9201
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3348	3264	2277	2033
* National General Assurance Co.	5168	6212	4302	3778
* Nationwide Property & Casualty Co.	6229	6571	4238	3717
* NJM Insurance Co.	1752	1911	1535	1231
Noblr Insurance Exchange	2619	2736	2226	1752
Old Dominion Insurance Co.	4250	4630	2868	2300
* Penn National Insurance Co.	4060	4277	3097	2545
Privilege Underwriters Reciprocal Exch.	4220	4220	4004	1775
* Progressive Select Insurance Co.	2608	2707	2307	1927
* Progressive Specialty Insurance Co.	3847	4077	3343	2730
Root Insurance Co.	5740	6332	4268	3922
* Selective Ins. Co. of South Carolina	4227	4345	2787	2235
Southern Insurance Co. of VA	3026	3286	2407	2131
* State Farm Fire & Casualty Co.	7278	8682	5319	5143
* State Farm Mutual Ins. Co.	3390	4116	2492	2422
* Teachers Insurance Co.	5582	5582	3260	3156
* Travelers Property Casualty Insurance Co.	4224	4805	3337	2780
United Services Automobile Association	3624	3888	2689	2499
* Unitrin Safeguard Insurance Co.	4707	5371	3211	2473
USAA Casualty Insurance Co.	3967	4075	2827	2484
USAA General Indemnity Co.	3924	3955	2958	2633
* Vault Recipricol Exchange	3659	3659	3079	1367

* 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.

Scenario 22: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Agency Insurance Co.	1087	1218	1432	1374	1151	1321
* AIG Property Casualty Co.	2819	2929	2929	2819	2014	2166
* Allstate Indemnity Co.	3009	3763	4014	2962	3540	4261
American Family Connect P & C Ins. Co.	2000	2122	2524	2076	2090	2750
American National Property & Casualty Co.	1390	1600	2110	1386	1678	1926
American States Preferred Insurance Co.	2740	3108	3206	2751	2960	3320
* Amica Mutual Insurance Co.	2181	2792	2792	2181	2434	2355
* Amica Property & Casualty Insurance Co.	2770	3536	3536	2770	3081	2979
Berkley Insurance Co.	1802	2029	2089	1837	1623	1742
* Branch Insurance Exchange	1629	1783	2237	1842	1887	2056
* Brethren Mutual Insurance Co.	1728	1989	2279	1707	1803	2428
* Chubb National Insurance Co.	2595	3152	3692	2595	3242	3917
Cincinnati Casualty Co.	1879	1977	2789	2071	2179	2352
Cincinnati Insurance Co.	1883	2072	2055	1772	2059	2144
* Clearcover Insurance Co.	1913	1994	2393	1913	1694	2112
* CSAA General Insurance Co.	1263	1552	1813	1465	1594	1768
* Cumberland Insurance Co. Inc.	1371	1691	1694	1371	1662	1788
Dairyland Insurance Co.	4061	6023	9190	4027	6814	8699
Elephant Insurance Co.	6209	8383	10320	6209	8796	9751
Encompass Home/Auto Insurance Co.	2112	2650	2893	2112	3035	2927
Erie Insurance Exchange	1625	1743	2253	1625	1979	2246
* Farmers Casualty Insurance Co.	2478	3704	3669	3198	3372	3743
* Farmers Direct P & C Insurance Co.	2780	3300	3346	2780	3422	3038
* Farmers Group Property & Casualty Ins. Co.	3024	3766	5484	3534	3624	4180
* Farmers Insurance Exchange	2214	2518	3026	2228	2474	2962
* Foremost Insurance Co.	3983	4341	5113	5004	4090	4738
Garrison Property & Casualty Ins. Co.	2140	2550	2857	2193	2476	2852
* GEICO Secure Co.	2028	1974	2503	2028	2001	2338
Hartford Casualty Insurance Co.	3152	4346	3538	2146	3074	3366
* Horace Mann Insurance Co.	1757	1907	2266	1757	1828	1978

* 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.

Scenario 22: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	21502	20657	20603	21550	20878	20906
Insurer	Allegany	Calvert	Charles	Garrett	Montgomery	Montgomery
* Horace Mann Property & Casualty Ins. Co.	2379	2858	3825	2379	3228	3228
* Integon Indemnity Co.	3092	3296	4282	3292	3410	4058
* Integon Preferred Insurance Co.	2715	3131	4000	2808	3101	3935
Liberty Mutual Insurance Co.	4613	5618	5826	4733	5573	6151
Liberty Mutual Personal Insurance Co.	4308	5208	5400	4417	5172	5694
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1276	1570	1938	1379	1594	1890
* National General Assurance Co.	4024	4282	4860	4024	4319	5429
* Nationwide Property & Casualty Co.	2709	2828	3722	2839	3126	3917
* NJM Insurance Co.	1265	1582	1648	1265	1574	1800
Noblr Insurance Exchange	1059	1151	1430	1213	1182	1279
Old Dominion Insurance Co.	2224	2534	3040	2246	2906	3352
* Penn National Insurance Co.	1851	2278	2466	1848	2325	2557
Privilege Underwriters Reciprocal Exch.	2822	2928	2928	2822	1981	2752
* Progressive Select Insurance Co.	1159	1313	1530	1444	1256	1430
* Progressive Specialty Insurance Co.	1639	1969	2361	1935	1944	2278
Root Insurance Co.	3756	4270	5204	4556	4448	5676
* Selective Ins. Co. of South Carolina	2169	2640	2861	2170	2402	3126
Southern Insurance Co. of VA	1565	1547	2210	1490	2036	2189
* State Farm Fire & Casualty Co.	3532	3917	5248	3611	4588	5747
* State Farm Mutual Ins. Co.	2034	2298	3006	2061	2587	3368
* Teachers Insurance Co.	2519	2976	4057	2519	3334	3334
* Travelers Property Casualty Insurance Co.	1850	2446	3028	2198	2744	3296
United Services Automobile Association	1600	1872	2137	1638	1911	2185
* Unitrin Safeguard Insurance Co.	1760	2446	2776	1777	2626	3065
USAA Casualty Insurance Co.	1747	1853	2290	1836	2080	2371
USAA General Indemnity Co.	1907	2214	2563	1964	2176	2555
* Vault Recipricol Exchange	1968	2730	2730	2666	1861	1917

* 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.

Scenario 22: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

Insurer	20744	20783	20659	21740
	Prince George's	Prince George's	Saint Mary's	Washington
* Agency Insurance Co.	1538	1599	1372	1139
* AIG Property Casualty Co.	3698	2556	2929	1476
* Allstate Indemnity Co.	5181	5309	3594	3013
American Family Connect P & C Ins. Co.	3266	3356	1988	2034
American National Property & Casualty Co.	2342	2412	1620	1454
American States Preferred Insurance Co.	4007	4499	3041	2687
* Amica Mutual Insurance Co.	2985	3403	2792	2181
* Amica Property & Casualty Insurance Co.	3776	4301	3536	2770
Berkley Insurance Co.	2459	2374	1949	1290
* Branch Insurance Exchange	2651	2745	2211	1754
* Brethren Mutual Insurance Co.	2808	2897	1846	1737
* Chubb National Insurance Co.	4045	4491	3026	2790
Cincinnati Casualty Co.	2989	2884	2194	1859
Cincinnati Insurance Co.	2611	3487	2018	1671
* Clearcover Insurance Co.	2847	2726	1822	1729
* CSAA General Insurance Co.	2206	2128	1426	1245
* Cumberland Insurance Co. Inc.	2396	4025	1601	1371
Dairyland Insurance Co.	9198	12019	6254	5333
Elephant Insurance Co.	10137	11125	6972	7229
Encompass Home/Auto Insurance Co.	3563	3811	2893	1951
Erie Insurance Exchange	2926	2926	1743	1630
* Farmers Casualty Insurance Co.	4421	3849	3704	2478
* Farmers Direct P & C Insurance Co.	4544	4938	3282	2780
* Farmers Group Property & Casualty Ins. Co.	4566	5290	3766	3024
* Farmers Insurance Exchange	3484	3612	2524	2068
* Foremost Insurance Co.	5387	5629	5123	4008
Garrison Property & Casualty Ins. Co.	3206	3378	2469	2191
* GEICO Secure Co.	2928	3021	1974	1889
Hartford Casualty Insurance Co.	4602	4782	3200	2708
* Horace Mann Insurance Co.	2545	2545	1907	1684

* 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.

Scenario 22: Married Rate, No Youthful Driver

Western Maryland, D.C. suburbs, and Southern Maryland
Rates Effective as of 2/1/2024

	20744	20783	20659	21740
Insurer	Prince George's	Prince George's	Saint Mary's	Washington
* Horace Mann Property & Casualty Ins. Co.	4679	4679	2858	2607
* Integon Indemnity Co.	4272	4975	3612	2997
* Integon Preferred Insurance Co.	4106	4614	3304	2880
Liberty Mutual Insurance Co.	6261	6735	5655	5046
Liberty Mutual Personal Insurance Co.	5788	6217	5244	4701
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a
MGA Insurance Co.	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2379	2295	1570	1393
* National General Assurance Co.	5429	6562	4516	3985
* Nationwide Property & Casualty Co.	4155	4356	2820	2482
* NJM Insurance Co.	1792	1920	1567	1265
Noblr Insurance Exchange	1625	1663	1437	1113
Old Dominion Insurance Co.	3906	4336	2634	2088
* Penn National Insurance Co.	3033	3231	2284	1915
Privilege Underwriters Reciprocal Exch.	3085	3085	2928	1311
* Progressive Select Insurance Co.	1658	1722	1479	1232
* Progressive Specialty Insurance Co.	2608	2783	2302	1809
Root Insurance Co.	6050	6686	4488	4102
* Selective Ins. Co. of South Carolina	3776	3918	2490	2029
Southern Insurance Co. of VA	2215	2399	1759	1551
* State Farm Fire & Casualty Co.	5581	6591	3977	3896
* State Farm Mutual Ins. Co.	3225	3904	2328	2290
* Teachers Insurance Co.	5011	5011	2976	2864
* Travelers Property Casualty Insurance Co.	3363	3824	2607	2219
United Services Automobile Association	2521	2709	1866	1748
* Unitrin Safeguard Insurance Co.	3638	4173	2484	1932
USAA Casualty Insurance Co.	2779	2862	1973	1753
USAA General Indemnity Co.	2978	2997	2218	1971
* Vault Recipricol Exchange	3258	3258	2730	1215

* 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.

February 2024

Scenario 1: Young Single Male, Age 19

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	5084	4935	7272	8025	6511	5883
* AIG Property Casualty Co.	3617	3617	5063	5063	4256	4256
* Allstate Indemnity Co.	10193	9914	13551	13932	11680	12240
American Family Connect P & C Ins. Co.	5652	5254	9140	9100	8162	7694
American National Property & Casualty Co.	4920	4888	8310	8306	6764	6502
American States Preferred Insurance Co.	6546	6765	8939	11430	9524	7851
* Amica Mutual Insurance Co.	5111	5111	10446	10446	8324	8324
* Amica Property & Casualty Insurance Co.	6296	6296	12858	12858	10250	10250
Berkley Insurance Co.	5130	5098	6994	8174	6563	6537
* Branch Insurance Exchange	4365	4223	6779	7140	5850	4948
* Brethren Mutual Insurance Co.	4352	3943	7786	8131	7194	5846
* Chubb National Insurance Co.	7867	6783	11649	12024	9743	9807
Cincinnati Casualty Co.	5442	4867	7275	7622	6826	7029
Cincinnati Insurance Co.	4848	4848	9501	9501	6918	7118
* Clearcover Insurance Co.	8271	8271	15935	17679	11849	10774
* CSAA General Insurance Co.	7405	6204	10126	12822	8875	9867
* Cumberland Insurance Co. Inc.	6651	6651	15519	12929	9986	10509
Dairyland Insurance Co.	13299	12976	20715	26007	17854	17623
Elephant Insurance Co.	11831	12534	18083	25739	17580	15238
Encompass Home/Auto Insurance Co.	8067	6968	10592	16043	11710	9818
Erie Insurance Exchange	4296	4296	7308	7007	5929	5261
Farmers Casualty Insurance Co.	7205	8759	10648	13572	8880	10607
Farmers Direct P & C Insurance Co.	6964	6964	11364	9862	8774	7790
Farmers Group Property & Casualty Ins. Co.	9534	9534	15630	16268	14846	12654
Farmers Insurance Exchange	6744	6508	11476	12736	9548	9036
* Foremost Insurance Co.	17700	17538	24634	27082	22662	20475
Garrison Property & Casualty Ins. Co.	5639	5181	8197	8202	7066	6546
* GEICO Secure Co.	3873	3631	6507	6079	5239	4681
Hartford Casualty Insurance Co.	7324	7630	16648	14104	12732	8764
Horace Mann Insurance Co.	3931	3931	6245	4535	5363	5144

* 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.

February 2024

Scenario 1: Young Single Male, Age 19

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Property & Casualty Ins. Co.	3902	3902	7693	4636	5411	5982
* Integon Indemnity Co.	11729	11209	18591	18591	14354	14823
* Integon Preferred Insurance Co.	10292	9904	15192	15686	12882	13018
Liberty Mutual Insurance Co.	16054	14544	21642	21860	18723	19591
Liberty Mutual Personal Insurance Co.	14527	13166	19555	19749	16927	17709
Maryland Auto Insurance Fund	6794	6794	9636	9950	8348	8284
* MGA Insurance Co.	11470	11302	17534	20642	16570	14852
* Mutual Benefit Insurance Co.	10350	10350	13966	18955	13966	13966
* National General Assurance Co.	22274	22274	29005	36703	27112	28375
* Nationwide Property & Casualty Co.	7715	8356	16844	17287	15174	12477
* NJM Insurance Co.	5144	5105	7746	7746	7022	7746
Noblr Insurance Exchange	4106	4004	6190	6569	5439	4617
Old Dominion Insurance Co.	9784	9272	14560	19542	13766	15762
Penn National Insurance Co.	8268	7937	14157	15714	9905	9581
Privilege Underwriters Reciprocal Exch.	5743	6530	8793	8793	7696	5718
* Progressive Select Insurance Co.	4395	4212	6344	7018	5582	5059
* Progressive Specialty Insurance Co.	6753	6495	9915	11077	8620	7884
Root Insurance Co.	5826	5550	10048	10794	8088	7680
* Selective Ins. Co. of South Carolina	5542	4209	9177	10069	7107	7228
Southern Insurance Co. of VA	3731	3869	7343	7386	5756	4521
* State Farm Fire & Casualty Co.	9678	9282	15569	15082	12007	11086
* State Farm Mutual Ins. Co.	5650	5399	9103	8814	7015	6503
Teachers Insurance Co.	4317	4317	8011	5089	5719	8167
* Travelers Property Casualty Insurance Co.	6754	6622	10056	11292	9338	8563
United Services Automobile Association	4044	3847	5781	5717	5110	5118
* Unitrin Safeguard Insurance Co.	10412	9816	15496	17986	13610	13464
USAA Casualty Insurance Co.	3974	3623	5522	5428	4905	4990
USAA General Indemnity Co.	5041	4766	7381	7440	6397	6369

* 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.

Scenario 1: Young Single Male, Age 19

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	4618	4848	4742	4994	5114
* AIG Property Casualty Co.	3957	4191	2059	3957	4060
* Allstate Indemnity Co.	9470	9208	8687	9413	10151
American Family Connect P & C Ins. Co.	5252	6126	4898	5716	5548
American National Property & Casualty Co.	4862	4880	4526	5040	5352
American States Preferred Insurance Co.	6099	6608	5847	6345	7297
* Amica Mutual Insurance Co.	5866	5866	5078	5866	5762
* Amica Property & Casualty Insurance Co.	7225	7225	6254	7225	7096
Berkley Insurance Co.	5371	4874	3465	5494	5542
* Branch Insurance Exchange	4297	3829	3749	4621	4523
* Brethren Mutual Insurance Co.	3759	4345	3376	4184	3968
* Chubb National Insurance Co.	6382	8694	5932	8440	6954
Cincinnati Casualty Co.	5210	5824	4319	4926	5348
Cincinnati Insurance Co.	4852	5510	4354	5341	5040
* Clearcover Insurance Co.	8699	8727	6900	8727	9365
* CSAA General Insurance Co.	5675	7373	5560	6970	6661
* Cumberland Insurance Co. Inc.	5725	6001	5236	6001	5933
Dairyland Insurance Co.	12348	11696	11010	12260	14604
Elephant Insurance Co.	9492	8926	9185	10531	12499
Encompass Home/Auto Insurance Co.	7017	8226	6678	7479	8231
Erie Insurance Exchange	4155	4219	3612	4162	4311
Farmers Casualty Insurance Co.	7588	8831	7301	7984	6902
Farmers Direct P & C Insurance Co.	7326	7824	5786	7824	6590
Farmers Group Property & Casualty Ins. Co.	7936	9060	7888	9364	9322
Farmers Insurance Exchange	6596	6770	5528	6658	7296
* Foremost Insurance Co.	16148	17345	16835	17758	17974
Garrison Property & Casualty Ins. Co.	5451	5949	4696	5546	5358
* GEICO Secure Co.	4032	3703	3495	3919	4289
Hartford Casualty Insurance Co.	8318	7814	6882	7734	9528
Horace Mann Insurance Co.	3936	4320	3550	4281	3980

* 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.

Scenario 1: Young Single Male, Age 19

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Property & Casualty Ins. Co.	4028	4422	3488	4658	3902
* Integon Indemnity Co.	11454	10833	9498	13177	13165
* Integon Preferred Insurance Co.	9733	9686	8468	10699	11190
Liberty Mutual Insurance Co.	15038	14816	13395	15025	15879
Liberty Mutual Personal Insurance Co.	13612	13413	12136	13601	14369
Maryland Auto Insurance Fund	6439	6337	5895	6763	6835
* MGA Insurance Co.	10472	11374	9976	10668	12434
* Mutual Benefit Insurance Co.	9462	10209	8812	10025	11108
* National General Assurance Co.	21980	22471	19376	22489	23046
* Nationwide Property & Casualty Co.	9047	10213	8111	8159	10373
* NJM Insurance Co.	4747	4649	4445	4649	5553
Noblr Insurance Exchange	4037	3658	3513	4365	4217
Old Dominion Insurance Co.	9852	8482	7474	9916	10022
Penn National Insurance Co.	7838	7515	6643	8216	8767
Privilege Underwriters Reciprocal Exch.	7143	8315	3593	7143	9526
* Progressive Select Insurance Co.	4014	4145	4060	4252	4423
* Progressive Specialty Insurance Co.	5976	6270	6078	6465	6788
Root Insurance Co.	5532	6098	5134	5790	6492
* Selective Ins. Co. of South Carolina	3603	5481	3905	4388	4882
Southern Insurance Co. of VA	3713	3834	3201	3894	4476
* State Farm Fire & Casualty Co.	9074	10027	7280	9222	9869
* State Farm Mutual Ins. Co.	5314	5857	4216	5411	5765
Teachers Insurance Co.	4141	4744	3713	4855	4317
* Travelers Property Casualty Insurance Co.	6726	6926	5811	6740	7053
United Services Automobile Association	4096	4110	3584	3901	3899
* Unitrin Safeguard Insurance Co.	9563	10471	7977	9868	10819
USAA Casualty Insurance Co.	3661	4021	3431	3762	3758
USAA General Indemnity Co.	5157	5404	4449	5016	4849

* 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.

February 2024

Scenario 2: Young Single Female, Age 19

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	6383	6167	9087	10001	8099	7327
* AIG Property Casualty Co.	3244	3244	4596	4596	3837	3837
* Allstate Indemnity Co.	8021	7795	11196	11441	9322	10142
American Family Connect P & C Ins. Co.	4276	3906	6962	6922	6184	5832
American National Property & Casualty Co.	4670	4646	8124	8120	6490	6268
American States Preferred Insurance Co.	5929	6086	8233	10523	8648	7235
* Amica Mutual Insurance Co.	4934	4934	10128	10128	8070	8070
* Amica Property & Casualty Insurance Co.	5653	5653	11626	11626	9259	9259
Berkley Insurance Co.	3331	3247	4642	5443	4286	4291
* Branch Insurance Exchange	4369	4216	6975	7344	5888	5019
* Brethren Mutual Insurance Co.	3499	2955	6551	6715	5927	4688
* Chubb National Insurance Co.	6795	5805	10188	10545	8559	8601
Cincinnati Casualty Co.	4739	4164	6392	6640	5931	6230
Cincinnati Insurance Co.	4507	4507	8826	8826	6350	6565
* Clearcover Insurance Co.	6150	6150	12103	13685	8960	8189
* CSAA General Insurance Co.	6581	5488	9239	11629	7966	8962
* Cumberland Insurance Co. Inc.	5541	5541	13406	11167	8438	8942
Dairyland Insurance Co.	9619	9297	16111	20817	13381	13494
Elephant Insurance Co.	7400	7788	11511	16124	11147	9936
Encompass Home/Auto Insurance Co.	8392	7232	11062	16786	12207	10250
Erie Insurance Exchange	3304	3304	5632	5375	4573	4049
Farmers Casualty Insurance Co.	5276	6670	8459	10656	6874	8144
Farmers Direct P & C Insurance Co.	4808	4808	7794	6964	6108	5522
Farmers Group Property & Casualty Ins. Co.	6880	6880	12320	12954	11342	10022
Farmers Insurance Exchange	6514	6272	11362	12650	9320	8882
* Foremost Insurance Co.	11943	11731	17452	19292	15489	14003
Garrison Property & Casualty Ins. Co.	5314	4859	7851	7857	6786	6291
* GEICO Secure Co.	3553	3345	6195	5780	4932	4435
Hartford Casualty Insurance Co.	5592	5900	12498	10932	9872	6608
Horace Mann Insurance Co.	2710	2710	4491	3056	3802	3631

* 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.

February 2024

Scenario 2: Young Single Female, Age 19

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Property & Casualty Ins. Co.	2788	2788	5900	3235	4002	4334
* Integon Indemnity Co.	10632	9879	17482	17482	13173	13768
* Integon Preferred Insurance Co.	9503	8904	14412	14788	12062	12354
Liberty Mutual Insurance Co.	12527	11235	17094	17281	14552	15423
Liberty Mutual Personal Insurance Co.	11351	10188	15463	15630	13176	13961
Maryland Auto Insurance Fund	5449	5449	7726	8022	6665	6575
* MGA Insurance Co.	8522	8304	14878	17924	13118	11936
* Mutual Benefit Insurance Co.	8242	8242	11261	15319	11261	11261
* National General Assurance Co.	15828	15828	21023	27764	19564	20592
* Nationwide Property & Casualty Co.	7158	7789	15862	16064	14308	11662
* NJM Insurance Co.	4863	4837	7576	7576	6761	7576
Noblr Insurance Exchange	3206	3102	5096	5423	4313	3678
Old Dominion Insurance Co.	7746	7340	12294	16968	11214	13264
Penn National Insurance Co.	7596	7259	13377	14845	9113	8807
Privilege Underwriters Reciprocal Exch.	3964	4329	6026	6026	5277	3789
* Progressive Select Insurance Co.	3906	3712	5726	6409	4920	4511
* Progressive Specialty Insurance Co.	5453	5195	8070	9098	6911	6350
Root Insurance Co.	5446	5128	9688	10476	7612	7316
* Selective Ins. Co. of South Carolina	5433	3991	8993	9963	6974	7119
Southern Insurance Co. of VA	3704	3795	7268	7267	5705	4480
* State Farm Fire & Casualty Co.	5677	5408	9461	9109	7219	6657
* State Farm Mutual Ins. Co.	3312	3143	5522	5316	4211	3900
Teachers Insurance Co.	3081	3081	6152	3530	4196	5946
* Travelers Property Casualty Insurance Co.	5956	5809	8979	10051	8340	7632
United Services Automobile Association	3243	3081	4707	4646	4149	4094
* Unitrin Safeguard Insurance Co.	7487	6985	11420	13401	9878	9871
USAA Casualty Insurance Co.	3671	3344	5187	5112	4617	4640
USAA General Indemnity Co.	4895	4609	7295	7350	6306	6285
* Vault Recipricol Exchange	3573	3573	4958	4958	4432	4332

* 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 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	5791	6045	5933	6200	6442
* AIG Property Casualty Co.	3568	3695	1869	3568	3688
* Allstate Indemnity Co.	7403	7228	6744	7389	8145
American Family Connect P & C Ins. Co.	3908	4614	3640	4292	4138
American National Property & Casualty Co.	4594	4600	4220	4772	5064
American States Preferred Insurance Co.	5442	5947	5166	5722	6627
* Amica Mutual Insurance Co.	5719	5719	4873	5719	5561
* Amica Property & Casualty Insurance Co.	6564	6564	5593	6564	6380
Berkley Insurance Co.	3409	3085	2234	3541	3630
* Branch Insurance Exchange	4291	3785	3755	4641	4550
* Brethren Mutual Insurance Co.	2857	3300	2470	3172	2948
* Chubb National Insurance Co.	5532	7523	5045	7371	6041
Cincinnati Casualty Co.	4456	5011	3648	4270	4604
Cincinnati Insurance Co.	4362	5003	3884	4851	4598
* Clearcover Insurance Co.	6409	6535	5027	6535	6905
* CSAA General Insurance Co.	5066	6573	4856	6188	5916
* Cumberland Insurance Co. Inc.	4724	4984	4291	4984	4921
Dairyland Insurance Co.	8885	8249	7709	8719	10633
Elephant Insurance Co.	6051	5537	5746	6718	7733
Encompass Home/Auto Insurance Co.	7261	8566	6922	7760	8551
Erie Insurance Exchange	3181	3217	2744	3190	3311
Farmers Casualty Insurance Co.	5659	6677	5298	6001	5029
Farmers Direct P & C Insurance Co.	4958	5396	3984	5396	4508
Farmers Group Property & Casualty Ins. Co.	5626	6342	5348	6728	6912
Farmers Insurance Exchange	6358	6506	5258	6416	7050
* Foremost Insurance Co.	10587	11502	11030	11777	12114
Garrison Property & Casualty Ins. Co.	5043	5582	4399	5218	5017
* GEICO Secure Co.	3554	3345	3114	3512	3955
Hartford Casualty Insurance Co.	6436	6058	5256	5932	7208
Horace Mann Insurance Co.	2658	2881	2349	2913	2752

* 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.

Scenario 2: Young Single Female, Age 19

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Property & Casualty Ins. Co.	2918	3023	2384	3246	2788
* Integon Indemnity Co.	10114	9616	8543	11851	12141
* Integon Preferred Insurance Co.	8731	8718	7657	9773	10449
Liberty Mutual Insurance Co.	11459	11472	10256	11676	12356
Liberty Mutual Personal Insurance Co.	10393	10403	9306	10585	11195
Maryland Auto Insurance Fund	5149	5062	4691	5442	5509
* MGA Insurance Co.	7558	8452	7008	7760	9424
* Mutual Benefit Insurance Co.	7422	7933	6912	7950	8854
* National General Assurance Co.	15456	15804	13318	15878	16343
* Nationwide Property & Casualty Co.	8478	9210	7465	7580	9357
* NJM Insurance Co.	4498	4382	4150	4382	5324
Noblr Insurance Exchange	3137	2793	2731	3424	3330
Old Dominion Insurance Co.	7724	6696	5780	7840	8046
Penn National Insurance Co.	7143	6844	6028	7555	8050
Privilege Underwriters Reciprocal Exch.	4825	5274	2479	4825	6358
* Progressive Select Insurance Co.	3462	3560	3477	3668	3920
* Progressive Specialty Insurance Co.	4738	4892	4780	5082	5464
Root Insurance Co.	5134	5664	4742	5394	6052
* Selective Ins. Co. of South Carolina	3381	5283	3703	4180	4653
Southern Insurance Co. of VA	3657	3780	3145	3853	4449
* State Farm Fire & Casualty Co.	5275	5811	4218	5359	5745
* State Farm Mutual Ins. Co.	3098	3403	2444	3153	3363
Teachers Insurance Co.	2979	3200	2493	3347	3081
* Travelers Property Casualty Insurance Co.	5894	6089	5054	5922	6211
United Services Automobile Association	3205	3253	2863	3120	3146
* Unitrin Safeguard Insurance Co.	6821	7584	5665	7060	7765
USAA Casualty Insurance Co.	3322	3725	3164	3475	3491
USAA General Indemnity Co.	4895	5276	4291	4899	4694
* Vault Recipricol Exchange	4007	4416	1973	4007	4120

* 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.

February 2024

Scenario 3: Single Male, Age 23

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2963	2875	4076	4437	3724	3354
* AIG Property Casualty Co.	2569	2569	3600	3600	3014	3014
* Allstate Indemnity Co.	4285	4164	5887	6018	4937	5365
American Family Connect P & C Ins. Co.	2320	2122	3738	3718	3352	3150
American National Property & Casualty Co.	2656	2638	4496	4494	3644	3516
American States Preferred Insurance Co.	3167	3307	4318	5545	4542	3776
* Amica Mutual Insurance Co.	1895	1895	3833	3833	3045	3045
* Amica Property & Casualty Insurance Co.	2849	2849	5766	5766	4615	4615
Berkley Insurance Co.	2642	2632	3587	4169	3348	3329
* Branch Insurance Exchange	2351	2277	3647	3838	3120	2671
* Brethren Mutual Insurance Co.	2551	2249	4627	4801	4259	3378
* Chubb National Insurance Co.	4425	3801	6590	6787	5534	5553
Cincinnati Casualty Co.	3074	2756	4137	4339	3877	3998
Cincinnati Insurance Co.	2406	2406	4660	4660	3389	3491
* Clearcover Insurance Co.	3014	3014	6032	6812	4464	4033
* CSAA General Insurance Co.	3675	3097	5152	6370	4400	4939
* Cumberland Insurance Co. Inc.	3359	3359	8143	6779	5107	5395
Dairyland Insurance Co.	8345	8113	13444	17117	11401	11357
Elephant Insurance Co.	6597	6948	10190	14269	9873	8734
Encompass Home/Auto Insurance Co.	3667	3164	4903	7341	5280	4449
Erie Insurance Exchange	2649	2649	4517	4319	3661	3252
Farmers Casualty Insurance Co.	4042	5038	6230	7976	5127	6057
Farmers Direct P & C Insurance Co.	3812	3812	6170	5436	4798	4340
Farmers Group Property & Casualty Ins. Co.	5486	5486	9332	9862	8860	7528
Farmers Insurance Exchange	4316	4168	7106	7864	5970	5648
* Foremost Insurance Co.	9758	9586	14420	15972	12822	11454
Garrison Property & Casualty Ins. Co.	3067	2794	4468	4492	3852	3607
* GEICO Secure Co.	2117	1994	3620	3378	2892	2599
Hartford Casualty Insurance Co.	5240	5454	11726	9914	8952	6218
Horace Mann Insurance Co.	1985	1985	3169	2254	2721	2602

* 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.

February 2024

Scenario 3: Single Male, Age 23

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Property & Casualty Ins. Co.	2020	2020	4032	2363	2826	3074
* Integon Indemnity Co.	4507	4236	7718	7718	5669	5945
* Integon Preferred Insurance Co.	5107	4827	7649	7861	6450	6570
Liberty Mutual Insurance Co.	9257	8354	12498	12633	10773	11293
Liberty Mutual Personal Insurance Co.	8409	7597	11327	11448	9773	10242
Maryland Auto Insurance Fund	4891	4891	6974	7245	5991	5900
* MGA Insurance Co.	6018	5930	9440	11168	8826	7906
* Mutual Benefit Insurance Co.	3811	3811	5177	7042	5177	5177
* National General Assurance Co.	8261	8261	10878	14117	10190	10617
* Nationwide Property & Casualty Co.	3728	4028	7970	8199	7146	5931
* NJM Insurance Co.	1695	1678	2460	2460	2226	2460
Noblr Insurance Exchange	1738	1706	2647	2800	2304	1962
Old Dominion Insurance Co.	4572	4334	7156	9728	6576	7640
Penn National Insurance Co.	4747	4539	8131	9017	5695	5473
Privilege Underwriters Reciprocal Exch.	2841	3158	4328	4328	3790	2768
* Progressive Select Insurance Co.	2283	2172	3251	3599	2848	2602
* Progressive Specialty Insurance Co.	3283	3136	4798	5386	4156	3810
Root Insurance Co.	3358	3230	5242	5562	4384	4204
* Selective Ins. Co. of South Carolina	3653	2753	6107	6693	4699	4785
Southern Insurance Co. of VA	2333	2442	4532	4542	3511	2814
* State Farm Fire & Casualty Co.	4515	4323	7167	6913	5538	5124
* State Farm Mutual Ins. Co.	2619	2497	4182	4032	3223	2994
Teachers Insurance Co.	2221	2221	4191	2577	2962	4184
* Travelers Property Casualty Insurance Co.	3289	3236	4875	5463	4546	4157
United Services Automobile Association	2039	1933	2903	2873	2549	2550
* Unitrin Safeguard Insurance Co.	5162	4881	7822	9129	6837	6757
USAA Casualty Insurance Co.	2165	1963	3002	2971	2665	2708
USAA General Indemnity Co.	2766	2604	4080	4137	3523	3517
* Vault Recipricol Exchange	2958	2958	4091	4091	3663	3579

* 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.

Scenario 3: Single Male, Age 23

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	2778	2870	2845	2933	2994
* AIG Property Casualty Co.	2814	2905	1490	2814	2911
* Allstate Indemnity Co.	3981	3908	3668	3981	4311
American Family Connect P & C Ins. Co.	2158	2544	1976	2342	2248
American National Property & Casualty Co.	2626	2630	2440	2718	2884
American States Preferred Insurance Co.	3016	3193	2899	3088	3505
* Amica Mutual Insurance Co.	2194	2194	1900	2194	2124
* Amica Property & Casualty Insurance Co.	3284	3284	2811	3284	3198
Berkley Insurance Co.	2751	2501	1820	2819	2849
* Branch Insurance Exchange	2319	2060	2045	2494	2441
* Brethren Mutual Insurance Co.	2186	2481	1947	2407	2272
* Chubb National Insurance Co.	3621	4898	3303	4793	3937
Cincinnati Casualty Co.	2964	3314	2453	2784	3033
Cincinnati Insurance Co.	2365	2695	2120	2606	2477
* Clearcover Insurance Co.	3162	3232	2479	3232	3421
* CSAA General Insurance Co.	2863	3652	2786	3454	3332
* Cumberland Insurance Co. Inc.	2866	3024	2614	3024	2981
Dairyland Insurance Co.	7764	7298	6827	7636	9198
Elephant Insurance Co.	5389	5019	5191	5982	6958
Encompass Home/Auto Insurance Co.	3220	3741	3063	3398	3729
Erie Insurance Exchange	2536	2562	2185	2550	2653
Farmers Casualty Insurance Co.	4310	5042	4098	4513	3849
Farmers Direct P & C Insurance Co.	3990	4274	3170	4274	3546
Farmers Group Property & Casualty Ins. Co.	4620	5160	4410	5436	5474
Farmers Insurance Exchange	4206	4264	3564	4246	4654
* Foremost Insurance Co.	8847	9541	9098	9705	10001
Garrison Property & Casualty Ins. Co.	2940	3218	2537	3004	2890
* GEICO Secure Co.	2166	2023	1890	2127	2347
Hartford Casualty Insurance Co.	5982	5614	4936	5528	6780
Horace Mann Insurance Co.	1972	2134	1759	2136	2013

* 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.

Scenario 3: Single Male, Age 23

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Property & Casualty Ins. Co.	2105	2233	1768	2368	2020
* Integon Indemnity Co.	4331	4110	3634	5117	5159
* Integon Preferred Insurance Co.	4750	4744	4160	5274	5609
Liberty Mutual Insurance Co.	8633	8605	7741	8668	9125
Liberty Mutual Personal Insurance Co.	7848	7821	7045	7881	8289
Maryland Auto Insurance Fund	4601	4514	4155	4871	4940
* MGA Insurance Co.	5508	6024	5202	5588	6562
* Mutual Benefit Insurance Co.	3469	3718	3219	3686	4087
* National General Assurance Co.	8167	8338	7103	8290	8566
* Nationwide Property & Casualty Co.	4364	4859	3877	3957	4887
* NJM Insurance Co.	1596	1556	1497	1556	1823
Noblr Insurance Exchange	1714	1553	1500	1848	1808
Old Dominion Insurance Co.	4598	3976	3472	4640	4742
Penn National Insurance Co.	4490	4303	3811	4690	4995
Privilege Underwriters Reciprocal Exch.	3490	3922	1786	3490	4618
* Progressive Select Insurance Co.	2100	2136	2100	2185	2295
* Progressive Specialty Insurance Co.	2913	3002	2937	3105	3295
Root Insurance Co.	3228	3484	3046	3346	3672
* Selective Ins. Co. of South Carolina	2357	3599	2556	2871	3197
Southern Insurance Co. of VA	2375	2444	2038	2481	2783
* State Farm Fire & Casualty Co.	4244	4649	3401	4271	4567
* State Farm Mutual Ins. Co.	2476	2708	1958	2499	2661
Teachers Insurance Co.	2149	2359	1851	2442	2221
* Travelers Property Casualty Insurance Co.	3292	3394	2855	3297	3447
United Services Automobile Association	2040	2054	1798	1955	1965
* Unitrin Safeguard Insurance Co.	4752	5251	3961	4898	5370
USAA Casualty Insurance Co.	1991	2188	1865	2057	2045
USAA General Indemnity Co.	2808	2973	2429	2759	2660
* Vault Recipricol Exchange	3309	3670	1630	3309	3390

* 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.

February 2024

Scenario 4: Single Female, Age 23

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2963	2849	4174	4579	3725	3371
* AIG Property Casualty Co.	3247	3247	4470	4470	3790	3790
* Allstate Indemnity Co.	4634	4502	6246	6379	5282	5703
American Family Connect P & C Ins. Co.	3374	3072	5482	5454	4884	4620
American National Property & Casualty Co.	3872	3852	6650	6646	5328	5168
American States Preferred Insurance Co.	3544	3674	4852	6202	5051	4279
* Amica Mutual Insurance Co.	2141	2141	4332	4332	3454	3454
* Amica Property & Casualty Insurance Co.	2637	2637	5328	5328	4250	4250
Berkley Insurance Co.	4447	4377	6033	7052	5681	5656
* Branch Insurance Exchange	3348	3227	5266	5501	4452	3825
* Brethren Mutual Insurance Co.	3653	3154	6569	6774	6016	4800
* Chubb National Insurance Co.	6007	5109	9039	9343	7614	7636
Cincinnati Casualty Co.	4673	4149	6274	6548	5854	6095
Cincinnati Insurance Co.	4637	4637	8833	8833	6386	6611
* Clearcover Insurance Co.	3597	3597	7365	8387	5419	4880
* CSAA General Insurance Co.	6257	5231	8933	11094	7546	8560
* Cumberland Insurance Co. Inc.	3129	3129	7726	6437	4776	5066
Dairyland Insurance Co.	7754	7515	12570	16040	10605	10625
Elephant Insurance Co.	5435	5705	8574	11888	8245	7363
Encompass Home/Auto Insurance Co.	5006	4305	6686	10050	7227	6100
Erie Insurance Exchange	3635	3635	6219	5916	5065	4493
Farmers Casualty Insurance Co.	4505	5690	7142	9027	5833	6939
Farmers Direct P & C Insurance Co.	4166	4166	6808	6060	5306	4774
Farmers Group Property & Casualty Ins. Co.	6606	6606	11772	12386	10804	9454
Farmers Insurance Exchange	7732	7442	13394	14922	11020	10490
* Foremost Insurance Co.	7690	7573	11074	12248	9958	8977
Garrison Property & Casualty Ins. Co.	4356	3968	6387	6398	5524	5160
* GEICO Secure Co.	3491	3283	6074	5653	4828	4336
Hartford Casualty Insurance Co.	5916	6244	12920	11144	10066	6922
Horace Mann Insurance Co.	2282	2282	3701	2601	3151	3004

* 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.

February 2024

Scenario 4: Single Female, Age 23

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Property & Casualty Ins. Co.	2326	2326	4647	2723	3253	3541
* Integon Indemnity Co.	5590	5206	9385	9385	6994	7328
* Integon Preferred Insurance Co.	6645	6210	9890	10128	8391	8599
Liberty Mutual Insurance Co.	9354	8431	12698	12848	10867	11425
Liberty Mutual Personal Insurance Co.	8499	7668	11507	11642	9859	10360
Maryland Auto Insurance Fund	4018	4018	5846	6138	4968	4845
* MGA Insurance Co.	5419	5310	8800	10475	8029	7272
* Mutual Benefit Insurance Co.	3634	3634	4974	6811	4974	4974
* National General Assurance Co.	9680	9680	12962	17458	12046	12692
* Nationwide Property & Casualty Co.	5782	6310	12569	12727	11435	9296
* NJM Insurance Co.	3119	3090	4588	4588	4207	4588
Noblr Insurance Exchange	2671	2609	4031	4283	3502	3008
Old Dominion Insurance Co.	7096	6724	11568	15924	10416	12270
Penn National Insurance Co.	5646	5411	9642	10696	6779	6519
Privilege Underwriters Reciprocal Exch.	3616	3968	5483	5483	4841	3460
* Progressive Select Insurance Co.	2925	2784	4212	4710	3649	3354
* Progressive Specialty Insurance Co.	4099	3913	5959	6725	5154	4748
Root Insurance Co.	4284	4074	7004	7518	5700	5544
* Selective Ins. Co. of South Carolina	5699	4221	9401	10405	7304	7453
Southern Insurance Co. of VA	3418	3513	6583	6556	5128	4088
* State Farm Fire & Casualty Co.	5292	5054	8683	8373	6696	6199
* State Farm Mutual Ins. Co.	2571	2443	4248	4094	3263	3032
Teachers Insurance Co.	2562	2562	4846	2983	3430	4821
* Travelers Property Casualty Insurance Co.	4004	3922	6047	6781	5621	5136
United Services Automobile Association	2583	2450	3701	3654	3253	3224
* Unitrin Safeguard Insurance Co.	8423	7892	12667	14765	11025	10979
USAA Casualty Insurance Co.	2836	2576	3962	3916	3527	3555
USAA General Indemnity Co.	3875	3643	5732	5791	4964	4949
* Vault Recipricol Exchange	3177	3177	4398	4398	3937	3843

* 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.

Scenario 4: Single Female, Age 23

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	2717	2805	2766	2870	2988
* AIG Property Casualty Co.	3558	3570	1866	3558	3722
* Allstate Indemnity Co.	4322	4223	3988	4295	4656
American Family Connect P & C Ins. Co.	3094	3678	2860	3384	3258
American National Property & Casualty Co.	3824	3758	3496	3958	4206
American States Preferred Insurance Co.	3315	3521	3150	3423	3924
* Amica Mutual Insurance Co.	2472	2472	2128	2472	2401
* Amica Property & Casualty Insurance Co.	3043	3043	2621	3043	2954
Berkley Insurance Co.	4568	4090	2969	4697	4813
* Branch Insurance Exchange	3289	2873	2903	3552	3490
* Brethren Mutual Insurance Co.	3082	3456	2713	3392	3173
* Chubb National Insurance Co.	4914	6666	4414	6560	5349
Cincinnati Casualty Co.	4444	4965	3661	4220	4566
Cincinnati Insurance Co.	4360	5054	3900	4869	4675
* Clearcover Insurance Co.	3772	3888	2929	3888	4088
* CSAA General Insurance Co.	4812	6209	4642	5851	5623
* Cumberland Insurance Co. Inc.	2662	2816	2428	2816	2773
Dairyland Insurance Co.	7210	6722	6309	7069	8534
Elephant Insurance Co.	4430	4103	4237	4968	5708
Encompass Home/Auto Insurance Co.	4375	5125	4161	4613	5092
Erie Insurance Exchange	3451	3483	2935	3478	3639
Farmers Casualty Insurance Co.	4835	5684	4532	5110	4293
Farmers Direct P & C Insurance Co.	4304	4680	3452	4680	3914
Farmers Group Property & Casualty Ins. Co.	5450	6136	5190	6468	6592
Farmers Insurance Exchange	7732	7882	6396	7590	8346
* Foremost Insurance Co.	6963	7494	7196	7648	7838
Garrison Property & Casualty Ins. Co.	4117	4516	3594	4240	4093
* GEICO Secure Co.	3518	3298	3080	3475	3882
Hartford Casualty Insurance Co.	6852	6322	5586	6234	7510
Horace Mann Insurance Co.	2271	2466	2026	2463	2315

* 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.

Scenario 4: Single Female, Age 23

Greater Baltimore Suburban area Rates Effective as of 2/1/2024		21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard	
Horace Mann Property & Casualty Ins. Co.	2406	2559	2031	2720	2326	
* Integon Indemnity Co.	5327	5080	4513	6291	6410	
* Integon Preferred Insurance Co.	6101	6096	5378	6814	7312	
Liberty Mutual Insurance Co.	8677	8678	7793	8746	9210	
Liberty Mutual Personal Insurance Co.	7885	7888	7091	7950	8368	
Maryland Auto Insurance Fund	3766	3690	3379	4042	4101	
* MGA Insurance Co.	4913	5369	4603	4994	5921	
* Mutual Benefit Insurance Co.	3315	3563	3075	3524	3903	
* National General Assurance Co.	9429	9634	8033	9668	9999	
* Nationwide Property & Casualty Co.	6866	7396	6119	6163	7501	
* NJM Insurance Co.	2931	2817	2689	2817	3389	
Noblr Insurance Exchange	2645	2364	2327	2850	2758	
Old Dominion Insurance Co.	7064	6152	5278	7182	7386	
Penn National Insurance Co.	5352	5130	4545	5589	5956	
Privilege Underwriters Reciprocal Exch.	4422	4862	2241	4422	5825	
* Progressive Select Insurance Co.	2618	2669	2624	2754	2933	
* Progressive Specialty Insurance Co.	3594	3675	3619	3828	4103	
Root Insurance Co.	4068	4416	3808	4248	4690	
* Selective Ins. Co. of South Carolina	3588	5567	3914	4413	4915	
Southern Insurance Co. of VA	3435	3541	2933	3619	4095	
* State Farm Fire & Casualty Co.	4944	5415	3951	4991	5332	
* State Farm Mutual Ins. Co.	2416	2643	1902	2450	2605	
Teachers Insurance Co.	2467	2715	2139	2820	2562	
* Travelers Property Casualty Insurance Co.	3992	4138	3424	3999	4189	
United Services Automobile Association	2538	2553	2277	2459	2500	
* Unitrin Safeguard Insurance Co.	7698	8486	6415	7963	8742	
USAA Casualty Insurance Co.	2569	2842	2444	2672	2690	
USAA General Indemnity Co.	3863	4134	3396	3866	3712	
* Vault Recipricol Exchange	3556	3938	1751	3556	3648	

* 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.

February 2024

Scenario 5: Single Male, Age 30

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2295	2195	3278	3585	2902	2614
* AIG Property Casualty Co.	2588	2588	3602	3602	3000	3000
* Allstate Indemnity Co.	2799	2726	4359	4434	3366	4008
American Family Connect P & C Ins. Co.	1574	1428	2554	2538	2288	2172
American National Property & Casualty Co.	2462	2442	4226	4224	3402	3288
American States Preferred Insurance Co.	2825	2974	4069	5288	4179	3463
* Amica Mutual Insurance Co.	1507	1507	2966	2966	2342	2342
* Amica Property & Casualty Insurance Co.	1929	1929	3775	3775	2990	2990
Berkley Insurance Co.	2199	2181	2991	3470	2782	2776
* Branch Insurance Exchange	1485	1432	2359	2515	2004	1700
* Brethren Mutual Insurance Co.	2610	2225	4780	4955	4386	3444
* Chubb National Insurance Co.	3806	3285	5616	5743	4690	4702
Cincinnati Casualty Co.	3090	2836	4158	4405	3943	3982
Cincinnati Insurance Co.	2652	2652	5132	5132	3751	3840
* Clearcover Insurance Co.	4211	4211	8768	9959	6412	5718
* CSAA General Insurance Co.	1987	1695	2764	3369	2362	2640
* Cumberland Insurance Co. Inc.	1931	1931	4821	4008	2952	3083
Dairyland Insurance Co.	10124	9815	17311	22560	14309	14381
Elephant Insurance Co.	6491	6819	9875	13798	9624	8589
Encompass Home/Auto Insurance Co.	2092	1835	2812	4069	2920	2472
Erie Insurance Exchange	2472	2472	4285	4127	3436	3067
Farmers Casualty Insurance Co.	2949	3655	4440	5726	3683	4383
Farmers Direct P & C Insurance Co.	3138	3138	5164	4556	3988	3594
Farmers Group Property & Casualty Ins. Co.	4058	4058	7050	7484	6574	5602
Farmers Insurance Exchange	2194	2118	3618	4000	3038	2864
* Foremost Insurance Co.	4668	4605	6783	7472	6113	5456
Garrison Property & Casualty Ins. Co.	2562	2341	3768	3807	3239	3039
* GEICO Secure Co.	2247	2139	4068	3791	3179	2827
Hartford Casualty Insurance Co.	6164	6566	14044	11788	10646	7420
Horace Mann Insurance Co.	1488	1488	2358	1696	2006	1922

* 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.

February 2024

Scenario 5: Single Male, Age 30

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Property & Casualty Ins. Co.	1986	1986	3960	2317	2721	3040
* Integon Indemnity Co.	4977	4691	9126	9126	6552	6923
* Integon Preferred Insurance Co.	3736	3565	5745	5922	4766	4861
Liberty Mutual Insurance Co.	7054	6366	9631	9733	8279	8659
Liberty Mutual Personal Insurance Co.	6428	5809	8747	8835	7530	7872
Maryland Auto Insurance Fund	5197	5197	7343	7738	6227	6146
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2232	2232	3093	4269	3093	3093
* National General Assurance Co.	10691	10691	14177	18532	13348	13925
* Nationwide Property & Casualty Co.	2293	2463	4890	5124	4336	3624
* NJM Insurance Co.	1282	1268	1882	1882	1674	1882
Noblr Insurance Exchange	1256	1236	1873	2007	1654	1408
Old Dominion Insurance Co.	3008	2846	4732	6360	4364	4972
Penn National Insurance Co.	2642	2481	4549	5026	3183	3023
Privilege Underwriters Reciprocal Exch.	3275	3663	4987	4987	4359	3216
* Progressive Select Insurance Co.	1580	1492	2243	2470	1981	1782
* Progressive Specialty Insurance Co.	2339	2219	3401	3796	2968	2686
Root Insurance Co.	3490	3350	5668	6066	4648	4444
* Selective Ins. Co. of South Carolina	3110	2363	5204	5714	4015	4083
Southern Insurance Co. of VA	2433	2535	4707	4717	3661	2935
* State Farm Fire & Casualty Co.	3650	3509	5975	5770	4695	4361
* State Farm Mutual Ins. Co.	2013	1924	3372	3252	2623	2439
Teachers Insurance Co.	2174	2174	4114	2545	2881	4096
* Travelers Property Casualty Insurance Co.	2888	2849	4286	4813	3980	3689
United Services Automobile Association	1791	1698	2588	2562	2271	2249
* Unitrin Safeguard Insurance Co.	2399	2280	3708	4277	3213	3163
USAA Casualty Insurance Co.	1951	1773	2737	2712	2430	2453
USAA General Indemnity Co.	2289	2152	3403	3453	2918	2931
* Vault Recipricol Exchange	2586	2586	3531	3531	3182	3095

* 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.

Scenario 5: Single Male, Age 30

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	2114	2189	2143	2233	2308
* AIG Property Casualty Co.	2809	2963	1524	2809	2881
* Allstate Indemnity Co.	2560	2583	2413	2627	2811
American Family Connect P & C Ins. Co.	1480	1784	1326	1586	1512
American National Property & Casualty Co.	2410	2452	2252	2512	2666
American States Preferred Insurance Co.	2711	2901	2607	2804	3141
* Amica Mutual Insurance Co.	1746	1746	1529	1746	1690
* Amica Property & Casualty Insurance Co.	2230	2230	1955	2230	2160
Berkley Insurance Co.	2284	2088	1533	2348	2374
* Branch Insurance Exchange	1467	1319	1286	1571	1537
* Brethren Mutual Insurance Co.	2206	2482	1955	2401	2264
* Chubb National Insurance Co.	3103	4196	2863	4088	3366
Cincinnati Casualty Co.	3061	3393	2566	2807	3106
Cincinnati Insurance Co.	2659	3006	2397	2907	2760
* Clearcover Insurance Co.	4446	4588	3452	4588	4804
* CSAA General Insurance Co.	1563	1963	1536	1867	1814
* Cumberland Insurance Co. Inc.	1654	1739	1526	1739	1714
Dairyland Insurance Co.	9384	8804	8104	9178	11270
Elephant Insurance Co.	5256	4828	4996	5866	6791
Encompass Home/Auto Insurance Co.	1883	2125	1783	1962	2133
Erie Insurance Exchange	2364	2409	2030	2391	2477
Farmers Casualty Insurance Co.	3135	3649	2995	3272	2806
Farmers Direct P & C Insurance Co.	3300	3532	2622	3532	2922
Farmers Group Property & Casualty Ins. Co.	3430	3858	3282	4018	4022
Farmers Insurance Exchange	2156	2212	1838	2174	2368
* Foremost Insurance Co.	4266	4614	4413	4688	4780
Garrison Property & Casualty Ins. Co.	2419	2665	2110	2485	2432
* GEICO Secure Co.	2339	2228	2039	2303	2532
Hartford Casualty Insurance Co.	7198	6534	5768	6460	8112
Horace Mann Insurance Co.	1491	1614	1344	1601	1505

* 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.

Scenario 5: Single Male, Age 30

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Property & Casualty Ins. Co.	2028	2171	1740	2294	1986
* Integon Indemnity Co.	4825	4560	3960	5848	5710
* Integon Preferred Insurance Co.	3516	3530	3030	3912	4085
Liberty Mutual Insurance Co.	6603	6637	5939	6607	6923
Liberty Mutual Personal Insurance Co.	6024	6052	5423	6026	6311
Maryland Auto Insurance Fund	4853	4758	4350	5155	5327
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2044	2207	1892	2173	2399
* National General Assurance Co.	10493	10753	9073	10742	11058
* Nationwide Property & Casualty Co.	2648	2981	2370	2435	3013
* NJM Insurance Co.	1208	1186	1137	1186	1375
Noblr Insurance Exchange	1244	1131	1100	1333	1297
Old Dominion Insurance Co.	3018	2648	2296	3070	3120
Penn National Insurance Co.	2366	2677	1942	2723	2063
Privilege Underwriters Reciprocal Exch.	4029	4573	2082	4029	5312
* Progressive Select Insurance Co.	1489	1492	1480	1522	1583
* Progressive Specialty Insurance Co.	2117	2147	2124	2221	2340
Root Insurance Co.	3358	3680	3142	3480	3836
* Selective Ins. Co. of South Carolina	2033	3071	2197	2458	2734
Southern Insurance Co. of VA	2473	2547	2121	2586	2904
* State Farm Fire & Casualty Co.	3302	3593	2704	3314	3536
* State Farm Mutual Ins. Co.	1860	2026	1492	1872	1993
Teachers Insurance Co.	2086	2311	1839	2382	2174
* Travelers Property Casualty Insurance Co.	2937	3022	2515	2903	3025
United Services Automobile Association	1761	1790	1571	1707	1739
* Unitrin Safeguard Insurance Co.	2215	2442	1871	2285	2502
USAA Casualty Insurance Co.	1774	1962	1675	1845	1857
USAA General Indemnity Co.	2284	2438	1990	2262	2198
* Vault Recipricol Exchange	2866	3251	1435	2866	2898

* 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.

February 2024

Scenario 6: Single Female, Age 30

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1642	1571	2314	2517	2067	1859
* AIG Property Casualty Co.	2385	2385	3377	3377	2798	2798
* Allstate Indemnity Co.	2401	2343	3602	3668	2845	3316
American Family Connect P & C Ins. Co.	1506	1396	2494	2476	2210	2106
American National Property & Casualty Co.	1704	1696	3032	3032	2384	2320
American States Preferred Insurance Co.	1886	1984	2722	3525	2787	2303
* Amica Mutual Insurance Co.	1507	1507	2921	2921	2315	2315
* Amica Property & Casualty Insurance Co.	1893	1893	3666	3666	2906	2906
Berkley Insurance Co.	1270	1254	1724	1996	1598	1599
* Branch Insurance Exchange	1389	1342	2216	2389	1891	1592
* Brethren Mutual Insurance Co.	1901	1622	3553	3680	3254	2546
* Chubb National Insurance Co.	2554	2215	3754	3814	3126	3127
Cincinnati Casualty Co.	1895	1747	2542	2699	2423	2424
Cincinnati Insurance Co.	1521	1521	2953	2953	2160	2201
* Clearcover Insurance Co.	1224	1224	2386	2728	1821	1623
* CSAA General Insurance Co.	1537	1322	2108	2546	1807	2007
* Cumberland Insurance Co. Inc.	1556	1556	3862	3211	2367	2453
Dairyland Insurance Co.	10608	10287	18083	23539	14971	15037
Elephant Insurance Co.	5099	5353	8125	11235	7772	6891
Encompass Home/Auto Insurance Co.	1776	1570	2369	3377	2446	2059
Erie Insurance Exchange	1446	1446	2499	2423	1994	1786
* Farmers Casualty Insurance Co.	1931	2398	2883	3715	2401	2883
* Farmers Direct P & C Insurance Co.	2058	2058	3428	3008	2634	2354
* Farmers Group Property & Casualty Ins. Co.	2824	2824	4924	5218	4548	3846
* Farmers Insurance Exchange	2188	2106	4018	4462	3242	3002
* Foremost Insurance Co.	3378	3336	4881	5388	4428	3935
Garrison Property & Casualty Ins. Co.	2232	2051	3243	3268	2808	2616
* GEICO Secure Co.	1677	1603	3079	2869	2400	2120
Hartford Casualty Insurance Co.	2920	3148	6388	5566	5034	3486
* Horace Mann Insurance Co.	1155	1155	1824	1322	1550	1483

* 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.

February 2024

Scenario 6: Single Female, Age 30

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	1517	1517	2915	1773	2044	2279
* Integon Indemnity Co.	3302	3120	5945	5945	4323	4540
* Integon Preferred Insurance Co.	2866	2765	4408	4554	3653	3705
Liberty Mutual Insurance Co.	3895	3569	5152	5199	4486	4652
Liberty Mutual Personal Insurance Co.	3582	3291	4716	4758	4120	4264
Maryland Auto Insurance Fund	5788	5788	8271	8703	7024	6954
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1446	1446	1986	2731	1986	1986
* National General Assurance Co.	2814	2814	3773	5018	3593	3708
* Nationwide Property & Casualty Co.	2301	2475	4992	5198	4387	3687
* NJM Insurance Co.	1009	1000	1458	1458	1299	1458
Noblr Insurance Exchange	1065	1022	1610	1779	1405	1202
Old Dominion Insurance Co.	1986	1880	3180	4210	2920	3248
* Penn National Insurance Co.	2997	2811	5121	5661	3604	3443
Privilege Underwriters Reciprocal Exch.	1795	2044	2753	2753	2403	1796
* Progressive Select Insurance Co.	1262	1181	1848	2028	1597	1431
* Progressive Specialty Insurance Co.	1894	1775	2856	3174	2440	2191
Root Insurance Co.	2758	2636	4696	5008	3762	3546
* Selective Ins. Co. of South Carolina	1914	1457	3274	3550	2499	2531
Southern Insurance Co. of VA	1574	1642	3036	3065	2385	1911
* State Farm Fire & Casualty Co.	3188	3075	5183	5015	4085	3788
* State Farm Mutual Ins. Co.	1731	1661	2887	2789	2251	2088
* Teachers Insurance Co.	1661	1661	3042	1956	2182	3055
* Travelers Property Casualty Insurance Co.	2038	2013	2999	3368	2788	2584
United Services Automobile Association	1471	1401	2087	2066	1844	1842
* Unitrin Safeguard Insurance Co.	1689	1599	2647	3067	2283	2253
USAA Casualty Insurance Co.	1673	1526	2312	2281	2063	2094
USAA General Indemnity Co.	2011	1900	2950	2984	2556	2551
* Vault Recipricol Exchange	2006	2006	2704	2704	2463	2394

* 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.

Scenario 6: Single Female, Age 30

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1542	1593	1561	1612	1655
* AIG Property Casualty Co.	2608	2740	1407	2608	2678
* Allstate Indemnity Co.	2217	2225	2096	2261	2404
American Family Connect P & C Ins. Co.	1430	1708	1304	1526	1476
American National Property & Casualty Co.	1662	1700	1542	1738	1842
American States Preferred Insurance Co.	1813	1953	1752	1885	2092
* Amica Mutual Insurance Co.	1757	1757	1558	1757	1698
* Amica Property & Casualty Insurance Co.	2206	2206	1956	2206	2132
Berkley Insurance Co.	1316	1214	905	1356	1372
* Branch Insurance Exchange	1378	1255	1197	1471	1431
* Brethren Mutual Insurance Co.	1580	1818	1402	1737	1641
* Chubb National Insurance Co.	2082	2803	1933	2732	2258
Cincinnati Casualty Co.	1876	2067	1580	1713	1908
Cincinnati Insurance Co.	1545	1728	1393	1677	1593
* Clearcover Insurance Co.	1284	1308	992	1308	1330
* CSAA General Insurance Co.	1213	1507	1212	1441	1406
* Cumberland Insurance Co. Inc.	1343	1402	1247	1402	1384
Dairyland Insurance Co.	9852	9246	8509	9621	11804
Elephant Insurance Co.	4111	3878	3975	4661	5395
Encompass Home/Auto Insurance Co.	1632	1798	1535	1680	1817
Erie Insurance Exchange	1398	1438	1216	1410	1449
* Farmers Casualty Insurance Co.	2058	2390	1967	2140	1843
* Farmers Direct P & C Insurance Co.	2176	2322	1720	2322	1942
* Farmers Group Property & Casualty Ins. Co.	2396	2696	2302	2794	2764
* Farmers Insurance Exchange	2126	2200	1788	2160	2374
* Foremost Insurance Co.	3122	3343	3209	3399	3470
Garrison Property & Casualty Ins. Co.	2147	2348	1863	2191	2128
* GEICO Secure Co.	1755	1682	1538	1731	1904
Hartford Casualty Insurance Co.	3452	3152	2746	3082	3780
* Horace Mann Insurance Co.	1161	1264	1057	1247	1165

* 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.

Scenario 6: Single Female, Age 30

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	1526	1663	1346	1753	1517
* Integon Indemnity Co.	3203	3025	2644	3855	3766
* Integon Preferred Insurance Co.	2731	2736	2342	3018	3125
Liberty Mutual Insurance Co.	3687	3695	3361	3682	3834
Liberty Mutual Personal Insurance Co.	3396	3404	3104	3393	3529
Maryland Auto Insurance Fund	5448	5354	4949	5780	5945
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1321	1430	1227	1400	1550
* National General Assurance Co.	2758	2827	2363	2825	2905
* Nationwide Property & Casualty Co.	2657	3036	2362	2436	3072
* NJM Insurance Co.	950	941	905	941	1077
Noblr Insurance Exchange	1030	960	926	1114	1093
Old Dominion Insurance Co.	1994	1768	1528	2044	2064
* Penn National Insurance Co.	2801	2702	2381	2908	3088
Privilege Underwriters Reciprocal Exch.	2237	2606	1129	2237	2998
* Progressive Select Insurance Co.	1172	1190	1166	1206	1262
* Progressive Specialty Insurance Co.	1692	1746	1700	1788	1890
Root Insurance Co.	2670	2918	2482	2754	3062
* Selective Ins. Co. of South Carolina	1257	1880	1358	1516	1683
Southern Insurance Co. of VA	1599	1649	1378	1665	1875
* State Farm Fire & Casualty Co.	2857	3117	2363	2871	3070
* State Farm Mutual Ins. Co.	1589	1736	1287	1601	1709
* Teachers Insurance Co.	1582	1783	1437	1837	1661
* Travelers Property Casualty Insurance Co.	2078	2139	1784	2049	2132
United Services Automobile Association	1473	1482	1303	1409	1425
* Unitrin Safeguard Insurance Co.	1556	1727	1315	1607	1758
USAA Casualty Insurance Co.	1542	1689	1447	1587	1586
USAA General Indemnity Co.	2040	2152	1769	1998	1934
* Vault Recipricol Exchange	2209	2575	1090	2209	2205

* 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.

February 2024

Scenario 7: Single Male, Age 40

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2390	2252	3549	3887	3044	2745
* AIG Property Casualty Co.	2785	2785	3952	3952	3276	3276
* Allstate Indemnity Co.	3161	3081	5017	5102	3835	4606
American Family Connect P & C Ins. Co.	1560	1420	2568	2552	2278	2176
American National Property & Casualty Co.	2490	2470	4432	4430	3474	3394
American States Preferred Insurance Co.	2995	3140	4431	5759	4502	3744
* Amica Mutual Insurance Co.	1573	1573	3070	3070	2422	2422
* Amica Property & Casualty Insurance Co.	1975	1975	3851	3851	3039	3039
Berkley Insurance Co.	2235	2203	3108	3625	2851	2849
* Branch Insurance Exchange	1599	1541	2644	2850	2207	1862
* Brethren Mutual Insurance Co.	2768	2256	5124	5308	4696	3701
* Chubb National Insurance Co.	4083	3521	6036	6188	5035	5056
Cincinnati Casualty Co.	2816	2563	3806	4014	3597	3650
Cincinnati Insurance Co.	1788	1788	3447	3447	2526	2575
* Clearcover Insurance Co.	4423	4423	9251	10477	6763	6015
* CSAA General Insurance Co.	2297	1956	3249	3920	2737	3080
* Cumberland Insurance Co. Inc.	1816	1816	4517	3756	2776	2892
Dairyland Insurance Co.	8757	8473	15255	20016	12502	12622
Elephant Insurance Co.	5829	6126	9127	12724	8804	7861
Encompass Home/Auto Insurance Co.	2505	2188	3337	4868	3517	2957
Erie Insurance Exchange	2531	2531	4505	4330	3563	3189
Farmers Casualty Insurance Co.	3021	3743	4561	5889	3780	4504
Farmers Direct P & C Insurance Co.	3212	3212	5322	4684	4098	3688
Farmers Group Property & Casualty Ins. Co.	4004	4004	7008	7412	6494	5594
Farmers Insurance Exchange	2864	2754	5330	5920	4286	3954
* Foremost Insurance Co.	4195	4121	6181	6857	5507	4918
Garrison Property & Casualty Ins. Co.	2524	2313	3721	3753	3216	3000
* GEICO Secure Co.	2352	2253	4411	4117	3411	3023
Hartford Casualty Insurance Co.	4014	4372	8996	7896	7134	4796
Horace Mann Insurance Co.	1628	1628	2625	1876	2206	2110

* 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.

February 2024

Scenario 7: Single Male, Age 40

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Property & Casualty Ins. Co.	2170	2170	4389	2541	2962	3368
* Integon Indemnity Co.	4378	3981	8790	8790	5904	6427
* Integon Preferred Insurance Co.	4157	3949	6506	6705	5334	5459
Liberty Mutual Insurance Co.	4111	3738	5543	5591	4792	4985
Liberty Mutual Personal Insurance Co.	3779	3442	5066	5112	4390	4564
Maryland Auto Insurance Fund	5541	5541	7787	8166	6639	6601
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2196	2196	3049	4212	3049	3049
* National General Assurance Co.	6532	6532	8865	12102	8330	8746
* Nationwide Property & Casualty Co.	2479	2662	5421	5640	4777	3982
* NJM Insurance Co.	1309	1299	2002	2002	1739	2002
Noblr Insurance Exchange	1370	1326	2144	2291	1819	1561
Old Dominion Insurance Co.	2812	2662	4420	5908	4078	4614
Penn National Insurance Co.	2763	2589	4805	5308	3337	3179
Privilege Underwriters Reciprocal Exch.	3172	3578	4856	4856	4237	3146
* Progressive Select Insurance Co.	1560	1453	2310	2546	1974	1777
* Progressive Specialty Insurance Co.	2212	2064	3360	3750	2835	2562
Root Insurance Co.	3558	3410	5888	6306	4782	4562
* Selective Ins. Co. of South Carolina	2960	2271	5019	5446	3834	3887
Southern Insurance Co. of VA	2698	2802	5322	5354	4163	3306
* State Farm Fire & Casualty Co.	3340	3209	5499	5309	4303	3988
* State Farm Mutual Ins. Co.	1820	1739	3071	2961	2378	2205
Teachers Insurance Co.	2379	2379	4571	2814	3168	4541
* Travelers Property Casualty Insurance Co.	3203	3133	4845	5457	4476	4151
United Services Automobile Association	1817	1728	2632	2603	2324	2292
* Unitrin Safeguard Insurance Co.	2491	2340	4081	4774	3441	3425
USAA Casualty Insurance Co.	1991	1814	2798	2768	2500	2513
USAA General Indemnity Co.	2091	1969	3096	3132	2673	2674
* Vault Recipricol Exchange	2526	2526	3431	3431	3106	3025

* 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.

Scenario 7: Single Male, Age 40

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	2160	2269	2181	2291	2390
* AIG Property Casualty Co.	3056	3145	1648	3056	3158
* Allstate Indemnity Co.	2872	2904	2706	2958	3175
American Family Connect P & C Ins. Co.	1456	1760	1324	1564	1502
American National Property & Casualty Co.	2432	2474	2246	2542	2682
American States Preferred Insurance Co.	2830	3085	2708	2982	3344
* Amica Mutual Insurance Co.	1830	1830	1621	1830	1767
* Amica Property & Casualty Insurance Co.	2297	2297	2034	2297	2218
Berkley Insurance Co.	2310	2118	1545	2390	2426
* Branch Insurance Exchange	1573	1425	1365	1696	1657
* Brethren Mutual Insurance Co.	2195	2521	1941	2417	2276
* Chubb National Insurance Co.	3318	4497	3074	4379	3608
Cincinnati Casualty Co.	2755	3048	2300	2538	2813
Cincinnati Insurance Co.	1815	2036	1637	1971	1872
* Clearcover Insurance Co.	4673	4821	3640	4821	5056
* CSAA General Insurance Co.	1788	2249	1772	2135	2102
* Cumberland Insurance Co. Inc.	1560	1633	1438	1633	1614
Dairyland Insurance Co.	8118	7587	6956	7906	9771
Elephant Insurance Co.	4751	4351	4502	5301	6076
Encompass Home/Auto Insurance Co.	2253	2542	2127	2349	2555
Erie Insurance Exchange	2400	2455	2039	2441	2536
Farmers Casualty Insurance Co.	3209	3734	3060	3352	2868
Farmers Direct P & C Insurance Co.	3386	3644	2690	3644	3004
Farmers Group Property & Casualty Ins. Co.	3352	3794	3222	3944	3970
Farmers Insurance Exchange	2760	2858	2318	2816	3108
* Foremost Insurance Co.	3821	4104	3917	4175	4304
Garrison Property & Casualty Ins. Co.	2388	2637	2091	2464	2401
* GEICO Secure Co.	2435	2355	2129	2407	2678
Hartford Casualty Insurance Co.	4792	4300	3746	4214	5288
Horace Mann Insurance Co.	1641	1791	1483	1762	1648

* 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.

Scenario 7: Single Male, Age 40

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Property & Casualty Ins. Co.	2183	2366	1899	2500	2170
* Integon Indemnity Co.	4108	3855	3387	5145	5090
* Integon Preferred Insurance Co.	3883	3898	3339	4348	4548
Liberty Mutual Insurance Co.	3875	3917	3523	3878	4035
Liberty Mutual Personal Insurance Co.	3566	3603	3249	3567	3713
Maryland Auto Insurance Fund	5214	5123	4735	5496	5670
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2004	2163	1856	2129	2358
* National General Assurance Co.	6316	6485	5321	6532	6728
* Nationwide Property & Casualty Co.	2866	3201	2522	2615	3248
* NJM Insurance Co.	1230	1214	1161	1214	1422
Noblr Insurance Exchange	1366	1241	1168	1461	1404
Old Dominion Insurance Co.	2832	2482	2156	2876	2918
Penn National Insurance Co.	2568	2472	2177	2687	2853
Privilege Underwriters Reciprocal Exch.	3932	4515	1999	3932	5254
* Progressive Select Insurance Co.	1427	1456	1419	1477	1557
* Progressive Specialty Insurance Co.	1948	2012	1951	2063	2204
Root Insurance Co.	3426	3754	3200	3552	3924
* Selective Ins. Co. of South Carolina	1958	2931	2113	2365	2625
Southern Insurance Co. of VA	2712	2800	2333	2833	3227
* State Farm Fire & Casualty Co.	2971	3245	2451	2999	3208
* State Farm Mutual Ins. Co.	1659	1814	1339	1679	1792
Teachers Insurance Co.	2266	2543	2031	2618	2379
* Travelers Property Casualty Insurance Co.	3245	3349	2725	3190	3338
United Services Automobile Association	1786	1815	1601	1738	1768
* Unitrin Safeguard Insurance Co.	2279	2584	1904	2349	2592
USAA Casualty Insurance Co.	1806	2008	1714	1884	1896
USAA General Indemnity Co.	2086	2231	1827	2074	2006
* Vault Recipricol Exchange	2793	3213	1388	2793	2806

* 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.

February 2024

Scenario 8: Single Female, Age 40

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1775	1698	2443	2635	2225	1988
* AIG Property Casualty Co.	2455	2455	3482	3482	2889	2889
* Allstate Indemnity Co.	2100	2052	3267	3315	2518	3016
American Family Connect P & C Ins. Co.	1302	1192	2162	2146	1912	1828
American National Property & Casualty Co.	1174	1166	2074	2074	1636	1596
American States Preferred Insurance Co.	1651	1747	2481	3240	2480	2058
* Amica Mutual Insurance Co.	1442	1442	2810	2810	2226	2226
* Amica Property & Casualty Insurance Co.	1809	1809	3525	3525	2794	2794
Berkley Insurance Co.	1156	1145	1547	1784	1445	1443
* Branch Insurance Exchange	1300	1257	2076	2235	1768	1492
* Brethren Mutual Insurance Co.	1692	1377	3138	3250	2879	2244
* Chubb National Insurance Co.	2112	1832	3105	3154	2582	2584
Cincinnati Casualty Co.	1505	1377	2038	2153	1933	1946
Cincinnati Insurance Co.	1176	1176	2276	2276	1674	1708
* Clearcover Insurance Co.	1065	1065	2110	2433	1606	1425
* CSAA General Insurance Co.	1320	1139	1824	2185	1555	1735
* Cumberland Insurance Co. Inc.	1277	1277	3262	2708	1965	2034
Dairyland Insurance Co.	6049	5848	10610	13954	8664	8760
Elephant Insurance Co.	3632	3800	5742	7859	5492	4907
Encompass Home/Auto Insurance Co.	1570	1388	2122	3006	2157	1835
Erie Insurance Exchange	1495	1495	2504	2420	2042	1824
* Farmers Casualty Insurance Co.	2019	2484	2989	3847	2502	2996
* Farmers Direct P & C Insurance Co.	2160	2160	3598	3154	2762	2462
* Farmers Group Property & Casualty Ins. Co.	2750	2750	4794	5050	4388	3766
* Farmers Insurance Exchange	1972	1904	3488	3862	2864	2638
* Foremost Insurance Co.	3195	3177	4501	4929	4165	3701
Garrison Property & Casualty Ins. Co.	1855	1707	2706	2726	2345	2184
* GEICO Secure Co.	1335	1282	2540	2360	1944	1721
Hartford Casualty Insurance Co.	2102	2282	4592	4110	3722	2502
* Horace Mann Insurance Co.	1039	1039	1661	1183	1404	1341

* 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.

February 2024

Scenario 8: Single Female, Age 40

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	1375	1375	2708	1594	1868	2078
* Integon Indemnity Co.	2995	2798	5455	5455	3942	4157
* Integon Preferred Insurance Co.	1917	1838	2909	3001	2435	2477
Liberty Mutual Insurance Co.	3200	2938	4225	4264	3679	3805
Liberty Mutual Personal Insurance Co.	2956	2720	3879	3914	3390	3502
Maryland Auto Insurance Fund	5427	5427	7682	8086	6529	6465
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1342	1342	1856	2552	1856	1856
* National General Assurance Co.	2825	2825	3805	5104	3609	3745
* Nationwide Property & Casualty Co.	1666	1791	3554	3715	3132	2630
* NJM Insurance Co.	868	860	1203	1203	1090	1203
Noblr Insurance Exchange	1019	1010	1579	1682	1375	1155
Old Dominion Insurance Co.	1664	1572	2650	3510	2438	2712
* Penn National Insurance Co.	1618	1498	2773	3053	1967	1845
Privilege Underwriters Reciprocal Exch.	1571	1803	2402	2402	2101	1579
* Progressive Select Insurance Co.	1063	995	1538	1683	1334	1199
* Progressive Specialty Insurance Co.	1517	1420	2275	2527	1947	1750
Root Insurance Co.	2790	2656	4868	5214	3856	3644
* Selective Ins. Co. of South Carolina	1724	1313	2938	3199	2248	2283
Southern Insurance Co. of VA	1375	1430	2633	2645	2065	1657
* State Farm Fire & Casualty Co.	2862	2759	4607	4455	3649	3395
* State Farm Mutual Ins. Co.	1558	1493	2577	2488	2017	1877
* Teachers Insurance Co.	1504	1504	2827	1757	1992	2786
* Travelers Property Casualty Insurance Co.	1618	1590	2399	2692	2228	2065
United Services Automobile Association	1266	1208	1803	1784	1597	1584
* Unitrin Safeguard Insurance Co.	1570	1483	2535	2950	2155	2135
USAA Casualty Insurance Co.	1438	1315	1995	1969	1785	1801
USAA General Indemnity Co.	1556	1471	2279	2301	1976	1973
* Vault Recipricol Exchange	1719	1719	2299	2299	2094	2021

* 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.

Scenario 8: Single Female, Age 40

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1702	1746	1728	1764	1785
* AIG Property Casualty Co.	2697	2771	1451	2697	2789
* Allstate Indemnity Co.	1923	1944	1823	1977	2117
American Family Connect P & C Ins. Co.	1222	1472	1114	1310	1264
American National Property & Casualty Co.	1150	1164	1060	1196	1266
American States Preferred Insurance Co.	1589	1722	1532	1668	1832
* Amica Mutual Insurance Co.	1671	1671	1467	1671	1623
* Amica Property & Casualty Insurance Co.	2096	2096	1841	2096	2038
Berkley Insurance Co.	1196	1102	829	1230	1244
* Branch Insurance Exchange	1288	1171	1123	1376	1343
* Brethren Mutual Insurance Co.	1357	1538	1200	1481	1395
* Chubb National Insurance Co.	1721	2311	1599	2254	1869
Cincinnati Casualty Co.	1478	1628	1238	1352	1510
Cincinnati Insurance Co.	1201	1328	1081	1294	1235
* Clearcover Insurance Co.	1110	1144	857	1144	1158
* CSAA General Insurance Co.	1048	1294	1037	1234	1211
* Cumberland Insurance Co. Inc.	1096	1148	1015	1148	1132
Dairyland Insurance Co.	5589	5218	4784	5454	6755
Elephant Insurance Co.	2967	2803	2877	3347	3843
Encompass Home/Auto Insurance Co.	1433	1592	1357	1484	1605
Erie Insurance Exchange	1439	1472	1251	1451	1494
* Farmers Casualty Insurance Co.	2149	2484	2055	2235	1927
* Farmers Direct P & C Insurance Co.	2286	2440	1806	2440	2036
* Farmers Group Property & Casualty Ins. Co.	2296	2612	2240	2696	2684
* Farmers Insurance Exchange	1930	1988	1646	1948	2136
* Foremost Insurance Co.	2979	3209	3092	3257	3277
Garrison Property & Casualty Ins. Co.	1770	1945	1548	1818	1769
* GEICO Secure Co.	1389	1349	1222	1377	1522
Hartford Casualty Insurance Co.	2496	2270	1972	2214	2756
* Horace Mann Insurance Co.	1041	1127	943	1118	1049

* 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.

Scenario 8: Single Female, Age 40

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	1386	1483	1202	1572	1375
* Integon Indemnity Co.	2879	2717	2385	3487	3430
* Integon Preferred Insurance Co.	1816	1822	1567	2011	2092
Liberty Mutual Insurance Co.	3029	3056	2780	3035	3151
Liberty Mutual Personal Insurance Co.	2805	2828	2580	2810	2911
Maryland Auto Insurance Fund	5102	5011	4626	5406	5575
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1217	1312	1131	1301	1438
* National General Assurance Co.	2756	2826	2349	2835	2911
* Nationwide Property & Casualty Co.	1913	2158	1717	1767	2193
* NJM Insurance Co.	826	813	785	813	924
Noblr Insurance Exchange	1015	921	892	1089	1037
Old Dominion Insurance Co.	1670	1474	1278	1710	1728
* Penn National Insurance Co.	1488	1438	1272	1550	1641
Privilege Underwriters Reciprocal Exch.	1957	2315	995	1957	2589
* Progressive Select Insurance Co.	993	1006	987	1019	1064
* Progressive Specialty Insurance Co.	1362	1398	1365	1433	1512
Root Insurance Co.	2680	2942	2486	2782	3108
* Selective Ins. Co. of South Carolina	1135	1692	1222	1367	1516
Southern Insurance Co. of VA	1391	1432	1201	1453	1635
* State Farm Fire & Casualty Co.	2576	2796	2121	2578	2748
* State Farm Mutual Ins. Co.	1436	1562	1158	1442	1534
* Teachers Insurance Co.	1435	1585	1279	1643	1504
* Travelers Property Casualty Insurance Co.	1640	1691	1402	1619	1690
United Services Automobile Association	1256	1268	1123	1212	1232
* Unitrin Safeguard Insurance Co.	1443	1622	1218	1489	1639
USAA Casualty Insurance Co.	1316	1451	1245	1362	1369
USAA General Indemnity Co.	1563	1661	1369	1545	1496
* Vault Recipricol Exchange	1875	2205	945	1875	1867

* 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.

February 2024

Scenario 9: Single Male, Age 50

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2005	1922	2709	2944	2450	2235
* AIG Property Casualty Co.	3232	3232	4484	4484	3754	3754
* Allstate Indemnity Co.	3345	3242	4921	5027	3935	4520
American Family Connect P & C Ins. Co.	1892	1738	3112	3086	2780	2630
American National Property & Casualty Co.	1472	1458	2574	2574	2012	1984
American States Preferred Insurance Co.	3009	3198	4394	5760	4479	3702
* Amica Mutual Insurance Co.	2085	2085	4093	4093	3197	3197
* Amica Property & Casualty Insurance Co.	2604	2604	5118	5118	4000	4000
Berkley Insurance Co.	1563	1558	2018	2298	1910	1906
* Branch Insurance Exchange	1914	1855	3084	3325	2605	2209
* Brethren Mutual Insurance Co.	2095	1709	3832	3977	3545	2734
* Chubb National Insurance Co.	3011	2614	4419	4461	3667	3666
Cincinnati Casualty Co.	2368	2181	3224	3421	3047	3086
Cincinnati Insurance Co.	1649	1649	3129	3129	2288	2329
* Clearcover Insurance Co.	1983	1983	3973	4600	3021	2660
* CSAA General Insurance Co.	1518	1302	2147	2578	1839	2043
* Cumberland Insurance Co. Inc.	1532	1532	4005	3324	2380	2446
Dairyland Insurance Co.	7895	7662	13352	17334	11100	11133
Elephant Insurance Co.	5089	5342	7862	10910	7611	6803
Encompass Home/Auto Insurance Co.	2850	2538	4036	5442	3766	3249
Erie Insurance Exchange	1733	1733	2924	2818	2378	2120
* Farmers Casualty Insurance Co.	3055	3807	4525	5971	3756	4491
* Farmers Direct P & C Insurance Co.	3324	3324	5548	4842	4240	3840
* Farmers Group Property & Casualty Ins. Co.	3802	3802	6540	6956	6166	5176
* Farmers Insurance Exchange	3172	3062	5056	5618	4288	4064
* Foremost Insurance Co.	3567	3553	4963	5429	4641	4119
Garrison Property & Casualty Ins. Co.	2686	2459	3878	3908	3338	3150
* GEICO Secure Co.	2442	2349	4530	4201	3533	3078
Hartford Casualty Insurance Co.	2884	3232	6342	5874	5310	3426
* Horace Mann Insurance Co.	1694	1694	2611	1923	2237	2139

* 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.

February 2024

Scenario 9: Single Male, Age 50

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	2217	2217	4164	2567	2943	3283
* Integon Indemnity Co.	3341	3138	6133	6133	4406	4653
* Integon Preferred Insurance Co.	2451	2335	3709	3818	3117	3176
Liberty Mutual Insurance Co.	5632	5197	7273	7331	6439	6634
Liberty Mutual Personal Insurance Co.	5228	4834	6702	6754	5954	6127
Maryland Auto Insurance Fund	9121	9121	12929	13708	10888	10694
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1576	1576	2187	3008	2187	2187
* National General Assurance Co.	3991	3991	5417	7345	5136	5334
* Nationwide Property & Casualty Co.	2203	2384	4602	4865	4076	3432
* NJM Insurance Co.	1246	1231	1702	1702	1561	1702
Noblr Insurance Exchange	911	906	1340	1473	1195	1012
Old Dominion Insurance Co.	1892	1790	3156	4230	2826	3194
* Penn National Insurance Co.	2105	1933	3583	3935	2555	2374
Privilege Underwriters Reciprocal Exch.	1658	1854	2534	2534	2214	1636
* Progressive Select Insurance Co.	1420	1330	2014	2213	1780	1596
* Progressive Specialty Insurance Co.	1959	1846	2841	3170	2481	2238
Root Insurance Co.	3828	3674	6448	6902	5220	4964
* Selective Ins. Co. of South Carolina	2073	1571	3516	3846	2716	2757
Southern Insurance Co. of VA	2037	2127	3823	3829	2988	2420
* State Farm Fire & Casualty Co.	3854	3711	6131	5934	4882	4564
* State Farm Mutual Ins. Co.	2297	2197	3784	3654	2967	2772
* Teachers Insurance Co.	2403	2403	4322	2819	3125	4349
* Travelers Property Casualty Insurance Co.	2213	2198	3237	3620	3010	2818
United Services Automobile Association	1888	1794	2667	2639	2346	2326
* Unitrin Safeguard Insurance Co.	2216	2096	3595	4153	3029	3008
USAA Casualty Insurance Co.	2043	1865	2813	2788	2501	2529
USAA General Indemnity Co.	2235	2108	3237	3282	2795	2808
* Vault Recipricol Exchange	1567	1567	2163	2163	1915	1872

* 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.

Scenario 9: Single Male, Age 50

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1917	1941	1921	1968	2014
* AIG Property Casualty Co.	3523	3614	1910	3523	3649
* Allstate Indemnity Co.	3102	3107	2919	3147	3318
American Family Connect P & C Ins. Co.	1834	2200	1624	1930	1844
American National Property & Casualty Co.	1462	1464	1350	1518	1580
American States Preferred Insurance Co.	2929	3103	2822	3006	3345
* Amica Mutual Insurance Co.	2420	2420	2147	2420	2324
* Amica Property & Casualty Insurance Co.	3025	3025	2680	3025	2903
Berkley Insurance Co.	1622	1501	1163	1652	1667
* Branch Insurance Exchange	1900	1715	1657	2039	1981
* Brethren Mutual Insurance Co.	1693	1897	1509	1838	1736
* Chubb National Insurance Co.	2471	3280	2272	3222	2680
Cincinnati Casualty Co.	2372	2645	1984	2157	2398
Cincinnati Insurance Co.	1652	1828	1490	1774	1709
* Clearcover Insurance Co.	2069	2143	1598	2143	2158
* CSAA General Insurance Co.	1206	1505	1173	1431	1403
* Cumberland Insurance Co. Inc.	1319	1389	1236	1389	1368
Dairyland Insurance Co.	7367	6920	6367	7168	8777
Elephant Insurance Co.	4205	3905	4049	4659	5366
Encompass Home/Auto Insurance Co.	2678	2904	2524	2683	2906
Erie Insurance Exchange	1665	1689	1435	1676	1731
* Farmers Casualty Insurance Co.	3270	3770	3118	3352	2878
* Farmers Direct P & C Insurance Co.	3564	3766	2802	3766	3076
* Farmers Group Property & Casualty Ins. Co.	3262	3644	3116	3788	3776
* Farmers Insurance Exchange	3052	3140	2602	3190	3424
* Foremost Insurance Co.	3372	3616	3487	3661	3669
Garrison Property & Casualty Ins. Co.	2539	2769	2224	2594	2545
* GEICO Secure Co.	2625	2538	2295	2606	2797
Hartford Casualty Insurance Co.	3534	3046	2670	2996	3822
* Horace Mann Insurance Co.	1707	1835	1555	1814	1708

* 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.

Scenario 9: Single Male, Age 50

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	2234	2405	1964	2525	2217
* Integon Indemnity Co.	3225	3061	2669	3916	3841
* Integon Preferred Insurance Co.	2314	2327	2000	2562	2688
Liberty Mutual Insurance Co.	5392	5415	4952	5367	5551
Liberty Mutual Personal Insurance Co.	5008	5031	4614	4986	5149
Maryland Auto Insurance Fund	8457	8274	7486	9039	9387
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1422	1526	1319	1528	1689
* National General Assurance Co.	3891	3991	3292	4000	4119
* Nationwide Property & Casualty Co.	2573	2873	2308	2388	2850
* NJM Insurance Co.	1189	1165	1131	1165	1324
Noblr Insurance Exchange	944	865	831	974	940
Old Dominion Insurance Co.	1896	1684	1442	1942	1984
* Penn National Insurance Co.	1923	1859	1653	1991	2104
Privilege Underwriters Reciprocal Exch.	2051	2316	1048	2051	2756
* Progressive Select Insurance Co.	1359	1344	1344	1369	1424
* Progressive Specialty Insurance Co.	1795	1801	1792	1858	1960
Root Insurance Co.	3736	4138	3444	3844	4274
* Selective Ins. Co. of South Carolina	1370	2013	1470	1629	1808
Southern Insurance Co. of VA	2071	2128	1795	2161	2406
* State Farm Fire & Casualty Co.	3455	3737	2831	3461	3671
* State Farm Mutual Ins. Co.	2120	2299	1696	2131	2258
* Teachers Insurance Co.	2303	2547	2070	2624	2403
* Travelers Property Casualty Insurance Co.	2294	2350	1969	2242	2317
United Services Automobile Association	1847	1867	1668	1794	1835
* Unitrin Safeguard Insurance Co.	2033	2279	1714	2095	2311
USAA Casualty Insurance Co.	1864	2041	1769	1930	1950
USAA General Indemnity Co.	2232	2354	1962	2204	2151
* Vault Recipricol Exchange	1736	1946	900	1736	1760

* 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.

February 2024

Scenario 10: Single Male, Age 50

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1489	1430	2039	2223	1845	1676
* AIG Property Casualty Co.	2210	2210	3055	3055	2555	2555
* Allstate Indemnity Co.	2235	2174	3019	3085	2542	2787
American Family Connect P & C Ins. Co.	1394	1290	2282	2266	2040	1934
American National Property & Casualty Co.	1166	1154	1996	1994	1588	1548
American States Preferred Insurance Co.	1639	1729	2321	2996	2376	1986
* Amica Mutual Insurance Co.	1660	1660	3216	3216	2556	2556
* Amica Property & Casualty Insurance Co.	2083	2083	4034	4034	3209	3209
Berkley Insurance Co.	1108	1100	1452	1671	1374	1372
* Branch Insurance Exchange	1384	1340	2171	2320	1850	1578
* Brethren Mutual Insurance Co.	1675	1367	3049	3163	2804	2191
* Chubb National Insurance Co.	2510	2174	3684	3740	3075	3075
Cincinnati Casualty Co.	1746	1614	2374	2525	2249	2265
Cincinnati Insurance Co.	1460	1460	2771	2771	2041	2076
* Clearcover Insurance Co.	1232	1232	2417	2790	1837	1640
* CSAA General Insurance Co.	1354	1170	1868	2229	1606	1776
* Cumberland Insurance Co. Inc.	1521	1521	3791	3150	2305	2391
Dairyland Insurance Co.	5146	4994	8579	11074	7169	7181
Elephant Insurance Co.	5652	5938	8757	12161	8470	7517
Encompass Home/Auto Insurance Co.	1680	1477	2300	3227	2291	1965
Erie Insurance Exchange	1096	1096	1876	1800	1514	1346
* Farmers Casualty Insurance Co.	2612	3179	3785	4890	3192	3799
* Farmers Direct P & C Insurance Co.	2626	2626	4328	3768	3332	2968
* Farmers Group Property & Casualty Ins. Co.	3766	3766	6258	6592	5942	4940
* Farmers Insurance Exchange	3262	3140	5512	6138	4576	4334
* Foremost Insurance Co.	3156	3107	4480	4976	4051	3665
Garrison Property & Casualty Ins. Co.	1743	1594	2525	2540	2168	2042
* GEICO Secure Co.	1457	1397	2704	2513	2096	1854
Hartford Casualty Insurance Co.	2432	2726	5154	4654	4212	2882
* Horace Mann Insurance Co.	1108	1108	1698	1265	1464	1402

* 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.

February 2024

Scenario 10: Single Male, Age 50

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	1460	1460	2745	1704	1947	2178
* Integon Indemnity Co.	3169	2984	5679	5679	4161	4359
* Integon Preferred Insurance Co.	1933	1843	2887	2969	2447	2494
Liberty Mutual Insurance Co.	3246	2973	4270	4310	3742	3875
Liberty Mutual Personal Insurance Co.	2999	2753	3923	3957	3443	3566
Maryland Auto Insurance Fund	4883	4883	6872	7263	5820	5736
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1288	1288	1785	2464	1785	1785
* National General Assurance Co.	2982	2982	3989	5316	3767	3931
* Nationwide Property & Casualty Co.	2102	2282	4309	4507	3867	3244
* NJM Insurance Co.	847	837	1128	1128	1047	1128
Noblr Insurance Exchange	973	945	1466	1557	1250	1082
Old Dominion Insurance Co.	1702	1612	2740	3682	2498	2840
* Penn National Insurance Co.	1459	1350	2494	2744	1775	1652
Privilege Underwriters Reciprocal Exch.	1910	2151	2927	2927	2562	1898
* Progressive Select Insurance Co.	1151	1089	1601	1754	1427	1286
* Progressive Specialty Insurance Co.	1891	1786	2751	3069	2401	2167
Root Insurance Co.	2614	2524	4238	4534	3488	3336
* Selective Ins. Co. of South Carolina	1796	1372	2960	3272	2321	2363
Southern Insurance Co. of VA	1656	1727	3148	3149	2449	1974
* State Farm Fire & Casualty Co.	2977	2872	4718	4578	3771	3529
* State Farm Mutual Ins. Co.	1645	1578	2680	2595	2115	1980
* Teachers Insurance Co.	1585	1585	2842	1869	2060	2900
* Travelers Property Casualty Insurance Co.	1640	1629	2366	2640	2206	2070
United Services Automobile Association	1253	1189	1781	1762	1563	1550
* Unitrin Safeguard Insurance Co.	1898	1799	2982	3456	2563	2530
USAA Casualty Insurance Co.	1358	1238	1881	1862	1668	1688
USAA General Indemnity Co.	1485	1400	2162	2191	1863	1871
* Vault Recipricol Exchange	1840	1840	2514	2514	2270	2217

* 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.

Scenario 10: Single Male, Age 50

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1419	1445	1428	1470	1498
* AIG Property Casualty Co.	2400	2491	1303	2400	2478
* Allstate Indemnity Co.	2104	2086	1984	2111	2215
American Family Connect P & C Ins. Co.	1348	1608	1206	1424	1368
American National Property & Casualty Co.	1160	1170	1076	1198	1254
American States Preferred Insurance Co.	1597	1687	1544	1635	1811
* Amica Mutual Insurance Co.	1938	1938	1722	1938	1862
* Amica Property & Casualty Insurance Co.	2433	2433	2160	2433	2337
Berkley Insurance Co.	1148	1055	801	1175	1188
* Branch Insurance Exchange	1371	1240	1207	1463	1429
* Brethren Mutual Insurance Co.	1367	1524	1205	1478	1390
* Chubb National Insurance Co.	2059	2764	1893	2698	2225
Cincinnati Casualty Co.	1756	1950	1474	1589	1772
Cincinnati Insurance Co.	1465	1651	1334	1589	1522
* Clearcover Insurance Co.	1290	1321	988	1321	1340
* CSAA General Insurance Co.	1077	1329	1073	1269	1254
* Cumberland Insurance Co. Inc.	1310	1374	1221	1374	1351
Dairyland Insurance Co.	4790	4495	4162	4682	5704
Elephant Insurance Co.	4649	4383	4532	5172	6018
Encompass Home/Auto Insurance Co.	1533	1716	1456	1566	1713
Erie Insurance Exchange	1051	1068	906	1060	1099
* Farmers Casualty Insurance Co.	2759	3188	2663	2866	2490
* Farmers Direct P & C Insurance Co.	2784	2954	2194	2954	2470
* Farmers Group Property & Casualty Ins. Co.	3216	3618	3126	3742	3682
* Farmers Insurance Exchange	3070	3138	2582	3222	3518
* Foremost Insurance Co.	2864	3038	2946	3121	3212
Garrison Property & Casualty Ins. Co.	1647	1797	1438	1682	1650
* GEICO Secure Co.	1522	1474	1336	1512	1655
Hartford Casualty Insurance Co.	2992	2578	2284	2540	3120
* Horace Mann Insurance Co.	1120	1206	1018	1190	1120

* 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.

Scenario 10: Single Male, Age 50

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	1483	1608	1300	1682	1460
* Integon Indemnity Co.	3066	2899	2537	3695	3628
* Integon Preferred Insurance Co.	1826	1836	1582	2021	2116
Liberty Mutual Insurance Co.	3083	3105	2818	3073	3189
Liberty Mutual Personal Insurance Co.	2853	2872	2617	2844	2949
Maryland Auto Insurance Fund	4547	4456	4057	4838	5014
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1175	1265	1088	1255	1382
* National General Assurance Co.	2908	2979	2488	2990	3075
* Nationwide Property & Casualty Co.	2457	2749	2241	2278	2740
* NJM Insurance Co.	810	794	771	794	896
Noblr Insurance Exchange	973	880	841	1046	990
Old Dominion Insurance Co.	1712	1508	1306	1748	1782
* Penn National Insurance Co.	1336	1290	1148	1392	1474
Privilege Underwriters Reciprocal Exch.	2379	2710	1199	2379	3227
* Progressive Select Insurance Co.	1094	1091	1086	1112	1152
* Progressive Specialty Insurance Co.	1718	1735	1720	1793	1888
Root Insurance Co.	2536	2788	2362	2620	2884
* Selective Ins. Co. of South Carolina	1191	1769	1277	1424	1583
Southern Insurance Co. of VA	1686	1732	1449	1763	1969
* State Farm Fire & Casualty Co.	2710	2932	2209	2710	2870
* State Farm Mutual Ins. Co.	1529	1657	1221	1535	1623
* Teachers Insurance Co.	1524	1701	1369	1744	1585
* Travelers Property Casualty Insurance Co.	1691	1729	1459	1657	1715
United Services Automobile Association	1227	1238	1103	1188	1217
* Unitrin Safeguard Insurance Co.	1750	1945	1472	1804	1977
USAA Casualty Insurance Co.	1237	1357	1172	1281	1294
USAA General Indemnity Co.	1485	1565	1301	1463	1428
* Vault Recipricol Exchange	2046	2331	1014	2046	2059

* 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.

February 2024

Scenario 11: Single Female, Age 50

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1683	1539	2632	2909	2184	1949
* AIG Property Casualty Co.	2885	2885	4075	4075	3378	3378
* Allstate Indemnity Co.	3286	3203	5234	5324	3994	4797
American Family Connect P & C Ins. Co.	1612	1446	2716	2688	2368	2266
American National Property & Casualty Co.	2890	2868	5156	5152	4036	3940
American States Preferred Insurance Co.	2652	2780	4018	5230	4018	3367
* Amica Mutual Insurance Co.	1303	1303	2579	2579	2035	2035
* Amica Property & Casualty Insurance Co.	1615	1615	3201	3201	2524	2524
Berkley Insurance Co.	1971	1940	2714	3161	2504	2500
* Branch Insurance Exchange	1885	1824	3090	3329	2584	2191
* Brethren Mutual Insurance Co.	2539	2055	4745	4907	4345	3378
* Chubb National Insurance Co.	3633	3129	5383	5509	4497	4508
Cincinnati Casualty Co.	2472	2229	3406	3575	3186	3280
Cincinnati Insurance Co.	1828	1828	3551	3551	2575	2638
* Clearcover Insurance Co.	4020	4020	8824	10220	6433	5649
* CSAA General Insurance Co.	2509	2130	3696	4389	3028	3461
* Cumberland Insurance Co. Inc.	1909	1909	4798	3991	2918	3052
Dairyland Insurance Co.	7437	7174	13278	17573	10754	10928
Elephant Insurance Co.	5979	6266	9619	13301	9201	8264
Encompass Home/Auto Insurance Co.	3182	2760	4294	6263	4467	3770
Erie Insurance Exchange	2584	2584	4567	4389	3626	3240
Farmers Casualty Insurance Co.	3322	4157	5096	6567	4201	5022
Farmers Direct P & C Insurance Co.	3228	3228	5380	4762	4132	3726
Farmers Group Property & Casualty Ins. Co.	4398	4398	7960	8448	7228	6282
Farmers Insurance Exchange	4422	4248	8670	9636	6822	6252
* Foremost Insurance Co.	4472	4358	6842	7647	5937	5290
Garrison Property & Casualty Ins. Co.	2472	2254	3683	3735	3179	2980
* GEICO Secure Co.	2346	2269	4707	4375	3547	3132
Hartford Casualty Insurance Co.	3884	4510	8366	7730	6982	4586
Horace Mann Insurance Co.	1521	1521	2549	1735	2109	2015

* 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.

February 2024

Scenario 11: Single Female, Age 50

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Property & Casualty Ins. Co.	2059	2059	4396	2382	2884	3242
* Integon Indemnity Co.	4465	4122	8536	8536	5961	6366
* Integon Preferred Insurance Co.	3469	3274	5472	5630	4474	4597
Liberty Mutual Insurance Co.	3307	3005	4506	4551	3828	4011
Liberty Mutual Personal Insurance Co.	3053	2783	4131	4174	3524	3688
Maryland Auto Insurance Fund	4520	4520	6388	6773	5384	5290
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1797	1797	2552	3572	2552	2552
* National General Assurance Co.	8565	8565	11562	15567	10896	11385
* Nationwide Property & Casualty Co.	3134	3379	6881	7130	6040	5044
* NJM Insurance Co.	1244	1234	1854	1854	1635	1854
Noblr Insurance Exchange	1463	1424	2397	2594	2003	1693
Old Dominion Insurance Co.	2960	2804	4838	6544	4380	5014
Penn National Insurance Co.	2666	2482	4662	5150	3217	3060
Privilege Underwriters Reciprocal Exch.	2309	2584	3522	3522	3081	2269
* Progressive Select Insurance Co.	1992	1796	3042	3331	2526	2254
* Progressive Specialty Insurance Co.	2807	2546	4491	5000	3642	3282
Root Insurance Co.	3800	3582	6870	7418	5326	5072
* Selective Ins. Co. of South Carolina	2533	1908	4350	4729	3285	3344
Southern Insurance Co. of VA	2752	2853	5400	5433	4229	3363
* State Farm Fire & Casualty Co.	3954	3779	6599	6353	5131	4766
* State Farm Mutual Ins. Co.	2206	2097	3758	3614	2897	2695
Teachers Insurance Co.	2268	2268	4599	2639	3085	4398
* Travelers Property Casualty Insurance Co.	2605	2548	3950	4455	3652	3383
United Services Automobile Association	1747	1657	2564	2536	2250	2206
* Unitrin Safeguard Insurance Co.	3089	2888	5063	5950	4266	4257
USAA Casualty Insurance Co.	1841	1673	2614	2594	2330	2333
USAA General Indemnity Co.	2022	1898	3034	3083	2606	2614
* Vault Recipricol Exchange	1952	1952	2660	2660	2389	2320

* 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.

Scenario 11: Single Female, Age 50

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1501	1563	1495	1573	1669
* AIG Property Casualty Co.	3165	3194	1728	3165	3291
* Allstate Indemnity Co.	3000	3021	2816	3078	3324
American Family Connect P & C Ins. Co.	1486	1822	1350	1606	1536
American National Property & Casualty Co.	2820	2860	2590	2946	3114
American States Preferred Insurance Co.	2486	2733	2368	2649	2962
* Amica Mutual Insurance Co.	1509	1509	1319	1509	1460
* Amica Property & Casualty Insurance Co.	1872	1872	1636	1872	1810
Berkley Insurance Co.	2032	1860	1369	2101	2136
* Branch Insurance Exchange	1858	1685	1617	2002	1955
* Brethren Mutual Insurance Co.	2020	2305	1783	2210	2080
* Chubb National Insurance Co.	2961	4006	2724	3913	3218
Cincinnati Casualty Co.	2406	2676	1989	2216	2464
Cincinnati Insurance Co.	1820	2042	1630	1981	1893
* Clearcover Insurance Co.	4262	4500	3255	4500	4605
* CSAA General Insurance Co.	1940	2437	1900	2304	2297
* Cumberland Insurance Co. Inc.	1636	1720	1510	1720	1693
Dairyland Insurance Co.	6876	6387	5836	6675	8321
Elephant Insurance Co.	4847	4447	4594	5482	6251
Encompass Home/Auto Insurance Co.	2876	3249	2709	2955	3250
Erie Insurance Exchange	2461	2512	2096	2493	2590
Farmers Casualty Insurance Co.	3557	4136	3357	3709	3153
Farmers Direct P & C Insurance Co.	3396	3650	2698	3650	3018
Farmers Group Property & Casualty Ins. Co.	3680	4162	3500	4326	4362
Farmers Insurance Exchange	4246	4400	3544	4346	4824
* Foremost Insurance Co.	4000	4289	4068	4375	4593
Garrison Property & Casualty Ins. Co.	2321	2586	2035	2411	2346
* GEICO Secure Co.	2404	2391	2119	2406	2713
Hartford Casualty Insurance Co.	4944	4108	3610	4040	5034
Horace Mann Insurance Co.	1513	1649	1354	1639	1541

* 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.

Scenario 11: Single Female, Age 50

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Property & Casualty Ins. Co.	2078	2185	1755	2344	2059
* Integon Indemnity Co.	4246	4009	3509	5230	5173
* Integon Preferred Insurance Co.	3223	3242	2774	3623	3813
Liberty Mutual Insurance Co.	3076	3142	2822	3110	3237
Liberty Mutual Personal Insurance Co.	2846	2906	2620	2878	2991
Maryland Auto Insurance Fund	4205	4118	3746	4492	4660
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1620	1742	1494	1743	1931
* National General Assurance Co.	8333	8550	7078	8584	8836
* Nationwide Property & Casualty Co.	3623	4051	3205	3319	4128
* NJM Insurance Co.	1172	1154	1107	1154	1348
Noblr Insurance Exchange	1446	1315	1273	1567	1521
Old Dominion Insurance Co.	2956	2610	2238	3022	3086
Penn National Insurance Co.	2461	2375	2086	2579	2736
Privilege Underwriters Reciprocal Exch.	2849	3234	1456	2849	3785
* Progressive Select Insurance Co.	1838	1864	1802	1858	1970
* Progressive Specialty Insurance Co.	2452	2567	2427	2578	2784
Root Insurance Co.	3626	4008	3350	3782	4236
* Selective Ins. Co. of South Carolina	1643	2488	1774	1989	2211
Southern Insurance Co. of VA	2771	2862	2379	2897	3293
* State Farm Fire & Casualty Co.	3560	3877	2892	3592	3832
* State Farm Mutual Ins. Co.	2029	2210	1614	2053	2183
Teachers Insurance Co.	2158	2350	1872	2454	2268
* Travelers Property Casualty Insurance Co.	2635	2729	2218	2593	2716
United Services Automobile Association	1698	1744	1529	1669	1704
* Unitrin Safeguard Insurance Co.	2817	3202	2353	2912	3217
USAA Casualty Insurance Co.	1659	1862	1578	1746	1759
USAA General Indemnity Co.	2005	2168	1754	2008	1939
* Vault Recipricol Exchange	2153	2456	1096	2153	2172

* 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.

February 2024

Scenario 12: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	864	814	1290	1444	1097	1002
* AIG Property Casualty Co.	1403	1403	1985	1985	1616	1616
* Allstate Indemnity Co.	1940	1894	2861	2897	2273	2648
American Family Connect P & C Ins. Co.	964	836	1570	1560	1408	1352
American National Property & Casualty Co.	782	774	1400	1398	1082	1072
American States Preferred Insurance Co.	1419	1475	2015	2562	2038	1746
* Amica Mutual Insurance Co.	983	983	1975	1975	1552	1552
* Amica Property & Casualty Insurance Co.	1232	1232	2474	2474	1944	1944
Berkley Insurance Co.	911	896	1200	1378	1123	1119
* Branch Insurance Exchange	1184	1134	1959	2086	1617	1378
* Brethren Mutual Insurance Co.	906	695	1730	1767	1580	1173
* Chubb National Insurance Co.	1155	990	1734	1754	1451	1440
Cincinnati Casualty Co.	1072	946	1488	1544	1379	1447
Cincinnati Insurance Co.	932	932	1780	1780	1282	1323
* Clearcover Insurance Co.	831	831	1644	1901	1243	1112
* CSAA General Insurance Co.	1193	1028	1643	1980	1413	1578
* Cumberland Insurance Co. Inc.	816	816	2309	1908	1319	1364
Dairyland Insurance Co.	4670	4505	8182	10753	6672	6772
Elephant Insurance Co.	2387	2500	3461	4777	3392	3066
Encompass Home/Auto Insurance Co.	1160	1030	1622	2255	1579	1369
Erie Insurance Exchange	991	991	1765	1697	1394	1248
* Farmers Casualty Insurance Co.	1072	1331	1690	2135	1398	1633
* Farmers Direct P & C Insurance Co.	1150	1150	1852	1692	1466	1340
* Farmers Group Property & Casualty Ins. Co.	1574	1574	2832	3002	2612	2300
* Farmers Insurance Exchange	1358	1306	2358	2638	1938	1850
* Foremost Insurance Co.	3965	3896	5557	6177	4995	4615
Garrison Property & Casualty Ins. Co.	1303	1193	1917	1926	1656	1553
* GEICO Secure Co.	888	854	1657	1546	1276	1145
Hartford Casualty Insurance Co.	1554	1772	3318	3120	2824	1798
* Horace Mann Insurance Co.	824	824	1286	912	1106	1063

* 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.

February 2024

Scenario 12: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	1092	1092	2204	1245	1513	1645
* Integon Indemnity Co.	2492	2276	4639	4639	3270	3515
* Integon Preferred Insurance Co.	2071	1908	3250	3315	2677	2793
Liberty Mutual Insurance Co.	3134	2853	4171	4206	3602	3787
Liberty Mutual Personal Insurance Co.	2897	2648	3830	3866	3323	3486
Maryland Auto Insurance Fund	4023	4023	5706	6094	4770	4648
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	766	766	1118	1579	1118	1118
* National General Assurance Co.	2970	2970	4079	5741	3815	4045
* Nationwide Property & Casualty Co.	1617	1741	3395	3509	3072	2526
* NJM Insurance Co.	960	956	1380	1380	1249	1380
Noblr Insurance Exchange	410	399	631	667	534	461
Old Dominion Insurance Co.	1320	1250	2238	3110	1980	2348
* Penn National Insurance Co.	2079	1925	3755	4144	2516	2381
Privilege Underwriters Reciprocal Exch.	855	907	1291	1291	1122	798
* Progressive Select Insurance Co.	843	802	1165	1290	1024	945
* Progressive Specialty Insurance Co.	1160	1101	1693	1911	1455	1340
Root Insurance Co.	2860	2726	4788	5188	3884	3750
* Selective Ins. Co. of South Carolina	1471	1065	2493	2753	1915	1958
Southern Insurance Co. of VA	1050	1058	1971	1958	1564	1256
* State Farm Fire & Casualty Co.	1991	1906	3145	3036	2503	2355
* State Farm Mutual Ins. Co.	1070	1017	1758	1693	1375	1293
* Teachers Insurance Co.	1190	1190	2287	1349	1579	2206
* Travelers Property Casualty Insurance Co.	1505	1465	2234	2488	2072	1941
United Services Automobile Association	903	859	1297	1281	1143	1115
* Unitrin Safeguard Insurance Co.	1542	1445	2428	2824	2072	2065
USAA Casualty Insurance Co.	1004	919	1408	1396	1257	1253
USAA General Indemnity Co.	1114	1049	1636	1652	1413	1419
* Vault Recipricol Exchange	903	903	1278	1278	1104	1081

* 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.

Scenario 12: Single Male, Age 65

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	753	782	758	806	860
* AIG Property Casualty Co.	1522	1557	868	1522	1577
* Allstate Indemnity Co.	1776	1786	1672	1815	1958
American Family Connect P & C Ins. Co.	870	1096	774	950	894
American National Property & Casualty Co.	766	758	694	796	842
American States Preferred Insurance Co.	1339	1441	1279	1403	1567
* Amica Mutual Insurance Co.	1126	1126	967	1126	1091
* Amica Property & Casualty Insurance Co.	1410	1410	1213	1410	1366
Berkley Insurance Co.	928	853	663	956	975
* Branch Insurance Exchange	1159	1031	1018	1249	1231
* Brethren Mutual Insurance Co.	687	775	591	748	693
* Chubb National Insurance Co.	950	1252	852	1255	1039
Cincinnati Casualty Co.	1016	1135	828	949	1052
Cincinnati Insurance Co.	880	990	781	967	937
* Clearcover Insurance Co.	855	888	663	888	899
* CSAA General Insurance Co.	954	1178	929	1120	1096
* Cumberland Insurance Co. Inc.	680	724	624	724	713
Dairyland Insurance Co.	4317	4002	3686	4202	5204
Elephant Insurance Co.	1987	1793	1854	2164	2433
Encompass Home/Auto Insurance Co.	1036	1184	1002	1085	1173
Erie Insurance Exchange	938	957	793	955	994
* Farmers Casualty Insurance Co.	1138	1358	1078	1207	1018
* Farmers Direct P & C Insurance Co.	1168	1286	954	1286	1066
* Farmers Group Property & Casualty Ins. Co.	1300	1446	1218	1540	1600
* Farmers Insurance Exchange	1362	1392	1124	1334	1460
* Foremost Insurance Co.	3527	3783	3655	3889	3997
Garrison Property & Casualty Ins. Co.	1206	1339	1076	1258	1232
* GEICO Secure Co.	902	885	798	899	1003
Hartford Casualty Insurance Co.	1934	1616	1438	1602	2014
* Horace Mann Insurance Co.	807	861	726	872	829

* 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.

Scenario 12: Single Male, Age 65

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	1134	1166	942	1242	1092
* Integon Indemnity Co.	2343	2225	1970	2875	2867
* Integon Preferred Insurance Co.	1878	1896	1631	2141	2283
Liberty Mutual Insurance Co.	2914	2965	2670	2953	3072
Liberty Mutual Personal Insurance Co.	2700	2743	2485	2736	2844
Maryland Auto Insurance Fund	3688	3596	3199	3975	4152
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	674	716	620	741	821
* National General Assurance Co.	2829	2909	2340	2960	3047
* Nationwide Property & Casualty Co.	1879	2030	1686	1712	2060
* NJM Insurance Co.	908	889	849	889	1033
Noblr Insurance Exchange	406	366	361	432	421
Old Dominion Insurance Co.	1306	1160	984	1356	1402
* Penn National Insurance Co.	1896	1825	1603	2013	2131
Privilege Underwriters Reciprocal Exch.	1019	1064	550	1019	1317
* Progressive Select Insurance Co.	765	772	764	796	841
* Progressive Specialty Insurance Co.	1010	1029	1014	1075	1155
Root Insurance Co.	2718	3014	2526	2844	3150
* Selective Ins. Co. of South Carolina	912	1403	991	1112	1233
Southern Insurance Co. of VA	1044	1078	897	1099	1248
* State Farm Fire & Casualty Co.	1724	1857	1414	1741	1837
* State Farm Mutual Ins. Co.	960	1036	765	972	1024
* Teachers Insurance Co.	1153	1223	976	1273	1190
* Travelers Property Casualty Insurance Co.	1503	1550	1272	1488	1549
United Services Automobile Association	866	886	797	860	883
* Unitrin Safeguard Insurance Co.	1407	1572	1182	1453	1599
USAA Casualty Insurance Co.	898	1007	870	947	966
USAA General Indemnity Co.	1084	1175	973	1102	1068
* Vault Recipricol Exchange	1012	1067	547	1012	1051

* 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.

February 2024

Scenario 13: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	461	428	744	849	598	546
* AIG Property Casualty Co.	1587	1587	2276	2276	1847	1847
* Allstate Indemnity Co.	2582	2516	3737	3806	3022	3433
American Family Connect P & C Ins. Co.	1334	1202	2202	2184	1954	1872
American National Property & Casualty Co.	770	760	1394	1392	1074	1062
American States Preferred Insurance Co.	1681	1759	2393	3071	2454	2047
* Amica Mutual Insurance Co.	1154	1154	2265	2265	1793	1793
* Amica Property & Casualty Insurance Co.	1462	1462	2874	2874	2275	2275
Berkley Insurance Co.	997	989	1328	1527	1238	1233
* Branch Insurance Exchange	1616	1555	2677	2874	2225	1882
* Brethren Mutual Insurance Co.	1009	810	1899	1964	1752	1324
* Chubb National Insurance Co.	1660	1438	2455	2487	2043	2039
Cincinnati Casualty Co.	1308	1178	1800	1888	1689	1733
Cincinnati Insurance Co.	1233	1233	2390	2390	1740	1784
* Clearcover Insurance Co.	1330	1330	2604	2977	1973	1767
* CSAA General Insurance Co.	1450	1247	1989	2402	1712	1901
* Cumberland Insurance Co. Inc.	1067	1067	2940	2437	1705	1781
Dairyland Insurance Co.	5756	5576	9806	12759	8110	8158
Elephant Insurance Co.	3817	4014	5829	8121	5638	4991
Encompass Home/Auto Insurance Co.	1467	1298	2023	2861	2021	1733
Erie Insurance Exchange	989	989	1761	1702	1382	1242
* Farmers Casualty Insurance Co.	1479	1817	2239	2855	1871	2205
* Farmers Direct P & C Insurance Co.	1482	1482	2412	2160	1888	1706
* Farmers Group Property & Casualty Ins. Co.	2116	2116	3676	3878	3426	2944
* Farmers Insurance Exchange	2680	2576	4872	5430	3952	3700
* Foremost Insurance Co.	4811	4723	6861	7629	6141	5610
Garrison Property & Casualty Ins. Co.	1339	1231	1958	1972	1694	1581
* GEICO Secure Co.	1068	1023	1951	1818	1516	1347
Hartford Casualty Insurance Co.	1928	2170	4210	3888	3522	2260
* Horace Mann Insurance Co.	1098	1098	1741	1247	1479	1418

* 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.

February 2024

Scenario 13: Single Male, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	1447	1447	2891	1680	1979	2207
* Integon Indemnity Co.	3343	3106	6062	6062	4380	4625
* Integon Preferred Insurance Co.	2014	1906	3167	3256	2590	2667
Liberty Mutual Insurance Co.	3491	3174	4675	4725	4029	4232
Liberty Mutual Personal Insurance Co.	3218	2933	4289	4327	3703	3887
Maryland Auto Insurance Fund	4824	4824	6767	7155	5734	5647
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1168	1168	1654	2295	1654	1654
* National General Assurance Co.	4066	4066	5503	7526	5154	5446
* Nationwide Property & Casualty Co.	2311	2486	4956	5157	4407	3672
* NJM Insurance Co.	1106	1097	1596	1596	1436	1596
Noblr Insurance Exchange	552	533	843	918	728	626
Old Dominion Insurance Co.	1714	1622	2780	3776	2524	2906
* Penn National Insurance Co.	2489	2319	4328	4777	3014	2857
Privilege Underwriters Reciprocal Exch.	1141	1280	1746	1746	1522	1129
* Progressive Select Insurance Co.	1048	997	1476	1622	1301	1181
* Progressive Specialty Insurance Co.	1396	1324	2072	2317	1783	1620
Root Insurance Co.	3066	2922	5220	5660	4214	4040
* Selective Ins. Co. of South Carolina	1997	1495	3367	3692	2584	2635
Southern Insurance Co. of VA	1358	1404	2618	2636	2065	1649
* State Farm Fire & Casualty Co.	2802	2691	4538	4387	3575	3331
* State Farm Mutual Ins. Co.	1519	1450	2533	2445	1971	1836
* Teachers Insurance Co.	1585	1585	3009	1846	2099	2968
* Travelers Property Casualty Insurance Co.	1476	1446	2168	2424	2015	1877
United Services Automobile Association	964	918	1379	1364	1218	1201
* Unitrin Safeguard Insurance Co.	2097	1978	3290	3838	2829	2806
USAA Casualty Insurance Co.	1072	982	1495	1478	1336	1341
USAA General Indemnity Co.	1180	1114	1733	1751	1498	1501
* Vault Recipricol Exchange	1434	1434	1972	1972	1762	1716

* 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.

Scenario 13: Single Male, Age 65

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	382	395	374	410	462
* AIG Property Casualty Co.	1726	1825	968	1726	1767
* Allstate Indemnity Co.	2378	2373	2227	2415	2587
American Family Connect P & C Ins. Co.	1244	1530	1118	1334	1274
American National Property & Casualty Co.	748	758	688	782	824
American States Preferred Insurance Co.	1606	1730	1548	1673	1861
* Amica Mutual Insurance Co.	1342	1342	1178	1342	1295
* Amica Property & Casualty Insurance Co.	1698	1698	1491	1698	1640
Berkley Insurance Co.	1030	949	728	1058	1071
* Branch Insurance Exchange	1589	1435	1382	1709	1677
* Brethren Mutual Insurance Co.	799	904	710	868	820
* Chubb National Insurance Co.	1355	1809	1250	1778	1476
Cincinnati Casualty Co.	1267	1413	1048	1169	1304
Cincinnati Insurance Co.	1230	1374	1105	1337	1279
* Clearcover Insurance Co.	1385	1414	1070	1414	1439
* CSAA General Insurance Co.	1145	1423	1136	1356	1331
* Cumberland Insurance Co. Inc.	891	948	812	948	933
Dairyland Insurance Co.	5326	4985	4605	5218	6398
Elephant Insurance Co.	3113	2891	2973	3454	3979
Encompass Home/Auto Insurance Co.	1307	1486	1259	1378	1490
Erie Insurance Exchange	946	974	813	963	991
* Farmers Casualty Insurance Co.	1563	1841	1496	1647	1411
* Farmers Direct P & C Insurance Co.	1534	1658	1232	1658	1388
* Farmers Group Property & Casualty Ins. Co.	1774	1986	1692	2084	2110
* Farmers Insurance Exchange	2590	2680	2152	2644	2904
* Foremost Insurance Co.	4292	4592	4435	4720	4872
Garrison Property & Casualty Ins. Co.	1265	1399	1115	1308	1276
* GEICO Secure Co.	1118	1076	982	1104	1206
Hartford Casualty Insurance Co.	2368	2014	1786	1994	2536
* Horace Mann Insurance Co.	1094	1186	992	1180	1107

* 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.

Scenario 13: Single Male, Age 65

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	1472	1574	1269	1666	1447
* Integon Indemnity Co.	3197	3013	2650	3865	3821
* Integon Preferred Insurance Co.	1874	1883	1610	2106	2205
Liberty Mutual Insurance Co.	3251	3302	2973	3281	3418
Liberty Mutual Personal Insurance Co.	3005	3052	2754	3031	3156
Maryland Auto Insurance Fund	4489	4397	4000	4776	4953
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1045	1119	968	1132	1256
* National General Assurance Co.	3905	4010	3290	4067	4176
* Nationwide Property & Casualty Co.	2667	3018	2399	2444	3071
* NJM Insurance Co.	1037	1027	987	1027	1181
Noblr Insurance Exchange	545	501	483	581	567
Old Dominion Insurance Co.	1714	1510	1300	1758	1794
* Penn National Insurance Co.	2299	2216	1952	2318	2555
Privilege Underwriters Reciprocal Exch.	1412	1605	723	1412	1892
* Progressive Select Insurance Co.	970	987	972	1008	1050
* Progressive Specialty Insurance Co.	1233	1276	1244	1318	1396
Root Insurance Co.	2914	3244	2702	3050	3398
* Selective Ins. Co. of South Carolina	1287	1947	1392	1558	1729
Southern Insurance Co. of VA	1365	1409	1179	1426	1617
* State Farm Fire & Casualty Co.	2467	2687	2033	2496	2656
* State Farm Mutual Ins. Co.	1375	1500	1107	1395	1482
* Teachers Insurance Co.	1518	1682	1345	1736	1585
* Travelers Property Casualty Insurance Co.	1481	1524	1271	1467	1532
United Services Automobile Association	946	964	853	924	940
* Unitrin Safeguard Insurance Co.	1927	2149	1612	1985	2181
USAA Casualty Insurance Co.	975	1085	929	1018	1026
USAA General Indemnity Co.	1173	1258	1035	1171	1135
* Vault Recipricol Exchange	1592	1789	811	1592	1614

* 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.

February 2024

Scenario 14: Single Female, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	984	939	1430	1587	1253	1137
* AIG Property Casualty Co.	1736	1736	2459	2459	2010	2010
* Allstate Indemnity Co.	2666	2602	3881	3951	3126	3565
American Family Connect P & C Ins. Co.	1320	1180	2202	2184	1936	1858
American National Property & Casualty Co.	1146	1138	2050	2050	1604	1572
American States Preferred Insurance Co.	1592	1675	2297	2963	2337	1941
* Amica Mutual Insurance Co.	1702	1702	3303	3303	2628	2628
* Amica Property & Casualty Insurance Co.	2137	2137	4144	4144	3301	3301
Berkley Insurance Co.	1094	1083	1453	1674	1360	1358
* Branch Insurance Exchange	1918	1851	3059	3266	2600	2198
* Brethren Mutual Insurance Co.	1396	1134	2600	2697	2405	1841
* Chubb National Insurance Co.	1937	1681	2852	2898	2372	2372
Cincinnati Casualty Co.	1310	1186	1798	1886	1693	1725
Cincinnati Insurance Co.	1438	1438	2792	2792	2054	2100
* Clearcover Insurance Co.	1042	1042	2042	2338	1555	1384
* CSAA General Insurance Co.	1697	1458	2380	2855	2009	2255
* Cumberland Insurance Co. Inc.	1587	1587	3973	3304	2423	2519
Dairyland Insurance Co.	6035	5849	10383	13562	8559	8609
Elephant Insurance Co.	3616	3803	5501	7646	5323	4707
Encompass Home/Auto Insurance Co.	1876	1656	2528	3626	2605	2205
Erie Insurance Exchange	1309	1309	2255	2183	1805	1620
* Farmers Casualty Insurance Co.	1769	2152	2607	3327	2190	2620
* Farmers Direct P & C Insurance Co.	1886	1886	3124	2736	2404	2136
* Farmers Group Property & Casualty Ins. Co.	2620	2620	4468	4694	4146	3544
* Farmers Insurance Exchange	2590	2494	4750	5278	3838	3568
* Foremost Insurance Co.	5316	5276	7342	8048	6795	6140
Garrison Property & Casualty Ins. Co.	1784	1646	2587	2606	2249	2092
* GEICO Secure Co.	1139	1097	2191	2038	1663	1478
Hartford Casualty Insurance Co.	2218	2452	4810	4122	3728	2634
* Horace Mann Insurance Co.	1196	1196	1930	1366	1627	1556

* 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.

February 2024

Scenario 14: Single Female, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	1579	1579	3130	1839	2159	2395
* Integon Indemnity Co.	3298	3076	5918	5918	4323	4542
* Integon Preferred Insurance Co.	2398	2274	3738	3843	3073	3160
Liberty Mutual Insurance Co.	3297	3026	4364	4404	3785	3948
Liberty Mutual Personal Insurance Co.	3047	2802	4005	4038	3485	3632
Maryland Auto Insurance Fund	5218	5218	7324	7709	6227	6168
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1554	1554	2153	2952	2153	2153
* National General Assurance Co.	3295	3295	4435	5971	4170	4380
* Nationwide Property & Casualty Co.	2707	2911	5798	6003	5178	4304
* NJM Insurance Co.	1318	1308	1885	1885	1717	1885
Noblr Insurance Exchange	766	740	1170	1266	1015	863
Old Dominion Insurance Co.	1948	1842	3104	4168	2854	3236
* Penn National Insurance Co.	1744	1614	2994	3294	2129	1994
Privilege Underwriters Reciprocal Exch.	1445	1651	2213	2213	1940	1450
* Progressive Select Insurance Co.	1154	1101	1633	1795	1433	1306
* Progressive Specialty Insurance Co.	1509	1443	2206	2467	1922	1746
Root Insurance Co.	3008	2878	5088	5508	4132	3952
* Selective Ins. Co. of South Carolina	2128	1610	3560	3909	2770	2805
Southern Insurance Co. of VA	1644	1703	3183	3210	2509	1996
* State Farm Fire & Casualty Co.	3165	3035	5168	4998	4060	3785
* State Farm Mutual Ins. Co.	1749	1668	2927	2827	2275	2122
* Teachers Insurance Co.	1736	1736	3277	2031	2308	3229
* Travelers Property Casualty Insurance Co.	1680	1638	2486	2782	2304	2141
United Services Automobile Association	1241	1185	1762	1744	1563	1554
* Unitrin Safeguard Insurance Co.	2208	2070	3519	4131	3007	2992
USAA Casualty Insurance Co.	1390	1273	1917	1890	1721	1739
USAA General Indemnity Co.	1516	1434	2205	2226	1920	1914
* Vault Recipricol Exchange	1572	1572	2114	2114	1918	1858

* 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.

Scenario 14: Single Female, Age 65

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	882	921	897	945	985
* AIG Property Casualty Co.	1880	2004	1050	1880	1921
* Allstate Indemnity Co.	2450	2442	2296	2488	2675
American Family Connect P & C Ins. Co.	1220	1506	1102	1314	1256
American National Property & Casualty Co.	1112	1130	1022	1164	1236
American States Preferred Insurance Co.	1528	1645	1477	1594	1758
* Amica Mutual Insurance Co.	1980	1980	1742	1980	1919
* Amica Property & Casualty Insurance Co.	2486	2486	2187	2486	2411
Berkley Insurance Co.	1132	1040	789	1160	1173
* Branch Insurance Exchange	1890	1707	1646	2025	1983
* Brethren Mutual Insurance Co.	1110	1264	995	1215	1151
* Chubb National Insurance Co.	1577	2114	1467	2065	1716
Cincinnati Casualty Co.	1267	1398	1054	1165	1307
Cincinnati Insurance Co.	1463	1629	1316	1583	1507
* Clearcover Insurance Co.	1084	1112	842	1112	1128
* CSAA General Insurance Co.	1332	1658	1326	1579	1556
* Cumberland Insurance Co. Inc.	1365	1430	1266	1430	1410
Dairyland Insurance Co.	5586	5240	4817	5467	6725
Elephant Insurance Co.	2959	2772	2849	3278	3791
Encompass Home/Auto Insurance Co.	1672	1897	1597	1766	1907
Erie Insurance Exchange	1259	1291	1092	1272	1309
* Farmers Casualty Insurance Co.	1866	2176	1800	1969	1694
* Farmers Direct P & C Insurance Co.	1976	2122	1566	2122	1786
* Farmers Group Property & Casualty Ins. Co.	2192	2494	2144	2570	2560
* Farmers Insurance Exchange	2512	2598	2104	2556	2812
* Foremost Insurance Co.	4874	5251	5092	5363	5399
Garrison Property & Casualty Ins. Co.	1711	1869	1496	1750	1707
* GEICO Secure Co.	1186	1158	1044	1175	1299
Hartford Casualty Insurance Co.	2676	2322	2082	2308	2848
* Horace Mann Insurance Co.	1194	1303	1083	1292	1206

* 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.

Scenario 14: Single Female, Age 65

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	1590	1716	1386	1823	1579
* Integon Indemnity Co.	3165	2984	2624	3817	3764
* Integon Preferred Insurance Co.	2238	2245	1927	2510	2622
Liberty Mutual Insurance Co.	3093	3116	2837	3114	3244
Liberty Mutual Personal Insurance Co.	2862	2882	2631	2882	2999
Maryland Auto Insurance Fund	4895	4806	4425	5180	5355
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1401	1501	1299	1505	1667
* National General Assurance Co.	3187	3272	2711	3310	3392
* Nationwide Property & Casualty Co.	3133	3527	2806	2855	3583
* NJM Insurance Co.	1233	1217	1171	1217	1402
Noblr Insurance Exchange	759	695	665	815	784
Old Dominion Insurance Co.	1948	1720	1482	2004	2028
* Penn National Insurance Co.	1601	1544	1368	1673	1774
Privilege Underwriters Reciprocal Exch.	1806	2112	907	1806	2425
* Progressive Select Insurance Co.	1055	1081	1060	1106	1155
* Progressive Specialty Insurance Co.	1337	1378	1353	1432	1509
Root Insurance Co.	2864	3192	2658	2996	3338
* Selective Ins. Co. of South Carolina	1386	2084	1503	1677	1862
Southern Insurance Co. of VA	1652	1705	1426	1725	1961
* State Farm Fire & Casualty Co.	2819	3073	2301	2857	3036
* State Farm Mutual Ins. Co.	1595	1740	1274	1621	1718
* Teachers Insurance Co.	1651	1847	1483	1913	1736
* Travelers Property Casualty Insurance Co.	1680	1736	1434	1663	1740
United Services Automobile Association	1236	1244	1103	1189	1207
* Unitrin Safeguard Insurance Co.	2020	2271	1686	2086	2296
USAA Casualty Insurance Co.	1277	1399	1206	1316	1321
USAA General Indemnity Co.	1527	1610	1337	1503	1456
* Vault Recipricol Exchange	1720	2008	868	1720	1718

* 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.

February 2024

Scenario 15: Single Female, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	619	580	993	1135	803	737
* AIG Property Casualty Co.	1600	1600	2269	2269	1855	1855
* Allstate Indemnity Co.	2512	2451	3706	3764	2955	3411
American Family Connect P & C Ins. Co.	1260	1116	2100	2080	1848	1774
American National Property & Casualty Co.	1142	1130	2090	2088	1606	1584
American States Preferred Insurance Co.	1541	1611	2229	2865	2253	1896
* Amica Mutual Insurance Co.	1284	1284	2537	2537	2004	2004
* Amica Property & Casualty Insurance Co.	1611	1611	3179	3179	2513	2513
Berkley Insurance Co.	964	958	1277	1469	1195	1189
* Branch Insurance Exchange	1761	1691	2896	3107	2421	2043
* Brethren Mutual Insurance Co.	1145	913	2175	2242	2005	1502
* Chubb National Insurance Co.	1608	1389	2384	2418	1986	1981
Cincinnati Casualty Co.	1129	1011	1566	1635	1462	1509
Cincinnati Insurance Co.	1132	1132	2188	2188	1593	1630
* Clearcover Insurance Co.	1214	1214	2427	2805	1840	1632
* CSAA General Insurance Co.	1531	1315	2180	2581	1811	2053
* Cumberland Insurance Co. Inc.	1348	1348	3514	2920	2094	2183
Dairyland Insurance Co.	5616	5428	9867	12984	8051	8146
Elephant Insurance Co.	3360	3527	5119	7095	4951	4409
Encompass Home/Auto Insurance Co.	1769	1557	2450	3493	2459	2106
Erie Insurance Exchange	1123	1123	1986	1914	1570	1408
* Farmers Casualty Insurance Co.	1862	2295	2850	3622	2360	2806
* Farmers Direct P & C Insurance Co.	1796	1796	2954	2632	2290	2056
* Farmers Group Property & Casualty Ins. Co.	2718	2718	4800	5064	4410	3844
* Farmers Insurance Exchange	3468	3340	6202	6888	5064	4730
* Foremost Insurance Co.	4819	4736	6920	7688	6201	5617
Garrison Property & Casualty Ins. Co.	1567	1442	2303	2321	1998	1862
* GEICO Secure Co.	1063	1026	2059	1915	1560	1387
Hartford Casualty Insurance Co.	1842	1998	4062	3578	3242	2168
* Horace Mann Insurance Co.	1070	1070	1739	1212	1463	1400

* 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.

February 2024

Scenario 15: Single Female, Age 65

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	1421	1421	2879	1641	1962	2164
* Integon Indemnity Co.	3003	2790	5467	5467	3944	4173
* Integon Preferred Insurance Co.	2636	2474	4180	4290	3403	3516
Liberty Mutual Insurance Co.	3336	3046	4468	4510	3837	4025
Liberty Mutual Personal Insurance Co.	3080	2820	4096	4138	3532	3703
Maryland Auto Insurance Fund	4130	4130	5890	6275	4925	4819
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1166	1166	1663	2311	1663	1663
* National General Assurance Co.	3075	3075	4161	5683	3909	4114
* Nationwide Property & Casualty Co.	2531	2721	5487	5657	4879	4050
* NJM Insurance Co.	1093	1086	1588	1588	1424	1588
Noblr Insurance Exchange	653	638	1029	1115	880	750
Old Dominion Insurance Co.	1718	1626	2838	3870	2554	2954
* Penn National Insurance Co.	2463	2295	4299	4745	2986	2828
Privilege Underwriters Reciprocal Exch.	1056	1174	1613	1613	1405	1035
* Progressive Select Insurance Co.	1126	1062	1616	1774	1392	1271
* Progressive Specialty Insurance Co.	1384	1306	2068	2313	1769	1604
Root Insurance Co.	2876	2736	4932	5322	3948	3786
* Selective Ins. Co. of South Carolina	1822	1357	3130	3409	2380	2418
Southern Insurance Co. of VA	1340	1380	2587	2598	2041	1630
* State Farm Fire & Casualty Co.	2738	2620	4463	4309	3504	3270
* State Farm Mutual Ins. Co.	1499	1426	2514	2423	1950	1820
* Teachers Insurance Co.	1562	1562	3014	1807	2090	2920
* Travelers Property Casualty Insurance Co.	1611	1565	2399	2682	2218	2064
United Services Automobile Association	1073	1023	1542	1525	1365	1342
* Unitrin Safeguard Insurance Co.	2141	2014	3376	3939	2903	2873
USAA Casualty Insurance Co.	1203	1102	1682	1663	1509	1511
USAA General Indemnity Co.	1335	1259	1965	1984	1702	1702
* Vault Recipricol Exchange	1288	1288	1778	1778	1582	1540

* 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.

Scenario 15: Single Female, Age 65

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	517	537	507	558	621
* AIG Property Casualty Co.	1736	1839	972	1736	1775
* Allstate Indemnity Co.	2302	2302	2157	2344	2531
American Family Connect P & C Ins. Co.	1154	1434	1042	1248	1190
American National Property & Casualty Co.	1100	1122	1010	1156	1224
American States Preferred Insurance Co.	1461	1580	1402	1535	1703
* Amica Mutual Insurance Co.	1486	1486	1298	1486	1437
* Amica Property & Casualty Insurance Co.	1862	1862	1627	1862	1801
Berkley Insurance Co.	996	918	701	1020	1034
* Branch Insurance Exchange	1732	1564	1506	1858	1826
* Brethren Mutual Insurance Co.	896	1017	797	976	922
* Chubb National Insurance Co.	1313	1752	1205	1725	1431
Cincinnati Casualty Co.	1084	1203	893	1001	1120
Cincinnati Insurance Co.	1122	1255	1006	1221	1168
* Clearcover Insurance Co.	1259	1304	971	1304	1319
* CSAA General Insurance Co.	1205	1491	1191	1415	1408
* Cumberland Insurance Co. Inc.	1146	1209	1057	1209	1190
Dairyland Insurance Co.	5192	4842	4438	5061	6272
Elephant Insurance Co.	2760	2557	2630	3053	3498
Encompass Home/Auto Insurance Co.	1569	1798	1507	1655	1793
Erie Insurance Exchange	1070	1099	919	1088	1124
* Farmers Casualty Insurance Co.	1971	2310	1879	2085	1774
* Farmers Direct P & C Insurance Co.	1866	2024	1492	2024	1690
* Farmers Group Property & Casualty Ins. Co.	2256	2554	2172	2662	2702
* Farmers Insurance Exchange	3354	3444	2808	3412	3758
* Foremost Insurance Co.	4329	4622	4466	4746	4897
Garrison Property & Casualty Ins. Co.	1478	1636	1306	1532	1494
* GEICO Secure Co.	1101	1082	971	1095	1214
Hartford Casualty Insurance Co.	2178	1920	1714	1910	2408
* Horace Mann Insurance Co.	1060	1153	957	1151	1080

* 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.

Scenario 15: Single Female, Age 65

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	1440	1524	1233	1628	1421
* Integon Indemnity Co.	2871	2711	2389	3479	3446
* Integon Preferred Insurance Co.	2427	2442	2093	2745	2891
Liberty Mutual Insurance Co.	3102	3148	2845	3141	3272
Liberty Mutual Personal Insurance Co.	2870	2909	2640	2902	3025
Maryland Auto Insurance Fund	3807	3718	3337	4092	4267
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1041	1113	964	1127	1253
* National General Assurance Co.	2956	3038	2496	3078	3160
* Nationwide Property & Casualty Co.	2928	3262	2597	2661	3324
* NJM Insurance Co.	1027	1014	973	1014	1169
Noblr Insurance Exchange	651	599	568	692	674
Old Dominion Insurance Co.	1712	1516	1294	1766	1808
* Penn National Insurance Co.	2274	2189	1929	2384	2530
Privilege Underwriters Reciprocal Exch.	1299	1458	670	1299	1729
* Progressive Select Insurance Co.	1020	1045	1020	1064	1126
* Progressive Specialty Insurance Co.	1214	1255	1223	1297	1380
Root Insurance Co.	2734	3024	2536	2856	3182
* Selective Ins. Co. of South Carolina	1165	1770	1266	1417	1569
Southern Insurance Co. of VA	1342	1387	1159	1404	1596
* State Farm Fire & Casualty Co.	2410	2621	1971	2443	2595
* State Farm Mutual Ins. Co.	1356	1477	1083	1378	1461
* Teachers Insurance Co.	1490	1634	1311	1702	1562
* Travelers Property Casualty Insurance Co.	1607	1660	1363	1591	1665
United Services Automobile Association	1050	1070	950	1028	1048
* Unitrin Safeguard Insurance Co.	1965	2193	1648	2028	2227
USAA Casualty Insurance Co.	1091	1215	1043	1140	1151
USAA General Indemnity Co.	1322	1421	1170	1325	1280
* Vault Recipricol Exchange	1430	1596	736	1430	1454

* 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.

February 2024

Scenario 16: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1505	1392	2289	2542	1928	1739
* AIG Property Casualty Co.	2903	2903	4046	4046	3374	3374
* Allstate Indemnity Co.	3236	3143	5597	5677	4065	5147
American Family Connect P & C Ins. Co.	2200	1934	3602	3584	3234	3118
American National Property & Casualty Co.	1714	1698	3140	3136	2386	2382
American States Preferred Insurance Co.	3165	3324	4627	6000	4680	3956
* Amica Mutual Insurance Co.	2009	2009	3933	3933	3040	3040
* Amica Property & Casualty Insurance Co.	2519	2519	4929	4929	3812	3812
Berkley Insurance Co.	1609	1575	2100	2410	1980	1987
* Branch Insurance Exchange	2000	1924	3314	3548	2743	2332
* Brethren Mutual Insurance Co.	3084	2530	5790	5925	5247	4050
* Chubb National Insurance Co.	3399	2952	4964	5046	4199	4184
Cincinnati Casualty Co.	3364	2997	4632	4828	4310	4499
Cincinnati Insurance Co.	1746	1746	3348	3348	2418	2476
* Clearcover Insurance Co.	1908	1908	3955	4624	2978	2599
* CSAA General Insurance Co.	1490	1269	2131	2568	1803	2039
* Cumberland Insurance Co. Inc.	2359	2359	6528	5408	3778	3901
Dairyland Insurance Co.	6725	6489	11650	15248	9543	9675
Elephant Insurance Co.	8333	8774	12756	18056	12470	11347
Encompass Home/Auto Insurance Co.	3254	2913	4617	6212	4306	3759
Erie Insurance Exchange	1867	1867	3322	3202	2625	2344
* Farmers Casualty Insurance Co.	2593	3252	4044	5201	3331	3977
* Farmers Direct P & C Insurance Co.	2814	2814	4666	4192	3604	3286
* Farmers Group Property & Casualty Ins. Co.	3866	3866	7144	7614	6464	5644
* Farmers Insurance Exchange	2630	2528	4486	5002	3712	3532
* Foremost Insurance Co.	4374	4343	6229	6821	5731	5082
Garrison Property & Casualty Ins. Co.	3279	2996	4869	4915	4166	3921
* GEICO Secure Co.	2201	2120	4206	3922	3222	2873
Hartford Casualty Insurance Co.	4166	4792	8962	8456	7642	4864
* Horace Mann Insurance Co.	1689	1689	2610	1863	2239	2160

* 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.

February 2024

Scenario 16: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	2423	2423	4978	2745	3323	3697
* Integon Indemnity Co.	3807	3588	6720	6720	4932	5200
* Integon Preferred Insurance Co.	3367	3135	5407	5540	4401	4596
Liberty Mutual Insurance Co.	5649	5210	7393	7450	6456	6703
Liberty Mutual Personal Insurance Co.	5244	4849	6807	6859	5968	6187
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1966	1966	2857	4029	2857	2857
* National General Assurance Co.	3652	3652	4988	6848	4741	4925
* Nationwide Property & Casualty Co.	2494	2690	5376	5599	4777	3965
* NJM Insurance Co.	1153	1145	1664	1664	1483	1664
Noblr Insurance Exchange	1154	1122	1745	1881	1494	1291
Old Dominion Insurance Co.	1786	1696	3024	4080	2686	3066
* Penn National Insurance Co.	3251	2960	5704	6262	3970	3683
Privilege Underwriters Reciprocal Exch.	2279	2492	3455	3455	3028	2194
* Progressive Select Insurance Co.	1469	1380	2105	2339	1829	1663
* Progressive Specialty Insurance Co.	2286	2156	3383	3808	2888	2652
Root Insurance Co.	3162	3006	5424	5836	4328	4160
* Selective Ins. Co. of South Carolina	2565	1897	4432	4837	3374	3436
Southern Insurance Co. of VA	1682	1728	3094	3097	2454	1992
* State Farm Fire & Casualty Co.	4441	4273	6715	6492	5422	5106
* State Farm Mutual Ins. Co.	2508	2393	3995	3849	3149	2955
* Teachers Insurance Co.	2628	2628	5150	2979	3477	4926
* Travelers Property Casualty Insurance Co.	2403	2356	3594	4026	3330	3115
United Services Automobile Association	2036	1932	2937	2906	2574	2527
* Unitrin Safeguard Insurance Co.	2915	2740	4520	5221	3873	3856
USAA Casualty Insurance Co.	2286	2086	3225	3200	2859	2863
USAA General Indemnity Co.	3011	2826	4500	4564	3836	3876
* Vault Recipricol Exchange	2002	2002	2796	2796	2464	2408

* 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.

Scenario 16: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1349	1391	1342	1412	1497
* AIG Property Casualty Co.	3172	3194	1740	3172	3306
* Allstate Indemnity Co.	2873	2974	2721	3030	3246
American Family Connect P & C Ins. Co.	2010	2524	1794	2180	2062
American National Property & Casualty Co.	1678	1700	1524	1752	1830
American States Preferred Insurance Co.	3014	3228	2874	3135	3527
* Amica Mutual Insurance Co.	2307	2307	2021	2307	2228
* Amica Property & Casualty Insurance Co.	2896	2896	2534	2896	2794
Berkley Insurance Co.	1649	1526	1184	1694	1722
* Branch Insurance Exchange	1972	1755	1722	2129	2081
* Brethren Mutual Insurance Co.	2493	2848	2126	2727	2515
* Chubb National Insurance Co.	2837	3698	2581	3668	3072
Cincinnati Casualty Co.	3228	3630	2644	3018	3325
Cincinnati Insurance Co.	1685	1870	1505	1828	1783
* Clearcover Insurance Co.	1989	2083	1510	2083	2083
* CSAA General Insurance Co.	1179	1474	1122	1393	1364
* Cumberland Insurance Co. Inc.	2002	2116	1848	2116	2087
Dairyland Insurance Co.	6225	5768	5331	6059	7477
Elephant Insurance Co.	6902	5898	6214	7510	8372
Encompass Home/Auto Insurance Co.	2986	3319	2863	3063	3306
Erie Insurance Exchange	1775	1824	1509	1807	1871
* Farmers Casualty Insurance Co.	2781	3260	2622	2922	2460
* Farmers Direct P & C Insurance Co.	2934	3188	2340	3188	2610
* Farmers Group Property & Casualty Ins. Co.	3252	3644	3036	3812	3882
* Farmers Insurance Exchange	2538	2612	2116	2604	2834
* Foremost Insurance Co.	4084	4410	4228	4463	4495
Garrison Property & Casualty Ins. Co.	3033	3384	2685	3155	3110
* GEICO Secure Co.	2249	2219	1971	2243	2506
Hartford Casualty Insurance Co.	5248	4398	3856	4326	5402
* Horace Mann Insurance Co.	1656	1760	1498	1782	1696

* 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.

Scenario 16: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	2491	2560	2081	2719	2423
* Integon Indemnity Co.	3695	3543	3070	4440	4371
* Integon Preferred Insurance Co.	3101	3167	2646	3540	3705
Liberty Mutual Insurance Co.	5329	5381	4913	5361	5563
Liberty Mutual Personal Insurance Co.	4950	5001	4576	4982	5167
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1754	1862	1602	1910	2118
* National General Assurance Co.	3550	3648	2977	3651	3769
* Nationwide Property & Casualty Co.	2920	3187	2560	2662	3190
* NJM Insurance Co.	1087	1075	1027	1075	1224
Noblr Insurance Exchange	1128	1028	1012	1206	1175
Old Dominion Insurance Co.	1790	1590	1352	1834	1880
* Penn National Insurance Co.	2933	2837	2508	3072	3246
Privilege Underwriters Reciprocal Exch.	2779	3030	1452	2779	3668
* Progressive Select Insurance Co.	1347	1354	1340	1389	1463
* Progressive Specialty Insurance Co.	2023	2070	2020	2136	2283
Root Insurance Co.	3038	3348	2806	3158	3510
* Selective Ins. Co. of South Carolina	1646	2448	1775	1973	2178
Southern Insurance Co. of VA	1699	1746	1472	1776	1984
* State Farm Fire & Casualty Co.	3800	4075	3161	3809	4021
* State Farm Mutual Ins. Co.	2249	2423	1809	2261	2389
* Teachers Insurance Co.	2542	2690	2161	2788	2628
* Travelers Property Casualty Insurance Co.	2450	2519	2061	2399	2497
United Services Automobile Association	1968	2017	1787	1937	1988
* Unitrin Safeguard Insurance Co.	2668	2956	2241	2755	3034
USAA Casualty Insurance Co.	2053	2300	1967	2161	2197
USAA General Indemnity Co.	2939	3190	2599	2962	2889
* Vault Recipricol Exchange	2240	2432	1159	2240	2307

* 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.

Scenario 17: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1155	1079	1819	2074	1482	1361
* AIG Property Casualty Co.	2152	2152	2990	2990	2492	2492
* Allstate Indemnity Co.	5258	5093	7215	7387	6045	6578
American Family Connect P & C Ins. Co.	2352	2178	3914	3880	3448	3276
American National Property & Casualty Co.	2608	2588	4544	4542	3584	3508
American States Preferred Insurance Co.	3594	3781	5105	6658	5265	4378
* Amica Mutual Insurance Co.	2049	2049	4114	4114	3261	3261
* Amica Property & Casualty Insurance Co.	2507	2507	5055	5055	3992	3992
Berkley Insurance Co.	2492	2465	3330	3851	3122	3121
* Branch Insurance Exchange	2679	2583	4144	4364	3555	3032
* Brethren Mutual Insurance Co.	3505	3018	6427	6656	5900	4643
* Chubb National Insurance Co.	4076	3530	5988	6117	5026	5028
Cincinnati Casualty Co.	3059	2789	4114	4346	3885	3943
Cincinnati Insurance Co.	2373	2373	4570	4570	3333	3416
* Clearcover Insurance Co.	3015	3015	5880	6772	4511	4033
* CSAA General Insurance Co.	3570	3001	5395	6439	4328	5025
* Cumberland Insurance Co. Inc.	3652	3652	8939	7452	5548	5859
Dairyland Insurance Co.	7309	7096	12036	15464	10116	10121
Elephant Insurance Co.	6628	6965	10426	14499	10047	8931
Encompass Home/Auto Insurance Co.	4503	3922	6168	8975	6340	5348
Erie Insurance Exchange	2900	2900	4924	4728	4000	3574
Farmers Casualty Insurance Co.	3910	4933	5997	7740	4975	5913
Farmers Direct P & C Insurance Co.	3756	3756	6228	5504	4814	4336
Farmers Group Property & Casualty Ins. Co.	5228	5228	9288	9830	8530	7248
Farmers Insurance Exchange	5342	5162	8910	9878	7438	7082
* Foremost Insurance Co.	7905	7884	11094	12065	10348	9149
Garrison Property & Casualty Ins. Co.	3089	2834	4424	4451	3850	3611
* GEICO Secure Co.	2621	2482	4636	4312	3668	3260
Hartford Casualty Insurance Co.	5756	6096	12988	11398	10290	6892
Horace Mann Insurance Co.	2831	2831	4558	3236	3879	3688

* 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.

February 2024

Scenario 17: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
Horace Mann Property & Casualty Ins. Co.	2898	2898	5620	3387	3979	4354
* Integon Indemnity Co.	5145	4932	8739	8739	6481	6736
* Integon Preferred Insurance Co.	4968	4733	7415	7645	6264	6336
Liberty Mutual Insurance Co.	7534	6926	9851	9969	8596	8916
Liberty Mutual Personal Insurance Co.	6937	6389	9022	9127	7891	8181
Maryland Auto Insurance Fund	6770	6770	9877	10359	8376	8262
* MGA Insurance Co.	5673	5619	9267	10970	8547	7570
* Mutual Benefit Insurance Co.	2947	2947	4094	5666	4094	4094
* National General Assurance Co.	10562	10562	13930	18086	13080	13584
* Nationwide Property & Casualty Co.	4803	5213	10460	10825	9271	7712
* NJM Insurance Co.	1983	1961	2826	2826	2594	2826
Noblr Insurance Exchange	2102	2043	3146	3368	2770	2354
Old Dominion Insurance Co.	4230	4012	6844	9132	6204	7008
Penn National Insurance Co.	5132	4864	8727	9667	6103	5858
Privilege Underwriters Reciprocal Exch.	2691	3004	4097	4097	3609	2630
* Progressive Select Insurance Co.	2207	2087	3121	3449	2754	2495
* Progressive Specialty Insurance Co.	3173	3012	4614	5158	4022	3653
Root Insurance Co.	4190	3990	7124	7612	5720	5462
* Selective Ins. Co. of South Carolina	3276	2471	5562	6069	4247	4325
Southern Insurance Co. of VA	2242	2360	4310	4326	3349	2688
* State Farm Fire & Casualty Co.	4741	4555	8032	7745	6228	5742
* State Farm Mutual Ins. Co.	2973	2843	5089	4904	3928	3632
Teachers Insurance Co.	3174	3174	5858	3720	4213	5877
* Travelers Property Casualty Insurance Co.	3503	3452	5182	5799	4833	4447
United Services Automobile Association	2454	2336	3463	3425	3063	3049
* Unitrin Safeguard Insurance Co.	4237	4001	6637	7660	5675	5629
USAA Casualty Insurance Co.	2648	2416	3631	3589	3249	3290
USAA General Indemnity Co.	2974	2808	4290	4347	3747	3729
* Vault Recipricol Exchange	2550	2550	3491	3491	3134	3047

* 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.

Scenario 17: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	967	989	951	1035	1155
* AIG Property Casualty Co.	2331	2477	1262	2331	2390
* Allstate Indemnity Co.	4923	4830	4545	4903	5268
American Family Connect P & C Ins. Co.	2246	2676	2038	2384	2302
American National Property & Casualty Co.	2568	2580	2374	2672	2812
American States Preferred Insurance Co.	3453	3653	3310	3535	3996
* Amica Mutual Insurance Co.	2373	2373	2076	2373	2300
* Amica Property & Casualty Insurance Co.	2904	2904	2541	2904	2810
Berkley Insurance Co.	2579	2363	1767	2646	2681
* Branch Insurance Exchange	2657	2350	2344	2835	2775
* Brethren Mutual Insurance Co.	2949	3344	2611	3238	3048
* Chubb National Insurance Co.	3344	4475	3081	4380	3623
Cincinnati Casualty Co.	2997	3303	2511	2766	3051
Cincinnati Insurance Co.	2360	2669	2126	2580	2458
* Clearcover Insurance Co.	3151	3220	2418	3220	3289
* CSAA General Insurance Co.	2789	3516	2657	3307	3245
* Cumberland Insurance Co. Inc.	3134	3297	2877	3297	3253
Dairyland Insurance Co.	6841	6416	5950	6658	8084
Elephant Insurance Co.	5408	5050	5217	6056	7017
Encompass Home/Auto Insurance Co.	4078	4582	3846	4217	4589
Erie Insurance Exchange	2765	2803	2376	2790	2899
Farmers Casualty Insurance Co.	4221	4910	3977	4371	3709
Farmers Direct P & C Insurance Co.	3934	4206	3138	4206	3510
Farmers Group Property & Casualty Ins. Co.	4410	4934	4174	5166	5154
Farmers Insurance Exchange	5216	5360	4386	5322	5804
* Foremost Insurance Co.	7434	8062	7754	8151	8123
Garrison Property & Casualty Ins. Co.	2962	3202	2585	3013	2929
* GEICO Secure Co.	2697	2544	2369	2662	2942
Hartford Casualty Insurance Co.	6692	6262	5390	6100	7614
Horace Mann Insurance Co.	2842	3078	2545	3055	2874

* 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.

Scenario 17: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area Rates Effective as of 2/1/2024					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
Horace Mann Property & Casualty Ins. Co.	2967	3174	2541	3361	2898
* Integon Indemnity Co.	5042	4809	4183	5931	5878
* Integon Preferred Insurance Co.	4669	4674	4081	5145	5466
Liberty Mutual Insurance Co.	7128	7143	6527	7126	7418
Liberty Mutual Personal Insurance Co.	6573	6585	6030	6571	6833
Maryland Auto Insurance Fund	6391	6279	5819	6808	6937
* MGA Insurance Co.	5232	5760	4923	5271	6280
* Mutual Benefit Insurance Co.	2674	2890	2480	2865	3168
* National General Assurance Co.	10465	10676	9090	10599	10957
* Nationwide Property & Casualty Co.	5626	6271	5000	5141	6322
* NJM Insurance Co.	1874	1823	1750	1823	2138
Noblr Insurance Exchange	2096	1889	1849	2229	2159
Old Dominion Insurance Co.	4268	3718	3234	4300	4388
Penn National Insurance Co.	4840	4659	4119	5005	5314
Privilege Underwriters Reciprocal Exch.	3325	3751	1678	3325	4427
* Progressive Select Insurance Co.	2060	2065	2054	2113	2215
* Progressive Specialty Insurance Co.	2872	2914	2880	3008	3183
Root Insurance Co.	4028	4416	3744	4176	4656
* Selective Ins. Co. of South Carolina	2122	3216	2300	2578	2866
Southern Insurance Co. of VA	2272	2335	1973	2368	2657
* State Farm Fire & Casualty Co.	4451	4867	3606	4447	4774
* State Farm Mutual Ins. Co.	2820	3081	2249	2827	3023
Teachers Insurance Co.	3050	3360	2678	3489	3174
* Travelers Property Casualty Insurance Co.	3541	3648	3056	3529	3673
United Services Automobile Association	2434	2444	2178	2345	2377
* Unitrin Safeguard Insurance Co.	3888	4314	3270	4014	4412
USAA Casualty Insurance Co.	2431	2651	2298	2503	2511
USAA General Indemnity Co.	3008	3141	2630	2951	2856
* Vault Recipricol Exchange	2824	3196	1411	2824	2867

* 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.

February 2024

Scenario 18: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1363	1234	2235	2529	1773	1608
* AIG Property Casualty Co.	3118	3118	4347	4347	3633	3633
* Allstate Indemnity Co.	3806	3698	6829	6929	4861	6272
American Family Connect P & C Ins. Co.	2046	1806	3362	3342	3022	2908
American National Property & Casualty Co.	2108	2092	3776	3776	2930	2892
American States Preferred Insurance Co.	2986	3142	4513	5884	4520	3785
* Amica Mutual Insurance Co.	2416	2416	4678	4678	3645	3645
* Amica Property & Casualty Insurance Co.	3030	3030	5865	5865	4571	4571
Berkley Insurance Co.	1735	1702	2283	2624	2143	2150
* Branch Insurance Exchange	1862	1783	3057	3269	2558	2153
* Brethren Mutual Insurance Co.	3085	2451	5762	5914	5245	4058
* Chubb National Insurance Co.	4128	3903	4926	4959	4519	4515
Cincinnati Casualty Co.	2677	2444	3657	3860	3448	3511
Cincinnati Insurance Co.	1979	1979	3765	3765	2738	2799
* Clearcover Insurance Co.	1908	1908	3996	4681	3008	2603
* CSAA General Insurance Co.	1393	1193	2040	2405	1695	1927
* Cumberland Insurance Co. Inc.	2036	2036	5658	4683	3259	3336
Dairyland Insurance Co.	7854	7607	13480	17593	11122	11202
Elephant Insurance Co.	8827	9297	13557	19185	13237	12019
Encompass Home/Auto Insurance Co.	3128	2811	4417	5908	4112	3571
Erie Insurance Exchange	2148	2148	3802	3673	3011	2690
* Farmers Casualty Insurance Co.	2484	3115	3836	4954	3174	3797
* Farmers Direct P & C Insurance Co.	2718	2718	4508	4046	3476	3158
* Farmers Group Property & Casualty Ins. Co.	3426	3426	6308	6712	5704	4994
* Farmers Insurance Exchange	2620	2526	4414	4922	3668	3474
* Foremost Insurance Co.	3818	3838	5103	5528	4945	4375
Garrison Property & Casualty Ins. Co.	2923	2681	4308	4343	3705	3474
* GEICO Secure Co.	2321	2237	4542	4216	3435	3048
Hartford Casualty Insurance Co.	3318	3766	7266	6716	6068	3916
* Horace Mann Insurance Co.	1685	1685	2568	1879	2209	2124

* 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.

February 2024

Scenario 18: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	2402	2402	4662	2745	3213	3586
* Integon Indemnity Co.	3321	3134	6022	6022	4353	4592
* Integon Preferred Insurance Co.	3040	2873	4841	4982	3948	4081
Liberty Mutual Insurance Co.	5626	5192	7371	7419	6449	6659
Liberty Mutual Personal Insurance Co.	5221	4831	6792	6832	5963	6152
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1793	1793	2550	3558	2550	2550
* National General Assurance Co.	3532	3532	4836	6629	4610	4769
* Nationwide Property & Casualty Co.	2431	2608	5253	5530	4637	3867
* NJM Insurance Co.	1217	1207	1774	1774	1574	1774
Noblr Insurance Exchange	1201	1178	1886	1979	1587	1352
Old Dominion Insurance Co.	1800	1698	2950	3930	2668	2996
* Penn National Insurance Co.	2630	2376	4499	4922	3227	2956
Privilege Underwriters Reciprocal Exch.	2573	2857	3912	3912	3435	2512
* Progressive Select Insurance Co.	1465	1368	2142	2370	1840	1664
* Progressive Specialty Insurance Co.	2492	2346	3677	4071	3200	2858
Root Insurance Co.	3368	3210	5866	6284	4664	4418
* Selective Ins. Co. of South Carolina	2547	1926	4383	4756	3352	3401
Southern Insurance Co. of VA	1780	1851	3310	3315	2601	2111
* State Farm Fire & Casualty Co.	4646	4487	7121	6897	5758	5408
* State Farm Mutual Ins. Co.	2622	2513	4232	4086	3346	3132
* Teachers Insurance Co.	2597	2597	4826	2994	3386	4742
* Travelers Property Casualty Insurance Co.	2709	2658	4078	4585	3778	3512
United Services Automobile Association	2133	2028	3076	3042	2705	2654
* Unitrin Safeguard Insurance Co.	2320	2189	3727	4298	3143	3135
USAA Casualty Insurance Co.	2388	2183	3361	3330	2991	2994
USAA General Indemnity Co.	2546	2398	3754	3798	3225	3247
* Vault Recipricol Exchange	2308	2308	3161	3161	2832	2762

* 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.

Scenario 18: Married Rate, No Youthful Drivers

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1147	1186	1118	1215	1351
* AIG Property Casualty Co.	3410	3437	1863	3410	3551
* Allstate Indemnity Co.	3353	3493	3188	3563	3808
American Family Connect P & C Ins. Co.	1898	2382	1678	2044	1932
American National Property & Casualty Co.	2060	2080	1890	2154	2268
American States Preferred Insurance Co.	2819	3076	2689	2985	3335
* Amica Mutual Insurance Co.	2793	2793	2469	2793	2695
* Amica Property & Casualty Insurance Co.	3505	3505	3099	3505	3380
Berkley Insurance Co.	1782	1645	1266	1832	1861
* Branch Insurance Exchange	1837	1642	1598	1967	1932
* Brethren Mutual Insurance Co.	2407	2750	2072	2634	2443
* Chubb National Insurance Co.	3828	4281	3713	4252	3947
Cincinnati Casualty Co.	2644	2938	2201	2419	2690
Cincinnati Insurance Co.	1934	2150	1734	2095	2032
* Clearcover Insurance Co.	1996	2095	1514	2095	2086
* CSAA General Insurance Co.	1101	1360	1054	1285	1289
* Cumberland Insurance Co. Inc.	1738	1830	1616	1830	1806
Dairyland Insurance Co.	7305	6834	6283	7107	8743
Elephant Insurance Co.	7295	6262	6587	7955	8895
Encompass Home/Auto Insurance Co.	2902	3174	2765	2966	3180
Erie Insurance Exchange	2048	2109	1748	2083	2149
* Farmers Casualty Insurance Co.	2664	3116	2520	2786	2360
* Farmers Direct P & C Insurance Co.	2836	3068	2260	3068	2516
* Farmers Group Property & Casualty Ins. Co.	2868	3228	2694	3372	3432
* Farmers Insurance Exchange	2402	2458	2014	2596	2826
* Foremost Insurance Co.	3756	4029	3874	4036	3955
Garrison Property & Casualty Ins. Co.	2720	3019	2411	2822	2781
* GEICO Secure Co.	2396	2365	2101	2390	2655
Hartford Casualty Insurance Co.	4122	3522	3072	3456	4356
* Horace Mann Insurance Co.	1673	1784	1525	1785	1691

* 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.

Scenario 18: Married Rate, No Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	2439	2568	2101	2705	2402
* Integon Indemnity Co.	3225	3061	2665	3894	3811
* Integon Preferred Insurance Co.	2842	2883	2420	3208	3332
Liberty Mutual Insurance Co.	5330	5377	4914	5352	5552
Liberty Mutual Personal Insurance Co.	4955	4994	4577	4973	5151
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1617	1740	1490	1747	1926
* National General Assurance Co.	3435	3526	2878	3531	3640
* Nationwide Property & Casualty Co.	2809	3146	2494	2582	3178
* NJM Insurance Co.	1147	1135	1084	1135	1297
Noblr Insurance Exchange	1186	1084	1077	1288	1245
Old Dominion Insurance Co.	1802	1600	1370	1846	1878
* Penn National Insurance Co.	2365	2573	1902	2585	2032
Privilege Underwriters Reciprocal Exch.	3167	3538	1628	3167	4205
* Progressive Select Insurance Co.	1338	1355	1330	1380	1457
* Progressive Specialty Insurance Co.	2298	2332	2299	2389	2496
Root Insurance Co.	3244	3574	3002	3368	3758
* Selective Ins. Co. of South Carolina	1682	2455	1801	1998	2204
Southern Insurance Co. of VA	1805	1853	1568	1881	2096
* State Farm Fire & Casualty Co.	4011	4312	3350	4010	4243
* State Farm Mutual Ins. Co.	2366	2556	1916	2373	2514
* Teachers Insurance Co.	2500	2707	2198	2792	2597
* Travelers Property Casualty Insurance Co.	2759	2845	2316	2705	2826
United Services Automobile Association	2066	2112	1877	2030	2085
* Unitrin Safeguard Insurance Co.	2122	2372	1796	2197	2419
USAA Casualty Insurance Co.	2149	2401	2060	2256	2294
USAA General Indemnity Co.	2502	2689	2216	2507	2444
* Vault Recipricol Exchange	2556	2892	1293	2556	2586

* 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.

February 2024

Scenario 19: Married Rate with Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2844	2715	4181	4635	3659	3294
* AIG Property Casualty Co.	5833	5833	8049	8049	6826	6826
* Allstate Indemnity Co.	11686	11339	16578	16989	13693	15010
American Family Connect P & C Ins. Co.	7358	6708	11880	11830	10642	10112
American National Property & Casualty Co.	4364	4332	7458	7456	6000	5810
American States Preferred Insurance Co.	7891	8252	11249	14609	11866	9623
* Amica Mutual Insurance Co.	3462	3462	7946	7946	5925	5925
* Amica Property & Casualty Insurance Co.	5015	5015	9678	9678	7742	7742
Berkley Insurance Co.	4862	4847	6516	7559	6139	6111
* Branch Insurance Exchange	5027	4874	7936	8464	6832	5737
* Brethren Mutual Insurance Co.	5448	4786	9577	10051	8925	7269
* Chubb National Insurance Co.	8960	8122	11971	12247	10313	10389
Cincinnati Casualty Co.	8083	7289	10676	11222	10116	10273
Cincinnati Insurance Co.	5378	5378	10520	10520	7731	7922
* Clearcover Insurance Co.	4589	4589	8882	9965	6711	6036
* CSAA General Insurance Co.	3731	3140	5192	6462	4513	5027
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a
Dairyland Insurance Co.	22718	22101	37019	47352	31260	31121
Elephant Insurance Co.	8038	8436	12772	17665	12284	10916
Encompass Home/Auto Insurance Co.	4798	4239	6423	9091	6585	5555
Erie Insurance Exchange	4401	4401	7258	7057	5940	5306
* Farmers Casualty Insurance Co.	7681	9374	11331	14570	9430	11283
* Farmers Direct P & C Insurance Co.	8322	8322	13722	11940	10526	9402
* Farmers Group Property & Casualty Ins. Co.	11952	11952	19950	20944	18896	16084
* Farmers Insurance Exchange	8632	8352	14316	15836	12072	11410
* Foremost Insurance Co.	14493	14549	19266	20727	18453	16649
Garrison Property & Casualty Ins. Co.	5149	4750	7460	7481	6428	5964
* GEICO Secure Co.	5208	4940	9337	8722	7323	6495
Hartford Casualty Insurance Co.	6394	7286	13410	6714	11306	7568
* Horace Mann Insurance Co.	3781	3781	6003	4353	5102	4906

* 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.

February 2024

Scenario 19: Married Rate with Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	4991	4991	10072	5878	6848	7755
* Integon Indemnity Co.	8397	7939	14038	14038	10666	11130
* Integon Preferred Insurance Co.	7436	7226	11159	11548	9382	9466
Liberty Mutual Insurance Co.	9473	8634	12568	12679	10968	11423
Liberty Mutual Personal Insurance Co.	8681	7926	11466	11570	10026	10435
Maryland Auto Insurance Fund	28150	28150	39804	41032	34575	34610
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	4245	4245	5765	7863	5765	5765
* National General Assurance Co.	9420	9420	12642	16930	11850	12477
* Nationwide Property & Casualty Co.	4371	4720	9507	9909	8419	7036
* NJM Insurance Co.	2471	2444	3592	3592	3252	3592
Noblr Insurance Exchange	3006	2949	4570	4898	4005	3399
Old Dominion Insurance Co.	4974	4708	7680	10288	7144	8124
* Penn National Insurance Co.	4726	4443	8138	8994	5680	5431
Privilege Underwriters Reciprocal Exch.	6165	7117	9481	9481	8291	6261
* Progressive Select Insurance Co.	2848	2706	4051	4442	3610	3227
* Progressive Specialty Insurance Co.	3948	3760	5706	6331	5043	4532
Root Insurance Co.	6330	6022	11080	11810	8882	8364
* Selective Ins. Co. of South Carolina	4677	3724	7780	8493	6060	6121
Southern Insurance Co. of VA	4073	4263	7949	8057	6266	4931
* State Farm Fire & Casualty Co.	10131	9734	15902	15421	12475	11596
* State Farm Mutual Ins. Co.	5262	5027	8407	8142	6531	6079
* Teachers Insurance Co.	5492	5492	10470	6479	7279	10504
* Travelers Property Casualty Insurance Co.	7369	7242	11005	12401	10177	9436
United Services Automobile Association	3952	3772	5606	5548	4966	4970
* Unitrin Safeguard Insurance Co.	4926	4667	7514	8668	6566	6449
USAA Casualty Insurance Co.	3609	3300	4973	4894	4426	4508
USAA General Indemnity Co.	3918	3714	5683	5726	4927	4919
* Vault Recipricol Exchange	5604	5604	7478	7478	6888	6668

* 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.

Scenario 19: Married Rate with Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	2588	2682	2616	2752	2857
* AIG Property Casualty Co.	6382	6597	3344	6382	6594
* Allstate Indemnity Co.	10731	10559	9850	10792	11682
American Family Connect P & C Ins. Co.	6770	8080	6246	7378	7104
American National Property & Casualty Co.	4298	4372	4034	4468	4728
American States Preferred Insurance Co.	7501	8165	7242	7799	8855
* Amica Mutual Insurance Co.	4075	4075	3395	4075	3877
* Amica Property & Casualty Insurance Co.	5858	5858	5190	5858	5660
Berkley Insurance Co.	5081	4622	3367	5186	5232
* Branch Insurance Exchange	4959	4467	4287	5337	5202
* Brethren Mutual Insurance Co.	4571	5240	4149	5071	4834
* Chubb National Insurance Co.	7660	9593	7458	9300	8141
Cincinnati Casualty Co.	7741	8532	6477	7280	7946
Cincinnati Insurance Co.	5504	6169	4968	5992	5665
* Clearcover Insurance Co.	4817	4827	3723	4827	4950
* CSAA General Insurance Co.	2868	3693	2799	3492	3384
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a
Dairyland Insurance Co.	21069	19873	18512	20782	25110
Elephant Insurance Co.	6587	6262	6479	7410	8654
Encompass Home/Auto Insurance Co.	4356	4838	4121	4541	4906
Erie Insurance Exchange	4311	4433	3823	4316	4410
* Farmers Casualty Insurance Co.	8105	9378	7794	8481	7326
* Farmers Direct P & C Insurance Co.	8828	9426	6948	9426	7836
* Farmers Group Property & Casualty Ins. Co.	10044	11428	9876	11792	11768
* Farmers Insurance Exchange	8458	8698	7146	8544	9340
* Foremost Insurance Co.	13636	14962	14432	15100	14744
Garrison Property & Casualty Ins. Co.	4962	5415	4299	5047	4921
* GEICO Secure Co.	5484	5157	4752	5349	5865
Hartford Casualty Insurance Co.	7992	6788	6000	3650	8162
* Horace Mann Insurance Co.	3793	4153	3436	4099	3821

* 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.

Scenario 19: Married Rate with Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	5078	5550	4420	5845	4991
* Integon Indemnity Co.	8164	7787	6759	9644	9527
* Integon Preferred Insurance Co.	7145	7148	6139	7835	8074
Liberty Mutual Insurance Co.	8931	8925	8075	8934	9337
Liberty Mutual Personal Insurance Co.	8191	8185	7426	8196	8561
Maryland Auto Insurance Fund	26737	26366	24617	27902	28307
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3890	4198	3607	4119	4554
* National General Assurance Co.	9127	9374	7786	9455	9709
* Nationwide Property & Casualty Co.	5102	5836	4536	4655	5861
* NJM Insurance Co.	2297	2269	2186	2269	2627
Noblr Insurance Exchange	2980	2700	2598	3192	3078
Old Dominion Insurance Co.	4982	4338	3778	5058	5114
* Penn National Insurance Co.	4404	4242	3743	4605	4895
Privilege Underwriters Reciprocal Exch.	7759	9207	3864	7759	10508
* Progressive Select Insurance Co.	2708	2728	2706	2787	2860
* Progressive Specialty Insurance Co.	3634	3699	3660	3812	3959
Root Insurance Co.	6056	6640	5602	6306	7124
* Selective Ins. Co. of South Carolina	3245	4724	3466	3855	4285
Southern Insurance Co. of VA	4069	4198	3538	4244	4861
* State Farm Fire & Casualty Co.	9276	10156	7507	9390	9992
* State Farm Mutual Ins. Co.	4895	5363	3887	4975	5279
* Teachers Insurance Co.	5249	5977	4724	6108	5492
* Travelers Property Casualty Insurance Co.	7457	7662	6342	7365	7694
United Services Automobile Association	3983	3989	3510	3790	3830
* Unitrin Safeguard Insurance Co.	4555	4981	3846	4698	5134
USAA Casualty Insurance Co.	3339	3642	3125	3419	3422
USAA General Indemnity Co.	3993	4172	3462	3879	3774
* Vault Recipricol Exchange	6152	7261	2982	6152	6118

* 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.

February 2024

Scenario 20: Married Rate with Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

Insurer	21122	21401	21214	21218	21117	21222
	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	2051	1956	3026	3408	2604	2386
* AIG Property Casualty Co.	6516	6516	8972	8972	7599	7599
* Allstate Indemnity Co.	18306	17730	26726	27241	21606	24230
American Family Connect P & C Ins. Co.	9540	8538	15438	15346	13768	13020
American National Property & Casualty Co.	9316	9244	16268	16260	12872	12576
American States Preferred Insurance Co.	11471	11825	16727	21548	17139	14547
* Amica Mutual Insurance Co.	6385	6385	14023	14023	10656	10656
* Amica Property & Casualty Insurance Co.	5247	5247	10510	10510	8313	8313
Berkley Insurance Co.	15315	15180	20698	24146	19522	19449
* Branch Insurance Exchange	7505	7257	12289	13066	10278	8719
* Brethren Mutual Insurance Co.	4674	3985	8290	8608	7665	6175
* Chubb National Insurance Co.	14357	12280	21525	22265	18034	18141
Cincinnati Casualty Co.	10160	8972	13530	14075	12625	13194
Cincinnati Insurance Co.	5315	5315	10261	10261	7467	7705
* Clearcover Insurance Co.	5105	5105	10256	11728	7676	6871
* CSAA General Insurance Co.	3296	2756	4644	5813	4044	4521
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a
Dairyland Insurance Co.	21517	20808	36422	47263	30152	30406
Elephant Insurance Co.	5949	6237	9420	13045	9062	8131
Encompass Home/Auto Insurance Co.	8153	7089	10979	16098	11552	9768
Erie Insurance Exchange	3952	3952	6730	6455	5461	4851
* Farmers Casualty Insurance Co.	6128	7644	9600	12238	7824	9278
* Farmers Direct P & C Insurance Co.	6410	6410	10456	9292	8102	7370
* Farmers Group Property & Casualty Ins. Co.	9652	9652	16900	17864	15832	13856
* Farmers Insurance Exchange	13488	12984	23284	25930	19220	18268
* Foremost Insurance Co.	19799	19753	26867	29124	25174	22886
Garrison Property & Casualty Ins. Co.	7606	6960	11308	11393	9693	9052
* GEICO Secure Co.	9532	9036	17421	16256	13542	12167
Hartford Casualty Insurance Co.	11862	13822	25400	23680	21370	13932
* Horace Mann Insurance Co.	3190	3190	5072	3627	4323	4161

* 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.

February 2024

Scenario 20: Married Rate with Youthful Drivers

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	4247	4247	8795	4949	5909	6626
* Integon Indemnity Co.	7868	7313	13493	13493	10059	10610
* Integon Preferred Insurance Co.	12965	12184	20144	20670	16655	17159
Liberty Mutual Insurance Co.	11598	10471	15731	15884	13528	14216
Liberty Mutual Personal Insurance Co.	10593	9583	14313	14451	12331	12952
Maryland Auto Insurance Fund	19699	19699	27413	28641	23666	23161
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3526	3526	4870	6668	4870	4870
* National General Assurance Co.	8826	8826	12009	16499	11233	11875
* Nationwide Property & Casualty Co.	4261	4618	9255	9511	8333	6847
* NJM Insurance Co.	2209	2192	3278	3278	2945	3278
Noblr Insurance Exchange	5463	5355	8771	9393	7427	6335
Old Dominion Insurance Co.	10218	9678	16100	22256	14748	17476
* Penn National Insurance Co.	7162	6760	12842	14222	8565	8228
Privilege Underwriters Reciprocal Exch.	4407	4890	6696	6696	5870	4289
* Progressive Select Insurance Co.	5568	5264	8123	9065	7040	6396
* Progressive Specialty Insurance Co.	8109	7700	11762	13225	10219	9337
Root Insurance Co.	9916	9350	18270	19696	14258	13490
* Selective Ins. Co. of South Carolina	3923	2965	6737	7329	5095	5193
Southern Insurance Co. of VA	7749	7937	15067	15018	11803	9283
* State Farm Fire & Casualty Co.	9530	9097	15071	14557	11785	11010
* State Farm Mutual Ins. Co.	5001	4743	8067	7780	6241	5839
* Teachers Insurance Co.	4666	4666	9127	5421	6228	8986
* Travelers Property Casualty Insurance Co.	6683	6515	10141	11376	9360	8735
United Services Automobile Association	6014	5713	8782	8681	7731	7618
* Unitrin Safeguard Insurance Co.	12475	11714	18788	21681	16311	16211
USAA Casualty Insurance Co.	5390	4903	7657	7579	6787	6818
USAA General Indemnity Co.	5805	5460	8652	8747	7416	7451
* Vault Recipricol Exchange	6246	6246	8507	8507	7691	7464

* 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.

Scenario 20: Married Rate with Youthful Drivers

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1798	1850	1807	1924	2055
* AIG Property Casualty Co.	7117	7335	3762	7117	7365
* Allstate Indemnity Co.	16642	16402	15121	16769	18579
American Family Connect P & C Ins. Co.	8652	10406	7938	9508	9070
American National Property & Casualty Co.	9168	9232	8470	9532	10064
American States Preferred Insurance Co.	10522	11563	9895	11161	12925
* Amica Mutual Insurance Co.	7500	7500	6343	7500	7174
* Amica Property & Casualty Insurance Co.	6083	6083	5268	6083	5889
Berkley Insurance Co.	15858	14248	10258	16245	16547
* Branch Insurance Exchange	7365	6533	6391	8004	7826
* Brethren Mutual Insurance Co.	3813	4350	3397	4235	3990
* Chubb National Insurance Co.	11669	15877	10665	15533	12739
Cincinnati Casualty Co.	9554	10605	7863	9139	9837
Cincinnati Insurance Co.	5169	5878	4630	5699	5456
* Clearcover Insurance Co.	5298	5428	4053	5428	5531
* CSAA General Insurance Co.	2553	3297	2412	3102	2980
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a
Dairyland Insurance Co.	19921	18539	17219	19486	23850
Elephant Insurance Co.	4871	4487	4650	5459	6247
Encompass Home/Auto Insurance Co.	7219	8313	6873	7588	8301
Erie Insurance Exchange	3789	3848	3255	3812	3957
* Farmers Casualty Insurance Co.	6527	7650	6161	6883	5815
* Farmers Direct P & C Insurance Co.	6702	7276	5336	7276	5970
* Farmers Group Property & Casualty Ins. Co.	8012	9054	7680	9502	9766
* Farmers Insurance Exchange	13032	13364	10820	13282	14570
* Foremost Insurance Co.	18269	20068	19287	20312	20080
Garrison Property & Casualty Ins. Co.	7119	7904	6243	7364	7229
* GEICO Secure Co.	9647	9213	8391	9524	10702
Hartford Casualty Insurance Co.	15138	12456	11024	12320	8052
* Horace Mann Insurance Co.	3167	3441	2850	3433	3224

* 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.

Scenario 20: Married Rate with Youthful Drivers

**Greater Baltimore Suburban area
Rates Effective as of 2/1/2024**

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	4372	4661	3707	4935	4247
* Integon Indemnity Co.	7532	7196	6285	9000	8990
* Integon Preferred Insurance Co.	12013	12098	10387	13511	14242
Liberty Mutual Insurance Co.	10786	10865	9727	10865	11391
Liberty Mutual Personal Insurance Co.	9865	9935	8910	9936	10409
Maryland Auto Insurance Fund	18286	17915	16166	19451	19856
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3175	3398	2945	3407	3785
* National General Assurance Co.	8475	8712	7112	8825	9075
* Nationwide Property & Casualty Co.	5038	5520	4438	4536	5537
* NJM Insurance Co.	2070	2019	1928	2019	2381
Noblr Insurance Exchange	5387	4848	4670	5900	5698
Old Dominion Insurance Co.	10168	8828	7614	10338	10594
* Penn National Insurance Co.	6633	6370	5604	7049	7487
Privilege Underwriters Reciprocal Exch.	5405	6055	2790	5405	7118
* Progressive Select Insurance Co.	5041	5119	5038	5276	5569
* Progressive Specialty Insurance Co.	7213	7306	7233	7608	8095
Root Insurance Co.	9410	10468	8626	9864	11200
* Selective Ins. Co. of South Carolina	2559	3845	2758	3087	3429
Southern Insurance Co. of VA	7644	7890	6580	8069	9289
* State Farm Fire & Casualty Co.	8709	9470	6962	8810	9332
* State Farm Mutual Ins. Co.	4651	5061	3641	4725	4990
* Teachers Insurance Co.	4489	4977	3916	5114	4666
* Travelers Property Casualty Insurance Co.	6725	6919	5620	6630	6929
United Services Automobile Association	5907	6010	5284	5750	5851
* Unitrin Safeguard Insurance Co.	11414	12494	9596	11825	12961
USAA Casualty Insurance Co.	4854	5425	4615	5084	5152
USAA General Indemnity Co.	5745	6165	5038	5726	5567
* Vault Recipricol Exchange	6924	7840	3447	6924	7017

* 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.

February 2024

Scenario 21: Married Rate, No Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1910	1795	2820	3115	2453	2193
* AIG Property Casualty Co.	3095	3095	4328	4328	3611	3611
* Allstate Indemnity Co.	4437	4314	7051	7176	5389	6454
American Family Connect P & C Ins. Co.	3058	2758	5050	5020	4482	4302
American National Property & Casualty Co.	2054	2034	3670	3666	2862	2804
American States Preferred Insurance Co.	3204	3395	4912	6478	4924	4050
* Amica Mutual Insurance Co.	2251	2251	4380	4380	3457	3457
* Amica Property & Casualty Insurance Co.	2827	2827	5499	5499	4341	4341
Berkley Insurance Co.	1761	1744	2348	2696	2184	2178
* Branch Insurance Exchange	3247	3124	5439	5873	4519	3796
* Brethren Mutual Insurance Co.	2632	2149	4830	5009	4455	3471
* Chubb National Insurance Co.	4704	4078	6892	7008	5748	5753
Cincinnati Casualty Co.	3567	3263	4831	5113	4555	4632
Cincinnati Insurance Co.	3008	3008	5780	5780	4221	4301
* Clearcover Insurance Co.	1960	1960	3992	4662	3036	2649
* CSAA General Insurance Co.	3548	2993	5284	6308	4339	4955
* Cumberland Insurance Co. Inc.	2160	2160	5423	4503	3309	3419
Dairyland Insurance Co.	7993	7728	14089	18566	11489	11621
Elephant Insurance Co.	7385	7774	11622	16239	11189	9889
Encompass Home/Auto Insurance Co.	3954	3490	5491	7617	5336	4532
Erie Insurance Exchange	2363	2363	4022	3900	3236	2903
* Farmers Casualty Insurance Co.	4829	5991	7148	9370	5958	7128
* Farmers Direct P & C Insurance Co.	4866	4866	8120	7124	6222	5610
* Farmers Group Property & Casualty Ins. Co.	7376	7376	12930	13766	11982	10054
* Farmers Insurance Exchange	8828	8516	15748	17484	12858	12084
* Foremost Insurance Co.	5652	5657	7559	8199	7201	6483
Garrison Property & Casualty Ins. Co.	3578	3283	5215	5256	4501	4208
* GEICO Secure Co.	2535	2430	4764	4423	3675	3241
Hartford Casualty Insurance Co.	3392	3982	7030	6656	6010	3958
* Horace Mann Insurance Co.	2255	2255	3587	2570	3033	2905

* 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.

February 2024

Scenario 21: Married Rate, No Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	2992	2992	5986	3471	4067	4584
* Integon Indemnity Co.	4266	3991	7972	7972	5635	5969
* Integon Preferred Insurance Co.	4151	3950	6508	6710	5336	5451
Liberty Mutual Insurance Co.	4929	4561	6382	6439	5606	5783
Liberty Mutual Personal Insurance Co.	4591	4259	5903	5952	5205	5359
Maryland Auto Insurance Fund	10606	10606	14946	15752	12679	12485
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2398	2398	3347	4616	3347	3347
* National General Assurance Co.	4437	4437	6042	8268	5706	5962
* Nationwide Property & Casualty Co.	3968	4312	8677	9039	7616	6386
* NJM Insurance Co.	1632	1618	2419	2419	2145	2419
Noblr Insurance Exchange	2048	1984	3337	3620	2796	2389
Old Dominion Insurance Co.	2950	2794	4746	6340	4324	4890
* Penn National Insurance Co.	3328	3096	5700	6281	3994	3779
Privilege Underwriters Reciprocal Exch.	2813	3174	4299	4299	3762	2791
* Progressive Select Insurance Co.	2241	2084	3311	3636	2865	2547
* Progressive Specialty Insurance Co.	3327	3112	4964	5516	4273	3821
Root Insurance Co.	4374	4160	7720	8250	6110	5750
* Selective Ins. Co. of South Carolina	3144	2392	5340	5824	4096	4161
Southern Insurance Co. of VA	2466	2594	4755	4775	3703	2983
* State Farm Fire & Casualty Co.	6102	5889	9869	9561	7801	7244
* State Farm Mutual Ins. Co.	2820	2705	4700	4545	3667	3403
* Teachers Insurance Co.	3265	3265	6225	3825	4327	6146
* Travelers Property Casualty Insurance Co.	3364	3320	4988	5600	4635	4296
United Services Automobile Association	2840	2703	4073	4030	3589	3555
* Unitrin Safeguard Insurance Co.	3441	3228	5643	6572	4748	4728
USAA Casualty Insurance Co.	3024	2760	4217	4167	3754	3791
USAA General Indemnity Co.	3104	2930	4543	4602	3928	3930
* Vault Recipricol Exchange	2444	2444	3343	3343	3000	2918

* 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.

Scenario 21: Married Rate, No Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1759	1802	1768	1836	1912
* AIG Property Casualty Co.	3379	3489	1828	3379	3493
* Allstate Indemnity Co.	4026	4058	3772	4136	4459
American Family Connect P & C Ins. Co.	2828	3464	2570	3054	2932
American National Property & Casualty Co.	2000	2054	1860	2094	2204
American States Preferred Insurance Co.	3063	3343	2940	3230	3584
* Amica Mutual Insurance Co.	2624	2624	2331	2624	2525
* Amica Property & Casualty Insurance Co.	3295	3295	2930	3295	3170
Berkley Insurance Co.	1817	1677	1288	1868	1893
* Branch Insurance Exchange	3203	2887	2767	3448	3368
* Brethren Mutual Insurance Co.	2113	2387	1882	2310	2184
* Chubb National Insurance Co.	3845	5161	3566	5034	4165
Cincinnati Casualty Co.	3530	3918	2951	3238	3579
Cincinnati Insurance Co.	3027	3403	2727	3288	3133
* Clearcover Insurance Co.	2061	2137	1568	2137	2145
* CSAA General Insurance Co.	2716	3452	2649	3254	3243
* Cumberland Insurance Co. Inc.	1863	1958	1739	1958	1930
Dairyland Insurance Co.	7405	6916	6319	7200	8936
Elephant Insurance Co.	5969	5580	5751	6700	7798
Encompass Home/Auto Insurance Co.	3680	4006	3457	3730	4037
Erie Insurance Exchange	2283	2345	1991	2303	2367
* Farmers Casualty Insurance Co.	5156	5946	4914	5306	4561
* Farmers Direct P & C Insurance Co.	5166	5480	4072	5480	4516
* Farmers Group Property & Casualty Ins. Co.	6332	7094	6006	7332	7270
* Farmers Insurance Exchange	8588	8886	7174	8740	9604
* Foremost Insurance Co.	5311	5739	5571	5826	5755
Garrison Property & Casualty Ins. Co.	3409	3745	2974	3495	3404
* GEICO Secure Co.	2656	2567	2327	2634	2890
Hartford Casualty Insurance Co.	4340	3572	3170	3528	4252
* Horace Mann Insurance Co.	2262	2449	2045	2424	2279

* 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.

Scenario 21: Married Rate, No Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Horace Mann Property & Casualty Ins. Co.	3023	3233	2612	3418	2992
* Integon Indemnity Co.	4106	3873	3373	5003	4908
* Integon Preferred Insurance Co.	3898	3922	3351	4352	4559
Liberty Mutual Insurance Co.	4699	4747	4350	4697	4847
Liberty Mutual Personal Insurance Co.	4385	4430	4071	4381	4519
Maryland Auto Insurance Fund	9877	9675	8810	10507	10857
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2158	2317	1999	2324	2574
* National General Assurance Co.	4295	4407	3612	4441	4569
* Nationwide Property & Casualty Co.	4639	5244	4130	4272	5275
* NJM Insurance Co.	1534	1511	1446	1511	1760
Noblr Insurance Exchange	2038	1868	1782	2229	2100
Old Dominion Insurance Co.	2956	2590	2246	3008	3054
* Penn National Insurance Co.	3069	2964	2626	3195	3390
Privilege Underwriters Reciprocal Exch.	3490	4005	1775	3490	4666
* Progressive Select Insurance Co.	2098	2115	2083	2144	2239
* Progressive Specialty Insurance Co.	3013	3061	3016	3144	3317
Root Insurance Co.	4228	4664	3900	4376	4908
* Selective Ins. Co. of South Carolina	2071	3083	2229	2487	2756
Southern Insurance Co. of VA	2499	2569	2176	2597	2914
* State Farm Fire & Casualty Co.	5479	5978	4523	5510	5882
* State Farm Mutual Ins. Co.	2600	2842	2099	2622	2795
* Teachers Insurance Co.	3122	3450	2769	3560	3265
* Travelers Property Casualty Insurance Co.	3426	3523	2926	3380	3517
United Services Automobile Association	2805	2845	2507	2717	2763
* Unitrin Safeguard Insurance Co.	3140	3548	2642	3244	3582
USAA Casualty Insurance Co.	2763	3056	2611	2868	2881
USAA General Indemnity Co.	3131	3306	2726	3074	2986
* Vault Recipricol Exchange	2705	3066	1367	2705	2736

* 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.

February 2024

Scenario 22: Married Rate, No Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Agency Insurance Co.	1314	1253	1871	2047	1684	1497
* AIG Property Casualty Co.	2446	2446	3440	3440	2836	2836
* Allstate Indemnity Co.	4091	3979	7485	7589	5280	6864
American Family Connect P & C Ins. Co.	2292	2014	3794	3772	3384	3274
American National Property & Casualty Co.	1684	1672	3020	3020	2344	2314
American States Preferred Insurance Co.	2848	3017	4320	5650	4339	3582
* Amica Mutual Insurance Co.	2114	2114	4089	4089	3184	3184
* Amica Property & Casualty Insurance Co.	2681	2681	5176	5176	4026	4026
Berkley Insurance Co.	1753	1733	2293	2628	2160	2160
* Branch Insurance Exchange	2086	2005	3384	3653	2874	2400
* Brethren Mutual Insurance Co.	2238	1788	4138	4278	3821	2910
* Chubb National Insurance Co.	3214	2820	4620	4681	3890	3888
Cincinnati Casualty Co.	2261	2070	3101	3274	2925	2971
Cincinnati Insurance Co.	1973	1973	3771	3771	2740	2805
* Clearcover Insurance Co.	2098	2098	4343	5024	3267	2834
* CSAA General Insurance Co.	1612	1373	2321	2772	1965	2214
* Cumberland Insurance Co. Inc.	1785	1785	5002	4136	2860	2908
Dairyland Insurance Co.	7026	6809	11975	15589	9911	9964
Elephant Insurance Co.	9280	9798	14086	20050	13799	12420
Encompass Home/Auto Insurance Co.	2809	2538	3997	5311	3667	3204
Erie Insurance Exchange	2006	2006	3475	3358	2789	2488
* Farmers Casualty Insurance Co.	2663	3267	3966	5143	3317	3961
* Farmers Direct P & C Insurance Co.	2966	2966	4898	4364	3786	3424
* Farmers Group Property & Casualty Ins. Co.	3754	3754	6536	6928	6086	5196
* Farmers Insurance Exchange	2680	2588	4614	5122	3822	3584
* Foremost Insurance Co.	4574	4585	6067	6565	5812	5244
Garrison Property & Casualty Ins. Co.	2651	2439	3890	3918	3350	3132
* GEICO Secure Co.	2161	2088	4323	4008	3226	2859
Hartford Casualty Insurance Co.	3072	3432	6662	6006	5424	3628
* Horace Mann Insurance Co.	1911	1911	2985	2149	2539	2441

* 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.

February 2024

Scenario 22: Married Rate, No Youthful Driver

Greater Baltimore Suburban area
Rates Effective as of 2/1/2024

	21122	21401	21214	21218	21117	21222
Insurer	Anne Arundel	Anne Arundel	Baltimore City	Baltimore City	Baltimore County	Baltimore County
* Horace Mann Property & Casualty Ins. Co.	2739	2739	5435	3150	3695	4150
* Integon Indemnity Co.	3871	3653	6850	6850	5064	5285
* Integon Preferred Insurance Co.	3591	3422	5592	5762	4621	4750
Liberty Mutual Insurance Co.	5585	5156	7400	7447	6440	6658
Liberty Mutual Personal Insurance Co.	5183	4797	6815	6861	5953	6147
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1651	1651	2368	3323	2368	2368
* National General Assurance Co.	4678	4678	6349	8598	6019	6284
* Nationwide Property & Casualty Co.	2689	2885	5831	6144	5143	4295
* NJM Insurance Co.	1679	1665	2445	2445	2200	2445
Noblr Insurance Exchange	1310	1274	2002	2150	1722	1476
Old Dominion Insurance Co.	2754	2610	4470	6062	4064	4670
* Penn National Insurance Co.	2533	2291	4289	4691	3121	2849
Privilege Underwriters Reciprocal Exch.	2069	2325	3159	3159	2761	2046
* Progressive Select Insurance Co.	1433	1349	2068	2266	1814	1623
* Progressive Specialty Insurance Co.	2247	2120	3356	3735	2884	2606
Root Insurance Co.	4618	4416	8024	8612	6452	6090
* Selective Ins. Co. of South Carolina	2853	2166	4814	5285	3740	3790
Southern Insurance Co. of VA	1823	1900	3426	3450	2706	2176
* State Farm Fire & Casualty Co.	4819	4653	7381	7171	5970	5615
* State Farm Mutual Ins. Co.	2740	2626	4414	4275	3492	3274
* Teachers Insurance Co.	2982	2982	5650	3458	3923	5527
* Travelers Property Casualty Insurance Co.	2697	2648	4041	4548	3735	3481
United Services Automobile Association	1997	1902	2864	2834	2525	2487
* Unitrin Safeguard Insurance Co.	2718	2548	4357	5028	3674	3665
USAA Casualty Insurance Co.	2140	1961	2993	2960	2667	2677
USAA General Indemnity Co.	2371	2237	3495	3530	3004	3022
* Vault Recipricol Exchange	2169	2169	2965	2965	2660	2590

* 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.

Scenario 22: Married Rate, No Youthful Driver

Greater Baltimore Suburban area Rates Effective as of 2/1/2024					
	21784	21921	21701	21014	21044
Insurer	Carroll	Cecil	Frederick	Harford	Howard
* Agency Insurance Co.	1239	1266	1254	1292	1317
* AIG Property Casualty Co.	2652	2806	1476	2652	2717
* Allstate Indemnity Co.	3563	3727	3377	3813	4106
American Family Connect P & C Ins. Co.	2112	2674	1872	2274	2148
American National Property & Casualty Co.	1650	1676	1512	1720	1812
American States Preferred Insurance Co.	2712	2959	2606	2871	3172
* Amica Mutual Insurance Co.	2457	2457	2181	2457	2361
* Amica Property & Casualty Insurance Co.	3112	3112	2770	3112	2991
Berkley Insurance Co.	1811	1676	1290	1852	1875
* Branch Insurance Exchange	2067	1875	1787	2203	2152
* Brethren Mutual Insurance Co.	1765	1990	1561	1916	1803
* Chubb National Insurance Co.	2674	3480	2485	3423	2889
Cincinnati Casualty Co.	2237	2477	1862	2035	2277
Cincinnati Insurance Co.	1932	2143	1733	2091	2033
* Clearcover Insurance Co.	2196	2284	1682	2284	2281
* CSAA General Insurance Co.	1253	1571	1214	1482	1481
* Cumberland Insurance Co. Inc.	1530	1605	1434	1605	1584
Dairyland Insurance Co.	6528	6117	5634	6368	7814
Elephant Insurance Co.	7644	6621	6946	8309	9381
Encompass Home/Auto Insurance Co.	2581	2838	2480	2669	2845
Erie Insurance Exchange	1927	1975	1653	1949	2011
* Farmers Casualty Insurance Co.	2822	3284	2701	2943	2528
* Farmers Direct P & C Insurance Co.	3100	3348	2472	3348	2770
* Farmers Group Property & Casualty Ins. Co.	3182	3574	3044	3716	3738
* Farmers Insurance Exchange	2610	2684	2206	2654	2900
* Foremost Insurance Co.	4314	4678	4534	4739	4657
Garrison Property & Casualty Ins. Co.	2490	2760	2200	2576	2529
* GEICO Secure Co.	2258	2234	1976	2247	2480
Hartford Casualty Insurance Co.	3760	3208	2860	3182	3988
* Horace Mann Insurance Co.	1900	2046	1731	2041	1921

* 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.

Scenario 22: Married Rate, No Youthful Driver

Greater Baltimore Suburban area Rates Effective as of 2/1/2024						
	21784	21921	21701	21014	21044	
Insurer	Carroll	Cecil	Frederick	Harford	Howard	
* Horace Mann Property & Casualty Ins. Co.	2763	2938	2394	3106	2739	
* Integon Indemnity Co.	3754	3549	3098	4509	4412	
* Integon Preferred Insurance Co.	3378	3412	2883	3788	3913	
Liberty Mutual Insurance Co.	5298	5355	4878	5306	5502	
Liberty Mutual Personal Insurance Co.	4925	4972	4545	4930	5107	
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	
* Mutual Benefit Insurance Co.	1489	1607	1371	1611	1776	
* National General Assurance Co.	4522	4651	3825	4700	4813	
* Nationwide Property & Casualty Co.	3100	3521	2767	2850	3570	
* NJM Insurance Co.	1563	1547	1480	1547	1777	
Noblr Insurance Exchange	1296	1171	1134	1364	1330	
Old Dominion Insurance Co.	2742	2422	2060	2816	2870	
* Penn National Insurance Co.	2277	2205	1968	2362	2491	
Privilege Underwriters Reciprocal Exch.	2559	2920	1311	2559	3412	
* Progressive Select Insurance Co.	1339	1358	1337	1386	1433	
* Progressive Specialty Insurance Co.	2007	2084	2020	2137	2244	
Root Insurance Co.	4434	4926	4092	4614	5184	
* Selective Ins. Co. of South Carolina	1883	2764	2025	2247	2481	
Southern Insurance Co. of VA	1836	1888	1603	1912	2150	
* State Farm Fire & Casualty Co.	4137	4467	3446	4173	4404	
* State Farm Mutual Ins. Co.	2456	2665	1985	2485	2625	
* Teachers Insurance Co.	2852	3133	2534	3233	2982	
* Travelers Property Casualty Insurance Co.	2743	2824	2319	2693	2808	
United Services Automobile Association	1952	1992	1763	1908	1951	
* Unitrin Safeguard Insurance Co.	2474	2766	2082	2556	2824	
USAA Casualty Insurance Co.	1940	2161	1852	2028	2053	
USAA General Indemnity Co.	2343	2523	2070	2343	2280	
* Vault Recipricol Exchange	2400	2728	1215	2400	2422	

* 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.

February 2024

Scenario 1: Young Single Male, Age 19

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	3917	3936	3660	3974	4404	3696	4403	3888
* AIG Property Casualty Co.	3245	3245	3245	3245	3245	3245	3245	3731
* Allstate Indemnity Co.	7735	7664	8008	8870	7427	7696	7692	7482
American Family Connect P & C Ins. Co.	4784	5258	4672	4758	5438	4546	5306	4764
American National Property & Casualty Co.	3984	4366	4260	4102	4494	3984	4528	4402
American States Preferred Insurance Co.	5659	5659	5659	6326	5451	5659	6056	5263
* Amica Mutual Insurance Co.	4900	4900	4900	4900	4900	4900	4900	4900
* Amica Property & Casualty Insurance Co.	6036	6036	6036	6036	6036	6036	6036	6036
Berkley Insurance Co.	4410	4506	4874	4874	4614	4410	4498	4642
* Branch Insurance Exchange	3762	3293	3265	3400	3907	3196	3358	3343
* Brethren Mutual Insurance Co.	3571	3959	3446	3533	4116	3277	3882	3379
* Chubb National Insurance Co.	6864	6864	6864	6332	7308	6864	7173	6898
Cincinnati Casualty Co.	4214	4375	4207	4453	4293	4173	4322	4033
Cincinnati Insurance Co.	4808	4897	4452	4842	4857	4511	4699	4619
* Clearcover Insurance Co.	6809	6907	6809	6809	6907	6809	6907	6907
* CSAA General Insurance Co.	6391	6553	6239	5397	6356	5397	5846	5771
* Cumberland Insurance Co. Inc.	4869	4869	4869	4869	4844	4869	4844	4844
Dairyland Insurance Co.	10286	10307	9695	11578	10601	10122	10842	9137
Elephant Insurance Co.	8938	8890	8938	9886	8890	8938	9359	8890
Encompass Home/Auto Insurance Co.	6889	6889	6889	6889	6889	6889	6889	6889
Erie Insurance Exchange	3920	3920	3920	3920	3920	3920	3920	3920
Farmers Casualty Insurance Co.	8779	8779	8779	8779	8779	8779	8779	8779
Farmers Direct P & C Insurance Co.	5802	5802	5802	5802	5802	5802	5802	5802
Farmers Group Property & Casualty Ins. Co.	9104	9104	9104	9104	9104	9104	9104	9104
Farmers Insurance Exchange	5250	5392	5280	5482	5444	5136	5490	5244
* Foremost Insurance Co.	14097	14174	13399	14307	15848	13180	15643	13954
Garrison Property & Casualty Ins. Co.	5022	4923	5003	4665	4936	5013	4836	4633
* GEICO Secure Co.	3167	3030	3167	3167	3125	3167	3125	3125
Hartford Casualty Insurance Co.	6468	6142	6334	7618	6962	6062	7322	7614
Horace Mann Insurance Co.	3347	3347	3347	3347	3347	3347	3347	3347

* 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.

February 2024

Scenario 1: Young Single Male, Age 19

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Property & Casualty Ins. Co.	3867	3867	3867	3867	3867	3867	3867	3867
* Integon Indemnity Co.	8830	9251	8696	9646	8538	7372	8559	8291
* Integon Preferred Insurance Co.	8144	8456	7627	8616	8097	7249	7977	7664
Liberty Mutual Insurance Co.	13054	12361	12623	13753	12431	12034	12875	12427
Liberty Mutual Personal Insurance Co.	11828	11205	11438	12458	11266	10908	11666	11263
Maryland Auto Insurance Fund	4894	4894	4894	4894	4894	4894	5117	4894
* MGA Insurance Co.	9648	10108	8878	9594	11058	8724	10192	8578
* Mutual Benefit Insurance Co.	9217	9217	9217	9203	9217	9203	9203	9097
* National General Assurance Co.	19913	19913	19913	21602	19913	19913	21052	19913
* Nationwide Property & Casualty Co.	6258	7803	7622	6322	7141	6322	6866	6689
* NJM Insurance Co.	3645	3645	4118	3645	3645	3645	3645	3645
Noblr Insurance Exchange	3660	3149	3179	3226	3814	3031	3172	3189
Old Dominion Insurance Co.	8122	8508	8140	8668	8152	8152	8596	8304
Penn National Insurance Co.	6394	6260	6484	6906	6444	6371	6369	6669
Privilege Underwriters Reciprocal Exch.	5797	5797	5797	5797	5797	5797	5797	6496
* Progressive Select Insurance Co.	3415	3447	3310	3421	3853	3259	3815	3376
* Progressive Specialty Insurance Co.	4976	5031	4582	5001	5529	4746	5699	4935
Root Insurance Co.	5160	5198	4816	4962	5364	4772	5318	5096
* Selective Ins. Co. of South Carolina	4635	4630	4494	4570	4130	4234	3983	4284
Southern Insurance Co. of VA	2955	3468	3318	3704	3609	3222	3354	3160
* State Farm Fire & Casualty Co.	8147	7943	7339	7907	8391	6935	8453	7372
* State Farm Mutual Ins. Co.	4701	4595	4203	4592	4835	3995	4911	4260
Teachers Insurance Co.	4140	4140	4140	4140	4140	4140	4140	4140
* Travelers Property Casualty Insurance Co.	5355	5646	5597	5706	5640	5148	5782	5343
United Services Automobile Association	3405	3631	3457	3490	3770	3554	3558	3381
* Unitrin Safeguard Insurance Co.	8575	8582	8094	8477	8345	8236	9015	8670
USAA Casualty Insurance Co.	3458	3469	3145	3181	3565	3411	3411	3208
USAA General Indemnity Co.	4500	4335	4360	4605	4336	4628	4348	4203

* 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.

February 2024

Scenario 2: Young Single Female, Age 19

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	4959	5000	4714	4988	5575	4704	5530	4915
* AIG Property Casualty Co.	2923	2923	2923	2923	2923	2923	2923	3363
* Allstate Indemnity Co.	5969	5914	6236	6839	5707	5962	5926	5737
American Family Connect P & C Ins. Co.	3522	3882	3440	3538	4032	3358	3928	3520
American National Property & Casualty Co.	3704	4022	3948	3836	4126	3704	4226	4066
American States Preferred Insurance Co.	4949	4949	4949	5567	4759	4949	5339	4544
* Amica Mutual Insurance Co.	4692	4692	4692	4692	4692	4692	4692	4692
* Amica Property & Casualty Insurance Co.	5380	5380	5380	5380	5380	5380	5380	5380
Berkley Insurance Co.	2800	2849	3085	3085	2913	2800	2847	2963
* Branch Insurance Exchange	3674	3249	3193	3361	3821	3166	3318	3302
* Brethren Mutual Insurance Co.	2553	2838	2436	2683	3000	2362	2831	2436
* Chubb National Insurance Co.	5876	5876	5876	5425	6316	5876	6206	5916
Cincinnati Casualty Co.	3511	3605	3449	3700	3525	3495	3666	3379
Cincinnati Insurance Co.	4333	4394	3937	4367	4360	4067	4233	4143
* Clearcover Insurance Co.	4833	5014	4833	4833	5014	4833	5014	5014
* CSAA General Insurance Co.	5653	5802	5614	4810	5569	4810	5154	5087
* Cumberland Insurance Co. Inc.	3995	3995	3995	3995	3965	3995	3965	3965
Dairyland Insurance Co.	7218	7245	6653	8213	7509	7128	7857	6305
Elephant Insurance Co.	5628	5567	5628	6232	5567	5628	5878	5567
Encompass Home/Auto Insurance Co.	7105	7105	7105	7105	7105	7105	7105	7105
Erie Insurance Exchange	2979	2979	2979	2979	2979	2979	2979	2979
Farmers Casualty Insurance Co.	6444	6444	6444	6444	6444	6444	6444	6444
Farmers Direct P & C Insurance Co.	4002	4002	4002	4002	4002	4002	4002	4002
Farmers Group Property & Casualty Ins. Co.	6330	6330	6330	6330	6330	6330	6330	6330
Farmers Insurance Exchange	4880	5060	4934	5144	5090	4788	5210	4922
* Foremost Insurance Co.	9115	9249	8372	9296	10124	8565	10410	9105
Garrison Property & Casualty Ins. Co.	4606	4499	4533	4273	4555	4638	4489	4316
* GEICO Secure Co.	2729	2552	2729	2729	2758	2729	2758	2758
Hartford Casualty Insurance Co.	4850	4604	4788	5680	5160	4584	5520	5590
Horace Mann Insurance Co.	2239	2239	2239	2239	2239	2239	2239	2239

* 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.

February 2024

Scenario 2: Young Single Female, Age 19

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Property & Casualty Ins. Co.	2672	2672	2672	2672	2672	2672	2672	2672
* Integon Indemnity Co.	7641	8174	7441	8338	7315	6439	7767	7237
* Integon Preferred Insurance Co.	7038	7388	6482	7560	6926	6344	7198	6672
Liberty Mutual Insurance Co.	9847	9260	9464	10477	9326	9109	9905	9431
Liberty Mutual Personal Insurance Co.	8940	8409	8598	9510	8472	8277	8996	8565
Maryland Auto Insurance Fund	3941	3941	3941	3941	3941	3941	4143	3941
* MGA Insurance Co.	6868	7306	6300	6782	7936	6272	7648	6094
* Mutual Benefit Insurance Co.	6959	6959	6959	7145	6959	7145	7145	6946
* National General Assurance Co.	13641	13641	13641	15149	13641	13641	14672	13641
* Nationwide Property & Casualty Co.	5730	6829	6937	5864	6433	5864	6214	5954
* NJM Insurance Co.	3393	3393	3939	3393	3393	3393	3393	3393
Noblr Insurance Exchange	2741	2404	2390	2482	2849	2339	2422	2427
Old Dominion Insurance Co.	6126	6418	6144	6802	6156	6156	6658	6264
Penn National Insurance Co.	5736	5693	5822	6230	5784	5715	5739	6007
Privilege Underwriters Reciprocal Exch.	3808	3808	3808	3808	3808	3808	3808	4304
* Progressive Select Insurance Co.	2895	2938	2729	2875	3209	2785	3282	2857
* Progressive Specialty Insurance Co.	3876	3936	3516	3856	4265	3717	4467	3821
Root Insurance Co.	4680	4776	4334	4558	4890	4354	4928	4690
* Selective Ins. Co. of South Carolina	4296	4211	4107	4275	3759	3953	3726	4014
Southern Insurance Co. of VA	2861	3392	3176	3639	3507	3140	3279	3122
* State Farm Fire & Casualty Co.	4696	4601	4228	4584	4820	4015	4921	4256
* State Farm Mutual Ins. Co.	2713	2664	2422	2667	2781	2313	2862	2461
Teachers Insurance Co.	2839	2839	2839	2839	2839	2839	2839	2839
* Travelers Property Casualty Insurance Co.	4634	4919	4856	4979	4898	4497	5047	4648
United Services Automobile Association	2665	2833	2693	2744	2990	2792	2816	2686
* Unitrin Safeguard Insurance Co.	6044	6045	5750	6061	5941	5846	6447	6099
USAA Casualty Insurance Co.	3105	3123	2833	2872	3249	3095	3117	2936
USAA General Indemnity Co.	4267	4101	4127	4366	4138	4413	4137	4002
* Vault Recipricol Exchange	3191	3191	3191	3191	3191	3191	3191	3588

* 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.

February 2024

Scenario 3: Single Male, Age 23

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	2425	2438	2392	2435	2749	2298	2644	2399
* AIG Property Casualty Co.	2289	2289	2289	2289	2289	2289	2289	2656
* Allstate Indemnity Co.	3307	3281	3443	3765	3173	3285	3279	3188
American Family Connect P & C Ins. Co.	1958	2140	1918	1934	2220	1864	2156	1938
American National Property & Casualty Co.	2144	2344	2294	2210	2410	2144	2434	2362
American States Preferred Insurance Co.	2831	2831	2831	3187	2709	2831	2987	2676
* Amica Mutual Insurance Co.	1848	1848	1848	1848	1848	1848	1848	1848
* Amica Property & Casualty Insurance Co.	2707	2707	2707	2707	2707	2707	2707	2707
Berkley Insurance Co.	2271	2323	2501	2501	2374	2271	2318	2391
* Branch Insurance Exchange	2026	1798	1791	1851	2123	1748	1818	1818
* Brethren Mutual Insurance Co.	2050	2256	1992	2035	2335	1881	2220	1927
* Chubb National Insurance Co.	3886	3886	3886	3595	4103	3886	4057	3903
Cincinnati Casualty Co.	2417	2515	2425	2533	2480	2386	2480	2304
Cincinnati Insurance Co.	2352	2396	2163	2371	2375	2202	2298	2259
* Clearcover Insurance Co.	2431	2498	2431	2431	2498	2431	2498	2498
* CSAA General Insurance Co.	3214	3284	3143	2770	3226	2770	2937	2917
* Cumberland Insurance Co. Inc.	2455	2455	2455	2455	2440	2455	2440	2440
Dairyland Insurance Co.	6478	6505	6056	7272	6726	6339	6866	5660
Elephant Insurance Co.	5110	5066	5110	5661	5066	5110	5318	5066
Encompass Home/Auto Insurance Co.	3152	3152	3152	3152	3152	3152	3152	3152
Erie Insurance Exchange	2359	2359	2359	2359	2359	2359	2359	2359
Farmers Casualty Insurance Co.	4946	4946	4946	4946	4946	4946	4946	4946
Farmers Direct P & C Insurance Co.	3248	3248	3248	3248	3248	3248	3248	3248
Farmers Group Property & Casualty Ins. Co.	5272	5272	5272	5272	5272	5272	5272	5272
Farmers Insurance Exchange	3396	3452	3412	3530	3496	3316	3512	3362
* Foremost Insurance Co.	7779	7877	7647	7802	8854	7298	8660	7708
Garrison Property & Casualty Ins. Co.	2729	2666	2695	2525	2664	2729	2626	2501
* GEICO Secure Co.	1706	1616	1706	1706	1696	1706	1696	1696
Hartford Casualty Insurance Co.	4592	4354	4478	5418	4960	4316	5202	5372
Horace Mann Insurance Co.	1683	1683	1683	1683	1683	1683	1683	1683

* 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.

February 2024

Scenario 3: Single Male, Age 23

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Property & Casualty Ins. Co.	1980	1980	1980	1980	1980	1980	1980	1980
* Integon Indemnity Co.	3420	3584	3365	3665	3321	2869	3416	3236
* Integon Preferred Insurance Co.	3914	4082	3634	4169	3859	3489	3934	3677
Liberty Mutual Insurance Co.	7622	7228	7391	7968	7264	7039	7502	7218
Liberty Mutual Personal Insurance Co.	6937	6582	6730	7247	6616	6416	6830	6573
Maryland Auto Insurance Fund	3450	3450	3450	3450	3450	3450	3637	3450
* MGA Insurance Co.	5138	5392	4792	5076	5910	4622	5418	4532
* Mutual Benefit Insurance Co.	3320	3320	3320	3344	3320	3344	3344	3294
* National General Assurance Co.	7369	7369	7369	7966	7369	7369	7808	7369
* Nationwide Property & Casualty Co.	3134	3816	3803	3163	3517	3163	3399	3285
* NJM Insurance Co.	1269	1269	1423	1269	1269	1269	1269	1269
Noblr Insurance Exchange	1543	1358	1388	1392	1648	1323	1355	1386
Old Dominion Insurance Co.	3742	3926	3760	4084	3772	3772	4020	3838
Penn National Insurance Co.	3692	3676	3742	3978	3725	3671	3670	3844
Privilege Underwriters Reciprocal Exch.	2794	2794	2794	2794	2794	2794	2794	3144
* Progressive Select Insurance Co.	1791	1813	1778	1777	2011	1724	1984	1764
* Progressive Specialty Insurance Co.	2402	2437	2249	2396	2674	2305	2743	2370
Root Insurance Co.	3090	3078	2934	2974	3164	2882	3114	3026
* Selective Ins. Co. of South Carolina	3031	3024	2934	2992	2700	2771	2605	2801
Southern Insurance Co. of VA	1972	2246	2267	2404	2421	2101	2178	2036
* State Farm Fire & Casualty Co.	3863	3740	3532	3722	3947	3293	3965	3457
* State Farm Mutual Ins. Co.	2214	2150	2004	2149	2260	1882	2292	1985
Teachers Insurance Co.	2106	2106	2106	2106	2106	2106	2106	2106
* Travelers Property Casualty Insurance Co.	2673	2853	2800	2827	2836	2582	2855	2658
United Services Automobile Association	1734	1843	1763	1770	1901	1806	1795	1701
* Unitrin Safeguard Insurance Co.	4380	4366	4074	4244	4279	4187	4618	4457
USAA Casualty Insurance Co.	1904	1908	1742	1754	1949	1878	1864	1748
USAA General Indemnity Co.	2473	2383	2399	2523	2376	2550	2387	2300
* Vault Recipricol Exchange	2649	2649	2649	2649	2649	2649	2649	2970

* 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.

February 2024

Scenario 4: Single Female, Age 23

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	2343	2365	2283	2347	2638	2232	2586	2320
* AIG Property Casualty Co.	2820	2820	2820	2820	2820	2820	2820	3355
* Allstate Indemnity Co.	3570	3543	3737	4085	3427	3552	3542	3443
American Family Connect P & C Ins. Co.	2800	3070	2730	2792	3196	2656	3110	2780
American National Property & Casualty Co.	3024	3254	3228	3154	3332	3024	3450	3308
American States Preferred Insurance Co.	3024	3024	3024	3450	2874	3024	3224	2807
* Amica Mutual Insurance Co.	2063	2063	2063	2063	2063	2063	2063	2063
* Amica Property & Casualty Insurance Co.	2539	2539	2539	2539	2539	2539	2539	2539
Berkley Insurance Co.	3677	3761	4090	4090	3860	3677	3771	3913
* Branch Insurance Exchange	2796	2484	2439	2576	2898	2426	2529	2524
* Brethren Mutual Insurance Co.	2776	3067	2690	2862	3197	2579	3049	2639
* Chubb National Insurance Co.	5235	5235	5235	4841	5568	5235	5514	5251
Cincinnati Casualty Co.	3553	3671	3531	3740	3609	3521	3684	3404
Cincinnati Insurance Co.	4385	4446	3939	4418	4415	4063	4280	4191
* Clearcover Insurance Co.	2878	2975	2878	2878	2975	2878	2975	2975
* CSAA General Insurance Co.	5414	5541	5346	4651	5402	4651	4928	4868
* Cumberland Insurance Co. Inc.	2288	2288	2288	2288	2273	2288	2273	2273
Dairyland Insurance Co.	5962	5965	5517	6716	6184	5836	6353	5191
Elephant Insurance Co.	4183	4143	4183	4637	4143	4183	4357	4143
Encompass Home/Auto Insurance Co.	4281	4281	4281	4281	4281	4281	4281	4281
Erie Insurance Exchange	3146	3146	3146	3146	3146	3146	3146	3146
Farmers Casualty Insurance Co.	5509	5509	5509	5509	5509	5509	5509	5509
Farmers Direct P & C Insurance Co.	3472	3472	3472	3472	3472	3472	3472	3472
Farmers Group Property & Casualty Ins. Co.	6144	6144	6144	6144	6144	6144	6144	6144
Farmers Insurance Exchange	5910	6124	5974	6236	6156	5796	6306	5958
* Foremost Insurance Co.	6073	6133	5850	6120	6852	5702	6778	6016
Garrison Property & Casualty Ins. Co.	3758	3671	3684	3498	3700	3792	3670	3518
* GEICO Secure Co.	2731	2567	2731	2731	2740	2731	2740	2740
Hartford Casualty Insurance Co.	5118	4834	4994	6028	5454	4818	5798	5848
Horace Mann Insurance Co.	1947	1947	1947	1947	1947	1947	1947	1947

* 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.

February 2024

Scenario 4: Single Female, Age 23

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Property & Casualty Ins. Co.	2272	2272	2272	2272	2272	2272	2272	2272
* Integon Indemnity Co.	4149	4390	4056	4459	3989	3483	4197	3914
* Integon Preferred Insurance Co.	4920	5161	4521	5288	4810	4416	5037	4637
Liberty Mutual Insurance Co.	7626	7240	7387	7995	7284	7060	7548	7252
Liberty Mutual Personal Insurance Co.	6940	6595	6726	7276	6634	6432	6870	6605
Maryland Auto Insurance Fund	2834	2834	2834	2834	2834	2834	3025	2834
* MGA Insurance Co.	4510	4750	4178	4465	5191	4087	4853	3987
* Mutual Benefit Insurance Co.	3199	3199	3199	3216	3199	3216	3216	3165
* National General Assurance Co.	8244	8244	8244	9211	8244	8244	8923	8244
* Nationwide Property & Casualty Co.	4641	5523	5597	4783	5228	4783	5054	4842
* NJM Insurance Co.	2225	2225	2606	2225	2225	2225	2225	2225
Noblr Insurance Exchange	2397	2098	2149	2154	2544	2035	2074	2110
Old Dominion Insurance Co.	5606	5876	5624	6238	5636	5636	6104	5732
Penn National Insurance Co.	4400	4381	4460	4740	4436	4377	4371	4578
Privilege Underwriters Reciprocal Exch.	3471	3471	3471	3471	3471	3471	3471	3939
* Progressive Select Insurance Co.	2193	2224	2091	2175	2426	2113	2465	2160
* Progressive Specialty Insurance Co.	2928	2971	2675	2908	3219	2810	3352	2877
Root Insurance Co.	3770	3820	3520	3680	3884	3530	3902	3746
* Selective Ins. Co. of South Carolina	4580	4522	4397	4545	4040	4206	3960	4263
Southern Insurance Co. of VA	2769	3213	3135	3462	3426	2981	3108	2953
* State Farm Fire & Casualty Co.	4452	4330	4047	4317	4550	3802	4608	4004
* State Farm Mutual Ins. Co.	2127	2079	1909	2083	2173	1811	2227	1920
Teachers Insurance Co.	2428	2428	2428	2428	2428	2428	2428	2428
* Travelers Property Casualty Insurance Co.	3196	3424	3366	3402	3403	3107	3440	3188
United Services Automobile Association	2131	2261	2155	2198	2379	2229	2240	2132
* Unitrin Safeguard Insurance Co.	6833	6831	6478	6831	6688	6598	7270	6907
USAA Casualty Insurance Co.	2405	2422	2210	2237	2509	2399	2408	2260
USAA General Indemnity Co.	3370	3243	3266	3454	3264	3485	3272	3160
* Vault Recipricol Exchange	2839	2839	2839	2839	2839	2839	2839	3191

* 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.

February 2024

Scenario 5: Single Male, Age 30

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	1842	1853	1813	1848	2081	1754	2020	1827
* AIG Property Casualty Co.	2294	2294	2294	2294	2294	2294	2294	2656
* Allstate Indemnity Co.	2192	2178	2263	2455	2114	2170	2176	2127
American Family Connect P & C Ins. Co.	1354	1470	1324	1312	1530	1276	1474	1320
American National Property & Casualty Co.	1996	2196	2128	2046	2262	1996	2266	2210
American States Preferred Insurance Co.	2585	2585	2585	2907	2502	2585	2711	2482
* Amica Mutual Insurance Co.	1491	1491	1491	1491	1491	1491	1491	1491
* Amica Property & Casualty Insurance Co.	1906	1906	1906	1906	1906	1906	1906	1906
Berkley Insurance Co.	1911	1946	2088	2088	1985	1911	1940	2004
* Branch Insurance Exchange	1295	1154	1158	1181	1382	1117	1167	1167
* Brethren Mutual Insurance Co.	2107	2288	2061	2031	2346	1904	2243	1941
* Chubb National Insurance Co.	3385	3385	3385	3128	3508	3385	3482	3393
Cincinnati Casualty Co.	2578	2725	2640	2688	2710	2520	2611	2433
Cincinnati Insurance Co.	2640	2702	2467	2657	2679	2473	2581	2550
* Clearcover Insurance Co.	3460	3529	3460	3460	3529	3460	3529	3529
* CSAA General Insurance Co.	1759	1788	1714	1540	1788	1540	1618	1607
* Cumberland Insurance Co. Inc.	1454	1454	1454	1454	1449	1454	1449	1449
Dairyland Insurance Co.	7800	7912	7295	8776	8199	7645	8431	6740
Elephant Insurance Co.	4919	4882	4919	5451	4882	4919	5144	4882
Encompass Home/Auto Insurance Co.	1848	1848	1848	1848	1848	1848	1848	1848
Erie Insurance Exchange	2195	2195	2195	2195	2195	2195	2195	2195
Farmers Casualty Insurance Co.	3622	3622	3622	3622	3622	3622	3622	3622
Farmers Direct P & C Insurance Co.	2698	2698	2698	2698	2698	2698	2698	2698
Farmers Group Property & Casualty Ins. Co.	3928	3928	3928	3928	3928	3928	3928	3928
Farmers Insurance Exchange	1828	1850	1832	1880	1880	1780	1860	1800
* Foremost Insurance Co.	3776	3812	3715	3804	4307	3531	4179	3742
Garrison Property & Casualty Ins. Co.	2226	2187	2201	2081	2205	2233	2162	2062
* GEICO Secure Co.	1887	1813	1887	1887	1871	1887	1871	1871
Hartford Casualty Insurance Co.	5542	5262	5316	6412	6004	5122	6180	6588
Horace Mann Insurance Co.	1314	1314	1314	1314	1314	1314	1314	1314

* 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.

February 2024

Scenario 5: Single Male, Age 30

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Property & Casualty Ins. Co.	1959	1959	1959	1959	1959	1959	1959	1959
* Integon Indemnity Co.	3794	3973	3796	4068	3798	3234	3841	3647
* Integon Preferred Insurance Co.	2956	3071	2784	3122	2957	2629	2936	2776
Liberty Mutual Insurance Co.	5959	5668	5806	6172	5700	5481	5819	5588
Liberty Mutual Personal Insurance Co.	5444	5180	5303	5634	5206	5011	5318	5103
Maryland Auto Insurance Fund	3669	3669	3669	3669	3669	3669	3887	3669
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1991	1991	1991	1989	1991	1989	1989	1961
* National General Assurance Co.	9406	9406	9406	10265	9406	9406	10025	9406
* Nationwide Property & Casualty Co.	1973	2414	2380	1978	2214	1978	2183	2075
* NJM Insurance Co.	982	982	1095	982	982	982	982	982
Noblr Insurance Exchange	1167	1017	1058	1037	1236	972	992	1011
Old Dominion Insurance Co.	2510	2638	2528	2704	2540	2540	2682	2586
Penn National Insurance Co.	2039	2092	2522	2452	2024	2024	2026	2120
Privilege Underwriters Reciprocal Exch.	3246	3246	3246	3246	3246	3246	3246	3648
* Progressive Select Insurance Co.	1278	1290	1317	1271	1464	1226	1390	1256
* Progressive Specialty Insurance Co.	1758	1778	1703	1753	1988	1678	1970	1729
Root Insurance Co.	3252	3218	3094	3110	3332	3004	3262	3174
* Selective Ins. Co. of South Carolina	2607	2605	2535	2565	2333	2383	2244	2407
Southern Insurance Co. of VA	2044	2338	2340	2502	2513	2181	2263	2127
* State Farm Fire & Casualty Co.	3049	2955	2822	2937	3106	2637	3115	2747
* State Farm Mutual Ins. Co.	1682	1634	1539	1631	1714	1444	1734	1513
Teachers Insurance Co.	2101	2101	2101	2101	2101	2101	2101	2101
* Travelers Property Casualty Insurance Co.	2384	2574	2508	2515	2560	2321	2532	2361
United Services Automobile Association	1489	1573	1505	1523	1661	1549	1558	1481
* Unitrin Safeguard Insurance Co.	2057	2061	1883	1964	2013	1961	2175	2110
USAA Casualty Insurance Co.	1675	1680	1541	1556	1746	1660	1665	1564
USAA General Indemnity Co.	2016	1939	1958	2058	1942	2070	1945	1872
* Vault Recipricol Exchange	2331	2331	2331	2331	2331	2331	2331	2605

* 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.

February 2024

Scenario 6: Single Female, Age 30

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	1359	1369	1373	1361	1545	1297	1478	1346
* AIG Property Casualty Co.	2156	2156	2156	2156	2156	2156	2156	2467
* Allstate Indemnity Co.	1914	1903	1965	2130	1852	1895	1903	1865
American Family Connect P & C Ins. Co.	1330	1446	1294	1284	1504	1246	1444	1298
American National Property & Casualty Co.	1376	1506	1464	1412	1548	1376	1560	1510
American States Preferred Insurance Co.	1752	1752	1752	1942	1710	1752	1833	1694
* Amica Mutual Insurance Co.	1515	1515	1515	1515	1515	1515	1515	1515
* Amica Property & Casualty Insurance Co.	1901	1901	1901	1901	1901	1901	1901	1901
Berkley Insurance Co.	1119	1135	1214	1214	1156	1119	1133	1170
* Branch Insurance Exchange	1242	1103	1124	1121	1343	1064	1112	1114
* Brethren Mutual Insurance Co.	1511	1656	1463	1474	1713	1370	1622	1408
* Chubb National Insurance Co.	2282	2282	2282	2114	2345	2282	2329	2293
Cincinnati Casualty Co.	1571	1672	1611	1656	1658	1536	1593	1488
Cincinnati Insurance Co.	1527	1562	1443	1535	1551	1439	1491	1478
* Clearcover Insurance Co.	1029	1020	1029	1029	1020	1029	1020	1020
* CSAA General Insurance Co.	1377	1391	1326	1213	1417	1213	1270	1261
* Cumberland Insurance Co. Inc.	1187	1187	1187	1187	1186	1187	1186	1186
Dairyland Insurance Co.	8228	8344	7697	9230	8651	8041	8854	7089
Elephant Insurance Co.	3942	3916	3942	4376	3916	3942	4101	3916
Encompass Home/Auto Insurance Co.	1608	1608	1608	1608	1608	1608	1608	1608
Erie Insurance Exchange	1329	1329	1329	1329	1329	1329	1329	1329
* Farmers Casualty Insurance Co.	2382	2382	2382	2382	2382	2382	2382	2382
* Farmers Direct P & C Insurance Co.	1766	1766	1766	1766	1766	1766	1766	1766
* Farmers Group Property & Casualty Ins. Co.	2752	2752	2752	2752	2752	2752	2752	2752
* Farmers Insurance Exchange	1744	1780	1754	1806	1796	1710	1814	1734
* Foremost Insurance Co.	2777	2799	2802	2776	3195	2596	3032	2736
Garrison Property & Casualty Ins. Co.	1970	1936	1961	1839	1950	1967	1908	1828
* GEICO Secure Co.	1431	1391	1431	1431	1424	1431	1424	1424
Hartford Casualty Insurance Co.	2668	2530	2576	3010	2842	2470	2916	3042
* Horace Mann Insurance Co.	1032	1032	1032	1032	1032	1032	1032	1032

* 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.

February 2024

Scenario 6: Single Female, Age 30

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	1497	1497	1497	1497	1497	1497	1497	1497
* Integon Indemnity Co.	2519	2634	2521	2709	2525	2166	2547	2430
* Integon Preferred Insurance Co.	2332	2412	2215	2449	2349	2065	2282	2185
Liberty Mutual Insurance Co.	3388	3247	3317	3477	3260	3156	3295	3198
Liberty Mutual Personal Insurance Co.	3128	3000	3061	3207	3012	2918	3043	2958
Maryland Auto Insurance Fund	4241	4241	4241	4241	4241	4241	4480	4241
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1292	1292	1292	1286	1292	1286	1286	1271
* National General Assurance Co.	2463	2463	2463	2688	2463	2463	2624	2463
* Nationwide Property & Casualty Co.	1983	2448	2413	1979	2230	1979	2167	2093
* NJM Insurance Co.	795	795	865	795	795	795	795	795
Noblr Insurance Exchange	992	861	901	857	1060	819	839	856
Old Dominion Insurance Co.	1684	1776	1702	1794	1714	1714	1796	1746
* Penn National Insurance Co.	2337	2333	2363	2506	2363	2320	2318	2429
Privilege Underwriters Reciprocal Exch.	1827	1827	1827	1827	1827	1827	1827	2041
* Progressive Select Insurance Co.	1017	1027	1046	1012	1167	975	1111	1003
* Progressive Specialty Insurance Co.	1421	1438	1384	1421	1621	1353	1600	1405
Root Insurance Co.	2582	2560	2482	2452	2672	2386	2592	2528
* Selective Ins. Co. of South Carolina	1597	1593	1553	1573	1428	1466	1382	1479
Southern Insurance Co. of VA	1325	1517	1507	1615	1617	1414	1464	1377
* State Farm Fire & Casualty Co.	2654	2575	2460	2553	2711	2302	2708	2400
* State Farm Mutual Ins. Co.	1447	1406	1325	1400	1478	1244	1489	1305
* Teachers Insurance Co.	1613	1613	1613	1613	1613	1613	1613	1613
* Travelers Property Casualty Insurance Co.	1702	1839	1794	1791	1829	1663	1800	1687
United Services Automobile Association	1238	1312	1254	1267	1374	1287	1293	1232
* Unitrin Safeguard Insurance Co.	1439	1448	1328	1383	1415	1376	1518	1473
USAA Casualty Insurance Co.	1454	1458	1332	1346	1505	1435	1439	1356
USAA General Indemnity Co.	1787	1723	1735	1827	1730	1832	1730	1671
* Vault Recipricol Exchange	1835	1835	1835	1835	1835	1835	1835	2031

* 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.

February 2024

Scenario 7: Single Male, Age 40

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	1885	1901	1855	1895	2132	1798	2089	1877
* AIG Property Casualty Co.	2511	2511	2511	2511	2511	2511	2511	2887
* Allstate Indemnity Co.	2438	2422	2516	2733	2351	2418	2423	2368
American Family Connect P & C Ins. Co.	1336	1456	1300	1304	1516	1254	1462	1310
American National Property & Casualty Co.	2002	2182	2132	2060	2236	2002	2266	2188
American States Preferred Insurance Co.	2681	2681	2681	3009	2613	2681	2833	2558
* Amica Mutual Insurance Co.	1580	1580	1580	1580	1580	1580	1580	1580
* Amica Property & Casualty Insurance Co.	1984	1984	1984	1984	1984	1984	1984	1984
Berkley Insurance Co.	1939	1972	2118	2118	2009	1939	1965	2034
* Branch Insurance Exchange	1381	1232	1232	1258	1480	1195	1255	1249
* Brethren Mutual Insurance Co.	2073	2277	2004	2049	2363	1890	2237	1941
* Chubb National Insurance Co.	3593	3593	3593	3322	3770	3593	3722	3614
Cincinnati Casualty Co.	2267	2398	2300	2389	2368	2224	2323	2157
Cincinnati Insurance Co.	1799	1847	1706	1812	1832	1688	1761	1742
* Clearcover Insurance Co.	3626	3687	3626	3626	3687	3626	3687	3687
* CSAA General Insurance Co.	2031	2068	1972	1789	2065	1789	1871	1849
* Cumberland Insurance Co. Inc.	1360	1360	1360	1360	1356	1360	1356	1356
Dairyland Insurance Co.	6739	6847	6278	7581	7111	6595	7322	5780
Elephant Insurance Co.	4406	4361	4406	4869	4361	4406	4608	4361
Encompass Home/Auto Insurance Co.	2212	2212	2212	2212	2212	2212	2212	2212
Erie Insurance Exchange	2196	2196	2196	2196	2196	2196	2196	2196
Farmers Casualty Insurance Co.	3709	3709	3709	3709	3709	3709	3709	3709
Farmers Direct P & C Insurance Co.	2770	2770	2770	2770	2770	2770	2770	2770
Farmers Group Property & Casualty Ins. Co.	3840	3840	3840	3840	3840	3840	3840	3840
Farmers Insurance Exchange	2240	2288	2248	2324	2310	2194	2334	2230
* Foremost Insurance Co.	3363	3403	3344	3361	3841	3157	3726	3325
Garrison Property & Casualty Ins. Co.	2175	2136	2149	2034	2168	2186	2126	2040
* GEICO Secure Co.	1955	1883	1955	1955	1961	1955	1961	1961
Hartford Casualty Insurance Co.	3628	3438	3482	4120	3872	3344	3996	4194
Horace Mann Insurance Co.	1458	1458	1458	1458	1458	1458	1458	1458

* 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.

February 2024

Scenario 7: Single Male, Age 40

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Property & Casualty Ins. Co.	2142	2142	2142	2142	2142	2142	2142	2142
* Integon Indemnity Co.	3001	3276	2974	3296	3035	2675	3304	3021
* Integon Preferred Insurance Co.	3224	3361	3026	3420	3232	2891	3237	3050
Liberty Mutual Insurance Co.	3580	3420	3508	3662	3437	3312	3481	3352
Liberty Mutual Personal Insurance Co.	3301	3153	3234	3375	3171	3059	3210	3095
Maryland Auto Insurance Fund	4052	4052	4052	4052	4052	4052	4259	4052
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1944	1944	1944	1946	1944	1946	1946	1918
* National General Assurance Co.	5481	5481	5481	6176	5481	5481	5968	5481
* Nationwide Property & Casualty Co.	2106	2536	2538	2110	2344	2110	2314	2186
* NJM Insurance Co.	998	998	1106	998	998	998	998	998
Noblr Insurance Exchange	1234	1081	1105	1102	1323	1049	1074	1088
Old Dominion Insurance Co.	2372	2494	2390	2542	2402	2402	2524	2446
Penn National Insurance Co.	2111	2102	2137	2274	2133	2098	2103	2200
Privilege Underwriters Reciprocal Exch.	3196	3196	3196	3196	3196	3196	3196	3575
* Progressive Select Insurance Co.	1229	1244	1247	1223	1403	1180	1356	1216
* Progressive Specialty Insurance Co.	1628	1650	1569	1623	1840	1555	1846	1609
Root Insurance Co.	3302	3280	3148	3160	3400	3058	3332	3236
* Selective Ins. Co. of South Carolina	2511	2517	2448	2467	2253	2295	2160	2318
Southern Insurance Co. of VA	2197	2552	2481	2719	2685	2373	2463	2321
* State Farm Fire & Casualty Co.	2722	2659	2505	2640	2784	2368	2811	2479
* State Farm Mutual Ins. Co.	1490	1457	1355	1453	1524	1284	1551	1353
Teachers Insurance Co.	2318	2318	2318	2318	2318	2318	2318	2318
* Travelers Property Casualty Insurance Co.	2563	2756	2711	2742	2749	2522	2765	2558
United Services Automobile Association	1488	1572	1499	1530	1678	1551	1575	1503
* Unitrin Safeguard Insurance Co.	2096	2104	1929	2016	2067	2010	2228	2141
USAA Casualty Insurance Co.	1681	1689	1544	1564	1768	1673	1691	1594
USAA General Indemnity Co.	1827	1758	1773	1869	1774	1876	1771	1710
* Vault Recipricol Exchange	2305	2305	2305	2305	2305	2305	2305	2557

* 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.

February 2024

Scenario 8: Single Female, Age 40

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	1509	1515	1562	1516	1738	1432	1623	1490
* AIG Property Casualty Co.	2212	2212	2212	2212	2212	2212	2212	2548
* Allstate Indemnity Co.	1657	1648	1705	1832	1605	1647	1649	1615
American Family Connect P & C Ins. Co.	1126	1228	1098	1098	1278	1058	1232	1102
American National Property & Casualty Co.	946	1030	1002	970	1058	946	1072	1036
American States Preferred Insurance Co.	1548	1548	1548	1715	1515	1548	1615	1508
* Amica Mutual Insurance Co.	1415	1415	1415	1415	1415	1415	1415	1415
* Amica Property & Casualty Insurance Co.	1776	1776	1776	1776	1776	1776	1776	1776
Berkley Insurance Co.	1014	1030	1102	1102	1050	1014	1028	1061
* Branch Insurance Exchange	1156	1029	1046	1049	1248	995	1037	1040
* Brethren Mutual Insurance Co.	1290	1407	1257	1257	1447	1170	1380	1196
* Chubb National Insurance Co.	1873	1873	1873	1737	1940	1873	1920	1886
Cincinnati Casualty Co.	1217	1297	1237	1290	1278	1193	1247	1157
Cincinnati Insurance Co.	1174	1203	1117	1186	1194	1116	1152	1138
* Clearcover Insurance Co.	878	879	878	878	879	878	879	879
* CSAA General Insurance Co.	1178	1195	1146	1050	1203	1050	1092	1080
* Cumberland Insurance Co. Inc.	968	968	968	968	966	968	966	966
Dairyland Insurance Co.	4600	4676	4281	5202	4853	4524	5039	3963
Elephant Insurance Co.	2868	2847	2868	3179	2847	2868	2972	2847
Encompass Home/Auto Insurance Co.	1409	1409	1409	1409	1409	1409	1409	1409
Erie Insurance Exchange	1356	1356	1356	1356	1356	1356	1356	1356
* Farmers Casualty Insurance Co.	2481	2481	2481	2481	2481	2481	2481	2481
* Farmers Direct P & C Insurance Co.	1842	1842	1842	1842	1842	1842	1842	1842
* Farmers Group Property & Casualty Ins. Co.	2626	2626	2626	2626	2626	2626	2626	2626
* Farmers Insurance Exchange	1630	1650	1636	1678	1674	1594	1664	1606
* Foremost Insurance Co.	2669	2681	2674	2690	3069	2483	2900	2633
Garrison Property & Casualty Ins. Co.	1618	1590	1606	1514	1610	1622	1577	1515
* GEICO Secure Co.	1132	1101	1132	1132	1134	1132	1134	1134
Hartford Casualty Insurance Co.	1934	1832	1866	2170	2050	1786	2100	2186
* Horace Mann Insurance Co.	927	927	927	927	927	927	927	927

* 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.

February 2024

Scenario 8: Single Female, Age 40

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	1344	1344	1344	1344	1344	1344	1344	1344
* Integon Indemnity Co.	2213	2345	2211	2395	2225	1928	2292	2166
* Integon Preferred Insurance Co.	1538	1593	1453	1620	1539	1363	1515	1440
Liberty Mutual Insurance Co.	2820	2705	2766	2874	2715	2630	2741	2655
Liberty Mutual Personal Insurance Co.	2617	2514	2567	2665	2522	2447	2543	2468
Maryland Auto Insurance Fund	3986	3986	3986	3986	3986	3986	4207	3986
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1169	1169	1169	1179	1169	1179	1179	1157
* National General Assurance Co.	2437	2437	2437	2691	2437	2437	2617	2437
* Nationwide Property & Casualty Co.	1442	1753	1732	1446	1616	1446	1588	1517
* NJM Insurance Co.	698	698	760	698	698	698	698	698
Noblr Insurance Exchange	925	809	840	830	992	781	815	805
Old Dominion Insurance Co.	1402	1480	1420	1504	1432	1432	1502	1458
* Penn National Insurance Co.	1244	1241	1258	1332	1258	1236	1236	1293
Privilege Underwriters Reciprocal Exch.	1597	1597	1597	1597	1597	1597	1597	1789
* Progressive Select Insurance Co.	868	874	896	863	993	832	942	855
* Progressive Specialty Insurance Co.	1144	1156	1122	1143	1305	1089	1282	1129
Root Insurance Co.	2544	2548	2422	2432	2650	2356	2600	2508
* Selective Ins. Co. of South Carolina	1443	1443	1409	1423	1295	1321	1248	1338
Southern Insurance Co. of VA	1148	1314	1300	1402	1398	1227	1272	1200
* State Farm Fire & Casualty Co.	2400	2319	2234	2304	2442	2080	2435	2159
* State Farm Mutual Ins. Co.	1311	1269	1205	1265	1334	1126	1342	1176
* Teachers Insurance Co.	1446	1446	1446	1446	1446	1446	1446	1446
* Travelers Property Casualty Insurance Co.	1328	1419	1397	1406	1414	1301	1415	1323
United Services Automobile Association	1052	1111	1061	1080	1178	1094	1108	1059
* Unitrin Safeguard Insurance Co.	1340	1345	1228	1278	1321	1280	1419	1371
USAA Casualty Insurance Co.	1231	1236	1130	1145	1286	1221	1232	1163
USAA General Indemnity Co.	1371	1321	1331	1402	1331	1406	1329	1286
* Vault Recipricol Exchange	1540	1540	1540	1540	1540	1540	1540	1717

* 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.

February 2024

Scenario 9: Single Male, Age 50

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	1696	1705	1745	1688	1909	1634	1823	1673
* AIG Property Casualty Co.	2846	2846	2846	2846	2846	2846	2846	3329
* Allstate Indemnity Co.	2695	2680	2790	3059	2593	2643	2665	2605
American Family Connect P & C Ins. Co.	1708	1838	1676	1616	1910	1608	1828	1644
American National Property & Casualty Co.	1218	1320	1316	1256	1348	1218	1350	1306
American States Preferred Insurance Co.	2818	2818	2818	3188	2719	2818	2934	2733
* Amica Mutual Insurance Co.	2129	2129	2129	2129	2129	2129	2129	2129
* Amica Property & Casualty Insurance Co.	2653	2653	2653	2653	2653	2653	2653	2653
Berkley Insurance Co.	1390	1414	1501	1501	1437	1390	1409	1448
* Branch Insurance Exchange	1695	1511	1545	1537	1844	1457	1509	1521
* Brethren Mutual Insurance Co.	1620	1757	1591	1564	1797	1472	1723	1498
* Chubb National Insurance Co.	2701	2701	2701	2517	2747	2701	2743	2721
Cincinnati Casualty Co.	2032	2152	2090	2089	2153	1977	2049	1905
Cincinnati Insurance Co.	1626	1674	1545	1637	1660	1546	1595	1585
* Clearcover Insurance Co.	1653	1649	1653	1653	1649	1653	1649	1649
* CSAA General Insurance Co.	1353	1363	1328	1203	1389	1203	1249	1242
* Cumberland Insurance Co. Inc.	1179	1179	1179	1179	1177	1179	1177	1177
Dairyland Insurance Co.	6229	6313	5831	6936	6557	6044	6629	5326
Elephant Insurance Co.	4015	3972	4015	4448	3972	4015	4161	3972
Encompass Home/Auto Insurance Co.	2642	2642	2642	2642	2642	2642	2642	2642
Erie Insurance Exchange	1555	1555	1555	1555	1555	1555	1555	1555
* Farmers Casualty Insurance Co.	3809	3809	3809	3809	3809	3809	3809	3809
* Farmers Direct P & C Insurance Co.	2978	2978	2978	2978	2978	2978	2978	2978
* Farmers Group Property & Casualty Ins. Co.	3788	3788	3788	3788	3788	3788	3788	3788
* Farmers Insurance Exchange	2744	2756	2760	2786	2814	2668	2746	2676
* Foremost Insurance Co.	3047	3050	3126	3051	3533	2833	3265	2993
Garrison Property & Casualty Ins. Co.	2357	2316	2328	2210	2320	2365	2286	2180
* GEICO Secure Co.	2268	2226	2268	2268	2206	2268	2206	2206
Hartford Casualty Insurance Co.	2672	2510	2536	2966	2798	2420	2852	2980
* Horace Mann Insurance Co.	1545	1545	1545	1545	1545	1545	1545	1545

* 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.

February 2024

Scenario 9: Single Male, Age 50

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	2202	2202	2202	2202	2202	2202	2202	2202
* Integon Indemnity Co.	2567	2683	2565	2731	2563	2191	2606	2468
* Integon Preferred Insurance Co.	1968	2035	1858	2069	1960	1731	1950	1828
Liberty Mutual Insurance Co.	5046	4852	4962	5127	4862	4715	4887	4753
Liberty Mutual Personal Insurance Co.	4696	4523	4623	4772	4533	4400	4555	4434
Maryland Auto Insurance Fund	6294	6294	6294	6294	6294	6294	6719	6294
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1354	1354	1354	1373	1354	1373	1373	1344
* National General Assurance Co.	3420	3420	3420	3791	3420	3420	3686	3420
* Nationwide Property & Casualty Co.	1985	2426	2422	2000	2224	2000	2181	2074
* NJM Insurance Co.	997	997	1088	997	997	997	997	997
Noblr Insurance Exchange	906	809	875	811	1007	769	766	808
Old Dominion Insurance Co.	1584	1670	1602	1720	1614	1614	1700	1642
* Penn National Insurance Co.	1637	1633	1652	1746	1654	1618	1619	1696
Privilege Underwriters Reciprocal Exch.	1668	1668	1668	1668	1668	1668	1668	1865
* Progressive Select Insurance Co.	1170	1179	1246	1154	1355	1124	1261	1144
* Progressive Specialty Insurance Co.	1491	1507	1490	1478	1707	1426	1660	1460
Root Insurance Co.	3768	3620	3638	3512	3828	3376	3620	3576
* Selective Ins. Co. of South Carolina	1726	1734	1688	1702	1564	1587	1502	1602
Southern Insurance Co. of VA	1743	1966	1988	2097	2114	1847	1912	1794
* State Farm Fire & Casualty Co.	3190	3088	2960	3077	3241	2768	3248	2877
* State Farm Mutual Ins. Co.	1914	1857	1752	1857	1945	1643	1969	1720
* Teachers Insurance Co.	2365	2365	2365	2365	2365	2365	2365	2365
* Travelers Property Casualty Insurance Co.	1911	2136	2020	2007	2102	1888	1995	1881
United Services Automobile Association	1585	1669	1601	1623	1754	1647	1652	1575
* Unitrin Safeguard Insurance Co.	1887	1885	1703	1792	1858	1803	2027	1946
USAA Casualty Insurance Co.	1773	1780	1643	1657	1838	1761	1759	1655
USAA General Indemnity Co.	1984	1914	1932	2027	1908	2038	1918	1850
* Vault Recipricol Exchange	1428	1428	1428	1428	1428	1428	1428	1585

* 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.

February 2024

Scenario 10: Single Male, Age 50

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	1242	1250	1268	1240	1410	1190	1345	1226
* AIG Property Casualty Co.	1937	1937	1937	1937	1937	1937	1937	2270
* Allstate Indemnity Co.	1843	1833	1902	2068	1782	1815	1826	1789
American Family Connect P & C Ins. Co.	1260	1358	1230	1196	1408	1184	1356	1218
American National Property & Casualty Co.	978	1070	1060	1008	1094	978	1084	1054
American States Preferred Insurance Co.	1537	1537	1537	1723	1491	1537	1596	1492
* Amica Mutual Insurance Co.	1701	1701	1701	1701	1701	1701	1701	1701
* Amica Property & Casualty Insurance Co.	2134	2134	2134	2134	2134	2134	2134	2134
Berkley Insurance Co.	970	987	1055	1055	1006	970	986	1014
* Branch Insurance Exchange	1226	1099	1115	1119	1318	1064	1102	1108
* Brethren Mutual Insurance Co.	1302	1406	1281	1253	1437	1177	1383	1195
* Chubb National Insurance Co.	2275	2275	2275	2109	2303	2275	2308	2274
Cincinnati Casualty Co.	1511	1605	1560	1555	1608	1467	1521	1415
Cincinnati Insurance Co.	1460	1503	1384	1470	1492	1366	1429	1421
* Clearcover Insurance Co.	1035	1033	1035	1035	1033	1035	1033	1033
* CSAA General Insurance Co.	1217	1231	1175	1085	1252	1085	1129	1122
* Cumberland Insurance Co. Inc.	1183	1183	1183	1183	1182	1183	1182	1182
Dairyland Insurance Co.	4012	4051	3748	4491	4200	3912	4279	3463
Elephant Insurance Co.	4522	4483	4522	5027	4483	4522	4672	4483
Encompass Home/Auto Insurance Co.	1511	1511	1511	1511	1511	1511	1511	1511
Erie Insurance Exchange	986	986	986	986	986	986	986	986
* Farmers Casualty Insurance Co.	3198	3198	3198	3198	3198	3198	3198	3198
* Farmers Direct P & C Insurance Co.	2242	2242	2242	2242	2242	2242	2242	2242
* Farmers Group Property & Casualty Ins. Co.	3710	3710	3710	3710	3710	3710	3710	3710
* Farmers Insurance Exchange	2502	2552	2520	2598	2584	2446	2596	2484
* Foremost Insurance Co.	2474	2496	2380	2481	2785	2325	2749	2439
Garrison Property & Casualty Ins. Co.	1528	1500	1510	1431	1503	1533	1480	1411
* GEICO Secure Co.	1265	1225	1265	1265	1252	1265	1252	1252
Hartford Casualty Insurance Co.	2282	2144	2168	2506	2386	2070	2414	2522
* Horace Mann Insurance Co.	1005	1005	1005	1005	1005	1005	1005	1005

* 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.

February 2024

Scenario 10: Single Male, Age 50

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	1462	1462	1462	1462	1462	1462	1462	1462
* Integon Indemnity Co.	2393	2519	2399	2578	2399	2067	2442	2318
* Integon Preferred Insurance Co.	1547	1601	1457	1630	1535	1364	1533	1439
Liberty Mutual Insurance Co.	2862	2748	2808	2922	2762	2665	2783	2694
Liberty Mutual Personal Insurance Co.	2655	2553	2608	2709	2563	2476	2583	2503
Maryland Auto Insurance Fund	3431	3431	3431	3431	3431	3431	3643	3431
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1134	1134	1134	1140	1134	1140	1140	1122
* National General Assurance Co.	2571	2571	2571	2843	2571	2571	2763	2571
* Nationwide Property & Casualty Co.	1861	2294	2262	1886	2105	1886	2043	1973
* NJM Insurance Co.	686	686	748	686	686	686	686	686
Noblr Insurance Exchange	902	786	824	805	987	768	774	780
Old Dominion Insurance Co.	1430	1502	1448	1552	1460	1460	1538	1482
* Penn National Insurance Co.	1123	1120	1135	1202	1135	1113	1116	1166
Privilege Underwriters Reciprocal Exch.	1945	1945	1945	1945	1945	1945	1945	2169
* Progressive Select Insurance Co.	950	956	985	940	1082	912	1024	932
* Progressive Specialty Insurance Co.	1426	1441	1403	1419	1625	1361	1592	1400
Root Insurance Co.	2512	2448	2406	2374	2554	2290	2460	2420
* Selective Ins. Co. of South Carolina	1527	1539	1491	1500	1379	1395	1312	1406
Southern Insurance Co. of VA	1405	1595	1610	1709	1720	1493	1548	1454
* State Farm Fire & Casualty Co.	2509	2418	2328	2410	2549	2165	2538	2251
* State Farm Mutual Ins. Co.	1386	1340	1271	1341	1409	1187	1417	1242
* Teachers Insurance Co.	1568	1568	1568	1568	1568	1568	1568	1568
* Travelers Property Casualty Insurance Co.	1408	1552	1479	1477	1534	1386	1473	1387
United Services Automobile Association	1047	1105	1058	1073	1162	1089	1093	1040
* Unitrin Safeguard Insurance Co.	1635	1635	1493	1555	1606	1560	1738	1679
USAA Casualty Insurance Co.	1175	1180	1087	1096	1219	1167	1165	1094
USAA General Indemnity Co.	1316	1268	1280	1345	1263	1352	1271	1224
* Vault Recipricol Exchange	1692	1692	1692	1692	1692	1692	1692	1874

* 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.

February 2024

Scenario 11: Single Female, Age 50

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	1280	1299	1301	1281	1484	1222	1438	1270
* AIG Property Casualty Co.	2572	2572	2572	2572	2572	2572	2572	2993
* Allstate Indemnity Co.	2539	2523	2612	2841	2447	2517	2523	2465
American Family Connect P & C Ins. Co.	1364	1488	1326	1332	1554	1280	1494	1334
American National Property & Casualty Co.	2306	2504	2450	2376	2564	2306	2614	2516
American States Preferred Insurance Co.	2346	2346	2346	2637	2292	2346	2487	2236
* Amica Mutual Insurance Co.	1286	1286	1286	1286	1286	1286	1286	1286
* Amica Property & Casualty Insurance Co.	1598	1598	1598	1598	1598	1598	1598	1598
Berkley Insurance Co.	1703	1730	1860	1860	1766	1703	1726	1787
* Branch Insurance Exchange	1639	1465	1471	1494	1755	1421	1484	1481
* Brethren Mutual Insurance Co.	1923	2095	1867	1877	2164	1742	2057	1783
* Chubb National Insurance Co.	3217	3217	3217	2973	3351	3217	3321	3226
Cincinnati Casualty Co.	1965	2078	1982	2049	2057	1925	2043	1869
Cincinnati Insurance Co.	1795	1835	1680	1806	1820	1697	1754	1734
* Clearcover Insurance Co.	3265	3335	3265	3265	3335	3265	3335	3335
* CSAA General Insurance Co.	2210	2255	2167	1978	2254	1978	2035	2001
* Cumberland Insurance Co. Inc.	1443	1443	1443	1443	1439	1443	1439	1439
Dairyland Insurance Co.	5653	5751	5231	6389	5986	5545	6220	4826
Elephant Insurance Co.	4528	4483	4528	5030	4483	4528	4732	4483
Encompass Home/Auto Insurance Co.	2825	2825	2825	2825	2825	2825	2825	2825
Erie Insurance Exchange	2268	2268	2268	2268	2268	2268	2268	2268
Farmers Casualty Insurance Co.	4091	4091	4091	4091	4091	4091	4091	4091
Farmers Direct P & C Insurance Co.	2776	2776	2776	2776	2776	2776	2776	2776
Farmers Group Property & Casualty Ins. Co.	4190	4190	4190	4190	4190	4190	4190	4190
Farmers Insurance Exchange	3400	3476	3424	3542	3506	3342	3586	3398
* Foremost Insurance Co.	3476	3544	3421	3461	3951	3280	3910	3446
Garrison Property & Casualty Ins. Co.	2118	2078	2085	1975	2113	2131	2071	1980
* GEICO Secure Co.	1938	1872	1938	1938	1970	1938	1970	1970
Hartford Casualty Insurance Co.	3566	3350	3350	3882	3692	3218	3798	3954
Horace Mann Insurance Co.	1333	1333	1333	1333	1333	1333	1333	1333

* 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.

February 2024

Scenario 11: Single Female, Age 50

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Property & Casualty Ins. Co.	1978	1978	1978	1978	1978	1978	1978	1978
* Integon Indemnity Co.	3227	3450	3219	3491	3244	2814	3416	3173
* Integon Preferred Insurance Co.	2664	2781	2496	2831	2664	2389	2702	2517
Liberty Mutual Insurance Co.	2841	2719	2778	2915	2739	2645	2804	2684
Liberty Mutual Personal Insurance Co.	2636	2524	2579	2702	2546	2459	2600	2495
Maryland Auto Insurance Fund	3191	3191	3191	3191	3191	3191	3398	3191
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1533	1533	1533	1561	1533	1561	1561	1521
* National General Assurance Co.	7323	7323	7323	8143	7323	7323	7904	7323
* Nationwide Property & Casualty Co.	2677	3221	3230	2691	2990	2691	2934	2790
* NJM Insurance Co.	958	958	1056	958	958	958	958	958
Noblr Insurance Exchange	1325	1160	1173	1181	1415	1104	1167	1158
Old Dominion Insurance Co.	2432	2554	2450	2648	2462	2462	2618	2502
Penn National Insurance Co.	2026	2017	2050	2182	2047	2011	2017	2112
Privilege Underwriters Reciprocal Exch.	2297	2297	2297	2297	2297	2297	2297	2579
* Progressive Select Insurance Co.	1605	1628	1736	1588	1876	1547	1751	1584
* Progressive Specialty Insurance Co.	2068	2107	2089	2052	2383	1987	2362	2052
Root Insurance Co.	3388	3428	3210	3266	3548	3146	3524	3384
* Selective Ins. Co. of South Carolina	2101	2092	2036	2068	1872	1920	1809	1941
Southern Insurance Co. of VA	2249	2609	2541	2784	2755	2422	2516	2376
* State Farm Fire & Casualty Co.	3220	3147	2948	3136	3282	2790	3343	2922
* State Farm Mutual Ins. Co.	1797	1760	1625	1762	1831	1545	1882	1627
Teachers Insurance Co.	2138	2138	2138	2138	2138	2138	2138	2138
* Travelers Property Casualty Insurance Co.	2086	2242	2212	2231	2237	2060	2251	2082
United Services Automobile Association	1429	1506	1438	1463	1611	1488	1509	1438
* Unitrin Safeguard Insurance Co.	2573	2587	2382	2495	2552	2475	2758	2624
USAA Casualty Insurance Co.	1552	1557	1428	1444	1635	1546	1561	1470
USAA General Indemnity Co.	1763	1695	1712	1799	1712	1810	1706	1643
* Vault Recipricol Exchange	1756	1756	1756	1756	1756	1756	1756	1960

* 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.

February 2024

Scenario 12: Single Male, Age 65

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	624	633	580	625	693	598	713	618
* AIG Property Casualty Co.	1241	1241	1241	1241	1241	1241	1241	1439
* Allstate Indemnity Co.	1514	1504	1577	1681	1464	1514	1505	1469
American Family Connect P & C Ins. Co.	782	850	762	768	890	734	862	762
American National Property & Casualty Co.	612	654	654	640	668	612	690	662
American States Preferred Insurance Co.	1250	1250	1250	1404	1216	1250	1319	1187
* Amica Mutual Insurance Co.	945	945	945	945	945	945	945	945
* Amica Property & Casualty Insurance Co.	1184	1184	1184	1184	1184	1184	1184	1184
Berkley Insurance Co.	786	799	853	853	814	786	798	825
* Branch Insurance Exchange	989	893	879	920	1048	874	916	910
* Brethren Mutual Insurance Co.	619	672	598	641	704	571	673	584
* Chubb National Insurance Co.	1008	1008	1008	942	1052	1008	1045	1026
Cincinnati Casualty Co.	790	828	778	832	809	780	841	760
Cincinnati Insurance Co.	868	878	790	873	873	826	849	831
* Clearcover Insurance Co.	658	672	658	658	672	658	672	672
* CSAA General Insurance Co.	1056	1077	1046	940	1058	940	981	969
* Cumberland Insurance Co. Inc.	598	598	598	598	594	598	594	594
Dairyland Insurance Co.	3530	3573	3255	4000	3716	3469	3874	3032
Elephant Insurance Co.	1787	1771	1787	1935	1771	1787	1878	1771
Encompass Home/Auto Insurance Co.	1024	1024	1024	1024	1024	1024	1024	1024
Erie Insurance Exchange	856	856	856	856	856	856	856	856
* Farmers Casualty Insurance Co.	1284	1284	1284	1284	1284	1284	1284	1284
* Farmers Direct P & C Insurance Co.	946	946	946	946	946	946	946	946
* Farmers Group Property & Casualty Ins. Co.	1442	1442	1442	1442	1442	1442	1442	1442
* Farmers Insurance Exchange	1062	1100	1072	1112	1104	1040	1130	1068
* Foremost Insurance Co.	2992	3016	2733	3029	3291	2831	3402	2967
Garrison Property & Casualty Ins. Co.	1103	1081	1077	1037	1101	1119	1088	1047
* GEICO Secure Co.	726	693	726	726	734	726	734	734
Hartford Casualty Insurance Co.	1378	1300	1306	1546	1424	1264	1504	1540
* Horace Mann Insurance Co.	706	706	706	706	706	706	706	706

* 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.

February 2024

Scenario 12: Single Male, Age 65

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	1053	1053	1053	1053	1053	1053	1053	1053
* Integon Indemnity Co.	1743	1897	1725	1903	1739	1553	1903	1731
* Integon Preferred Insurance Co.	1490	1575	1370	1612	1468	1355	1569	1415
Liberty Mutual Insurance Co.	2652	2530	2587	2755	2549	2477	2644	2526
Liberty Mutual Personal Insurance Co.	2465	2356	2406	2557	2372	2304	2461	2351
Maryland Auto Insurance Fund	2635	2635	2635	2635	2635	2635	2844	2635
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	604	604	604	642	604	642	642	610
* National General Assurance Co.	2381	2381	2381	2774	2381	2381	2650	2381
* Nationwide Property & Casualty Co.	1338	1577	1583	1364	1489	1364	1477	1388
* NJM Insurance Co.	742	742	837	742	742	742	742	742
Noblr Insurance Exchange	367	329	333	334	382	322	325	329
Old Dominion Insurance Co.	1030	1084	1048	1182	1060	1060	1158	1076
* Penn National Insurance Co.	1529	1520	1550	1661	1547	1520	1534	1605
Privilege Underwriters Reciprocal Exch.	796	796	796	796	796	796	796	902
* Progressive Select Insurance Co.	659	665	636	654	719	637	723	649
* Progressive Specialty Insurance Co.	817	830	745	814	901	785	937	805
Root Insurance Co.	2582	2578	2418	2488	2648	2380	2632	2536
* Selective Ins. Co. of South Carolina	1140	1118	1091	1135	1005	1054	995	1071
Southern Insurance Co. of VA	831	973	913	1045	1016	899	937	910
* State Farm Fire & Casualty Co.	1550	1523	1423	1525	1574	1363	1614	1423
* State Farm Mutual Ins. Co.	842	828	761	833	855	731	886	769
* Teachers Insurance Co.	1113	1113	1113	1113	1113	1113	1113	1113
* Travelers Property Casualty Insurance Co.	1168	1246	1231	1269	1249	1167	1284	1180
United Services Automobile Association	737	774	741	759	830	769	780	748
* Unitrin Safeguard Insurance Co.	1266	1274	1185	1245	1246	1223	1347	1287
USAA Casualty Insurance Co.	838	844	779	789	888	843	853	806
USAA General Indemnity Co.	958	921	930	980	931	987	931	901
* Vault Recipricol Exchange	799	799	799	799	799	799	799	901

* 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.

February 2024

Scenario 13: Single Male, Age 65

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	308	314	271	302	334	299	362	306
* AIG Property Casualty Co.	1441	1441	1441	1441	1441	1441	1441	1632
* Allstate Indemnity Co.	2023	2010	2094	2266	1953	2011	2010	1963
American Family Connect P & C Ins. Co.	1144	1244	1114	1104	1298	1066	1250	1112
American National Property & Casualty Co.	618	670	656	636	684	618	694	670
American States Preferred Insurance Co.	1537	1537	1537	1706	1500	1537	1613	1477
* Amica Mutual Insurance Co.	1152	1152	1152	1152	1152	1152	1152	1152
* Amica Property & Casualty Insurance Co.	1459	1459	1459	1459	1459	1459	1459	1459
Berkley Insurance Co.	878	892	949	949	908	878	890	918
* Branch Insurance Exchange	1384	1239	1232	1268	1476	1206	1270	1258
* Brethren Mutual Insurance Co.	768	832	748	741	856	696	817	713
* Chubb National Insurance Co.	1468	1468	1468	1362	1521	1468	1507	1482
Cincinnati Casualty Co.	1024	1085	1030	1079	1068	1007	1066	977
Cincinnati Insurance Co.	1208	1233	1136	1219	1226	1148	1186	1170
* Clearcover Insurance Co.	1086	1086	1086	1086	1086	1086	1086	1086
* CSAA General Insurance Co.	1289	1309	1252	1139	1309	1139	1196	1179
* Cumberland Insurance Co. Inc.	777	777	777	777	772	777	772	772
Dairyland Insurance Co.	4393	4447	4096	4963	4606	4320	4767	3813
Elephant Insurance Co.	2894	2874	2894	3176	2874	2894	3028	2874
Encompass Home/Auto Insurance Co.	1289	1289	1289	1289	1289	1289	1289	1289
Erie Insurance Exchange	886	886	886	886	886	886	886	886
* Farmers Casualty Insurance Co.	1789	1789	1789	1789	1789	1789	1789	1789
* Farmers Direct P & C Insurance Co.	1236	1236	1236	1236	1236	1236	1236	1236
* Farmers Group Property & Casualty Ins. Co.	1996	1996	1996	1996	1996	1996	1996	1996
* Farmers Insurance Exchange	2062	2128	2082	2152	2142	2024	2178	2068
* Foremost Insurance Co.	3660	3699	3395	3699	4059	3456	4144	3628
Garrison Property & Casualty Ins. Co.	1161	1141	1148	1088	1158	1168	1135	1091
* GEICO Secure Co.	919	893	919	919	912	919	912	912
Hartford Casualty Insurance Co.	1734	1634	1646	1950	1812	1586	1890	1958
* Horace Mann Insurance Co.	965	965	965	965	965	965	965	965

* 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.

February 2024

Scenario 13: Single Male, Age 65

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	1416	1416	1416	1416	1416	1416	1416	1416
* Integon Indemnity Co.	2405	2575	2397	2624	2411	2110	2517	2365
* Integon Preferred Insurance Co.	1547	1616	1448	1647	1549	1392	1561	1464
Liberty Mutual Insurance Co.	2958	2829	2887	3070	2853	2755	2940	2811
Liberty Mutual Personal Insurance Co.	2741	2625	2679	2844	2645	2557	2723	2607
Maryland Auto Insurance Fund	3387	3387	3387	3387	3387	3387	3596	3387
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	972	972	972	1003	972	1003	1003	973
* National General Assurance Co.	3360	3360	3360	3833	3360	3360	3684	3360
* Nationwide Property & Casualty Co.	1950	2399	2348	1958	2201	1958	2152	2069
* NJM Insurance Co.	857	857	940	857	857	857	857	857
Noblr Insurance Exchange	510	455	468	455	551	435	445	449
Old Dominion Insurance Co.	1398	1472	1416	1544	1428	1428	1522	1452
* Penn National Insurance Co.	1894	1886	1915	2038	1912	1882	1886	1973
Privilege Underwriters Reciprocal Exch.	1150	1150	1150	1150	1150	1150	1150	1284
* Progressive Select Insurance Co.	844	853	841	843	947	812	921	835
* Progressive Specialty Insurance Co.	1023	1034	958	1024	1146	977	1163	1011
Root Insurance Co.	2780	2766	2604	2662	2858	2546	2820	2722
* Selective Ins. Co. of South Carolina	1637	1639	1592	1620	1471	1503	1418	1522
Southern Insurance Co. of VA	1112	1287	1248	1371	1353	1198	1242	1177
* State Farm Fire & Casualty Co.	2242	2196	2056	2187	2292	1957	2324	2052
* State Farm Mutual Ins. Co.	1224	1201	1108	1201	1251	1057	1280	1116
* Teachers Insurance Co.	1518	1518	1518	1518	1518	1518	1518	1518
* Travelers Property Casualty Insurance Co.	1187	1254	1238	1262	1251	1163	1278	1188
United Services Automobile Association	801	844	808	820	895	833	843	806
* Unitrin Safeguard Insurance Co.	1769	1772	1641	1709	1734	1693	1864	1797
USAA Casualty Insurance Co.	916	919	844	854	959	911	919	869
USAA General Indemnity Co.	1035	997	1005	1057	1005	1063	1004	971
* Vault Recipricol Exchange	1298	1298	1298	1298	1298	1298	1298	1446

* 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.

February 2024

Scenario 14: Single Female, Age 65

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	742	750	705	749	836	707	838	735
* AIG Property Casualty Co.	1562	1562	1562	1562	1562	1562	1562	1779
* Allstate Indemnity Co.	2067	2052	2138	2312	1997	2061	2057	2009
American Family Connect P & C Ins. Co.	1116	1218	1086	1086	1274	1046	1228	1092
American National Property & Casualty Co.	906	982	958	932	1008	906	1028	994
American States Preferred Insurance Co.	1480	1480	1480	1636	1445	1480	1548	1432
* Amica Mutual Insurance Co.	1687	1687	1687	1687	1687	1687	1687	1687
* Amica Property & Casualty Insurance Co.	2119	2119	2119	2119	2119	2119	2119	2119
Berkley Insurance Co.	958	975	1040	1040	994	958	973	1002
* Branch Insurance Exchange	1669	1482	1480	1519	1769	1436	1508	1502
* Brethren Mutual Insurance Co.	1069	1165	1041	1034	1200	973	1142	995
* Chubb National Insurance Co.	1706	1706	1706	1583	1779	1706	1755	1725
Cincinnati Casualty Co.	1013	1080	1016	1081	1057	995	1060	971
Cincinnati Insurance Co.	1437	1468	1355	1447	1456	1360	1409	1384
* Clearcover Insurance Co.	852	850	852	852	850	852	850	850
* CSAA General Insurance Co.	1510	1536	1464	1339	1544	1339	1397	1378
* Cumberland Insurance Co. Inc.	1206	1206	1206	1206	1204	1206	1204	1204
Dairyland Insurance Co.	4627	4698	4328	5217	4866	4545	5023	4004
Elephant Insurance Co.	2789	2769	2789	3062	2769	2789	2907	2769
Encompass Home/Auto Insurance Co.	1649	1649	1649	1649	1649	1649	1649	1649
Erie Insurance Exchange	1188	1188	1188	1188	1188	1188	1188	1188
* Farmers Casualty Insurance Co.	2157	2157	2157	2157	2157	2157	2157	2157
* Farmers Direct P & C Insurance Co.	1570	1570	1570	1570	1570	1570	1570	1570
* Farmers Group Property & Casualty Ins. Co.	2504	2504	2504	2504	2504	2504	2504	2504
* Farmers Insurance Exchange	2032	2080	2044	2114	2100	1994	2126	2030
* Foremost Insurance Co.	4281	4295	4093	4348	4825	3997	4730	4236
Garrison Property & Casualty Ins. Co.	1554	1530	1547	1460	1552	1556	1518	1461
* GEICO Secure Co.	966	941	966	966	969	966	969	969
Hartford Casualty Insurance Co.	2026	1920	1918	2272	2154	1854	2206	2340
* Horace Mann Insurance Co.	1051	1051	1051	1051	1051	1051	1051	1051

* 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.

February 2024

Scenario 14: Single Female, Age 65

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	1536	1536	1536	1536	1536	1536	1536	1536
* Integon Indemnity Co.	2397	2555	2393	2614	2407	2100	2490	2351
* Integon Preferred Insurance Co.	1849	1929	1733	1967	1849	1661	1861	1748
Liberty Mutual Insurance Co.	2819	2697	2753	2917	2717	2636	2789	2686
Liberty Mutual Personal Insurance Co.	2614	2508	2557	2705	2525	2452	2590	2497
Maryland Auto Insurance Fund	3807	3807	3807	3807	3807	3807	4016	3807
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1319	1319	1319	1345	1319	1345	1345	1315
* National General Assurance Co.	2779	2779	2779	3129	2779	2779	3017	2779
* Nationwide Property & Casualty Co.	2263	2600	2724	2274	2392	2274	2334	2246
* NJM Insurance Co.	1006	1006	1105	1006	1006	1006	1006	1006
Noblr Insurance Exchange	697	622	644	634	763	600	613	627
Old Dominion Insurance Co.	1608	1692	1626	1742	1638	1638	1734	1664
* Penn National Insurance Co.	1327	1323	1343	1424	1340	1321	1322	1382
Privilege Underwriters Reciprocal Exch.	1477	1477	1477	1477	1477	1477	1477	1651
* Progressive Select Insurance Co.	915	922	891	916	1015	881	1006	908
* Progressive Specialty Insurance Co.	1106	1118	1019	1112	1230	1053	1254	1094
Root Insurance Co.	2744	2726	2572	2624	2818	2512	2774	2684
* Selective Ins. Co. of South Carolina	1752	1736	1696	1734	1557	1608	1520	1631
Southern Insurance Co. of VA	1341	1556	1508	1657	1634	1446	1501	1420
* State Farm Fire & Casualty Co.	2538	2487	2312	2482	2596	2205	2640	2321
* State Farm Mutual Ins. Co.	1407	1382	1266	1384	1439	1212	1476	1283
* Teachers Insurance Co.	1654	1654	1654	1654	1654	1654	1654	1654
* Travelers Property Casualty Insurance Co.	1335	1404	1397	1425	1407	1308	1444	1339
United Services Automobile Association	1032	1090	1041	1060	1155	1073	1087	1039
* Unitrin Safeguard Insurance Co.	1839	1849	1719	1791	1814	1765	1947	1868
USAA Casualty Insurance Co.	1186	1192	1090	1105	1241	1177	1191	1126
USAA General Indemnity Co.	1333	1285	1295	1365	1299	1363	1295	1254
* Vault Recipricol Exchange	1418	1418	1418	1418	1418	1418	1418	1579

* 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.

February 2024

Scenario 15: Single Female, Age 65

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	413	422	362	405	448	403	488	411
* AIG Property Casualty Co.	1440	1440	1440	1440	1440	1440	1440	1642
* Allstate Indemnity Co.	1941	1927	2017	2171	1873	1937	1930	1883
American Family Connect P & C Ins. Co.	1052	1150	1024	1026	1204	986	1160	1030
American National Property & Casualty Co.	890	960	938	918	984	890	1014	972
American States Preferred Insurance Co.	1392	1392	1392	1547	1357	1392	1464	1334
* Amica Mutual Insurance Co.	1267	1267	1267	1267	1267	1267	1267	1267
* Amica Property & Casualty Insurance Co.	1590	1590	1590	1590	1590	1590	1590	1590
Berkley Insurance Co.	845	860	918	918	876	845	859	883
* Branch Insurance Exchange	1511	1351	1345	1383	1614	1315	1383	1374
* Brethren Mutual Insurance Co.	851	927	826	836	956	777	909	794
* Chubb National Insurance Co.	1415	1415	1415	1314	1471	1415	1458	1431
Cincinnati Casualty Co.	860	914	861	911	898	846	909	826
Cincinnati Insurance Co.	1103	1127	1032	1113	1117	1049	1082	1064
* Clearcover Insurance Co.	978	985	978	978	985	978	985	985
* CSAA General Insurance Co.	1360	1388	1329	1222	1380	1222	1262	1241
* Cumberland Insurance Co. Inc.	1010	1010	1010	1010	1006	1010	1006	1006
Dairyland Insurance Co.	4274	4344	3973	4831	4511	4200	4682	3676
Elephant Insurance Co.	2569	2549	2569	2817	2549	2569	2683	2549
Encompass Home/Auto Insurance Co.	1543	1543	1543	1543	1543	1543	1543	1543
Erie Insurance Exchange	997	997	997	997	997	997	997	997
* Farmers Casualty Insurance Co.	2258	2258	2258	2258	2258	2258	2258	2258
* Farmers Direct P & C Insurance Co.	1488	1488	1488	1488	1488	1488	1488	1488
* Farmers Group Property & Casualty Ins. Co.	2560	2560	2560	2560	2560	2560	2560	2560
* Farmers Insurance Exchange	2646	2716	2660	2766	2738	2592	2782	2648
* Foremost Insurance Co.	3722	3764	3519	3750	4162	3504	4181	3683
Garrison Property & Casualty Ins. Co.	1342	1319	1325	1260	1346	1352	1320	1272
* GEICO Secure Co.	898	872	898	898	904	898	904	904
Hartford Casualty Insurance Co.	1640	1554	1568	1884	1744	1514	1816	1902
* Horace Mann Insurance Co.	932	932	932	932	932	932	932	932

* 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.

February 2024

Scenario 15: Single Female, Age 65

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	1369	1369	1369	1369	1369	1369	1369	1369
* Integon Indemnity Co.	2167	2320	2158	2359	2169	1905	2280	2130
* Integon Preferred Insurance Co.	1972	2069	1836	2112	1969	1786	2021	1877
Liberty Mutual Insurance Co.	2823	2700	2753	2931	2721	2637	2810	2691
Liberty Mutual Personal Insurance Co.	2620	2510	2556	2714	2530	2451	2608	2503
Maryland Auto Insurance Fund	2810	2810	2810	2810	2810	2810	3019	2810
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	963	963	963	997	963	997	997	963
* National General Assurance Co.	2552	2552	2552	2904	2552	2552	2791	2552
* Nationwide Property & Casualty Co.	2106	2534	2525	2119	2353	2119	2301	2201
* NJM Insurance Co.	844	844	929	844	844	844	844	844
Noblr Insurance Exchange	595	532	547	533	645	510	528	531
Old Dominion Insurance Co.	1388	1464	1406	1538	1418	1418	1522	1440
* Penn National Insurance Co.	1865	1855	1887	2010	1883	1853	1859	1945
Privilege Underwriters Reciprocal Exch.	1050	1050	1050	1050	1050	1050	1050	1176
* Progressive Select Insurance Co.	894	903	876	891	989	862	980	886
* Progressive Specialty Insurance Co.	1007	1017	934	1007	1124	959	1143	995
Root Insurance Co.	2582	2584	2424	2482	2668	2378	2644	2544
* Selective Ins. Co. of South Carolina	1471	1457	1423	1460	1308	1355	1282	1372
Southern Insurance Co. of VA	1086	1263	1212	1345	1321	1173	1217	1159
* State Farm Fire & Casualty Co.	2162	2126	1971	2123	2209	1888	2260	1984
* State Farm Mutual Ins. Co.	1191	1173	1071	1176	1217	1029	1256	1089
* Teachers Insurance Co.	1469	1469	1469	1469	1469	1469	1469	1469
* Travelers Property Casualty Insurance Co.	1263	1330	1323	1360	1329	1245	1376	1268
United Services Automobile Association	882	929	887	906	993	918	933	894
* Unitrin Safeguard Insurance Co.	1792	1806	1671	1739	1762	1718	1890	1821
USAA Casualty Insurance Co.	1012	1017	933	946	1068	1010	1025	971
USAA General Indemnity Co.	1159	1115	1125	1185	1131	1189	1126	1090
* Vault Recipricol Exchange	1161	1161	1161	1161	1161	1161	1161	1297

* 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.

February 2024

Scenario 16: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	1136	1150	1140	1131	1300	1087	1277	1121
* AIG Property Casualty Co.	2554	2554	2554	2554	2554	2554	2554	2999
* Allstate Indemnity Co.	2465	2450	2560	2776	2368	2435	2441	2381
American Family Connect P & C Ins. Co.	1822	1976	1772	1780	2070	1696	2002	1770
American National Property & Casualty Co.	1384	1494	1486	1436	1522	1384	1540	1484
American States Preferred Insurance Co.	2816	2816	2816	3218	2721	2816	2963	2683
* Amica Mutual Insurance Co.	1982	1982	1982	1982	1982	1982	1982	1982
* Amica Property & Casualty Insurance Co.	2483	2483	2483	2483	2483	2483	2483	2483
Berkley Insurance Co.	1413	1431	1526	1526	1459	1413	1428	1472
* Branch Insurance Exchange	1706	1528	1535	1567	1840	1485	1546	1549
* Brethren Mutual Insurance Co.	2258	2456	2175	2325	2581	2062	2456	2113
* Chubb National Insurance Co.	3020	3020	3020	2826	3139	3020	3121	3049
Cincinnati Casualty Co.	2586	2700	2573	2698	2657	2553	2702	2466
Cincinnati Insurance Co.	1653	1684	1533	1662	1673	1584	1618	1598
* Clearcover Insurance Co.	1562	1573	1562	1562	1573	1562	1573	1573
* CSAA General Insurance Co.	1304	1328	1310	1163	1297	1163	1204	1185
* Cumberland Insurance Co. Inc.	1752	1752	1752	1752	1744	1752	1744	1744
Dairyland Insurance Co.	5100	5150	4697	5772	5358	5005	5569	4383
Elephant Insurance Co.	5887	5781	5887	6443	5781	5887	6255	5781
Encompass Home/Auto Insurance Co.	2937	2937	2937	2937	2937	2937	2937	2937
Erie Insurance Exchange	1643	1643	1643	1643	1643	1643	1643	1643
* Farmers Casualty Insurance Co.	3182	3182	3182	3182	3182	3182	3182	3182
* Farmers Direct P & C Insurance Co.	2412	2412	2412	2412	2412	2412	2412	2412
* Farmers Group Property & Casualty Ins. Co.	3706	3706	3706	3706	3706	3706	3706	3706
* Farmers Insurance Exchange	2056	2110	2072	2138	2132	2006	2148	2052
* Foremost Insurance Co.	3675	3693	3722	3695	4245	3420	3990	3627
Garrison Property & Casualty Ins. Co.	2803	2752	2751	2627	2791	2829	2740	2617
* GEICO Secure Co.	1808	1717	1808	1808	1821	1808	1821	1821
Hartford Casualty Insurance Co.	3758	3524	3556	4152	3876	3410	4040	4122
* Horace Mann Insurance Co.	1478	1478	1478	1478	1478	1478	1478	1478

* 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.

February 2024

Scenario 16: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	2341	2341	2341	2341	2341	2341	2341	2341
* Integon Indemnity Co.	3017	3130	3005	3167	2968	2525	3019	2829
* Integon Preferred Insurance Co.	2554	2677	2398	2723	2552	2296	2646	2399
Liberty Mutual Insurance Co.	4946	4741	4842	5075	4766	4632	4854	4695
Liberty Mutual Personal Insurance Co.	4606	4423	4514	4721	4441	4325	4526	4379
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1590	1590	1590	1672	1590	1672	1672	1598
* National General Assurance Co.	3107	3107	3107	3454	3107	3107	3363	3107
* Nationwide Property & Casualty Co.	2146	2550	2596	2169	2376	2169	2353	2199
* NJM Insurance Co.	906	906	1006	906	906	906	906	906
Noblr Insurance Exchange	1030	926	936	946	1093	897	906	921
Old Dominion Insurance Co.	1474	1554	1492	1614	1504	1504	1602	1534
* Penn National Insurance Co.	2440	2431	2464	2619	2471	2420	2434	2544
Privilege Underwriters Reciprocal Exch.	2215	2215	2215	2215	2215	2215	2215	2497
* Progressive Select Insurance Co.	1140	1155	1151	1130	1288	1099	1256	1120
* Progressive Specialty Insurance Co.	1659	1686	1584	1648	1852	1598	1891	1636
Root Insurance Co.	2922	2890	2774	2786	2998	2670	2930	2848
* Selective Ins. Co. of South Carolina	2043	2027	1984	2031	1832	1892	1794	1918
Southern Insurance Co. of VA	1408	1606	1577	1714	1705	1498	1554	1484
* State Farm Fire & Casualty Co.	3503	3415	3268	3409	3546	3092	3590	3198
* State Farm Mutual Ins. Co.	2019	1969	1851	1974	2045	1752	2092	1828
* Teachers Insurance Co.	2482	2482	2482	2482	2482	2482	2482	2482
* Travelers Property Casualty Insurance Co.	1951	2134	2068	2091	2120	1942	2099	1948
United Services Automobile Association	1687	1774	1700	1724	1885	1754	1769	1687
* Unitrin Safeguard Insurance Co.	2390	2387	2226	2354	2338	2304	2552	2429
USAA Casualty Insurance Co.	1944	1952	1801	1819	2042	1940	1951	1836
USAA General Indemnity Co.	2613	2509	2538	2665	2520	2687	2521	2426
* Vault Recipricol Exchange	1790	1790	1790	1790	1790	1790	1790	2010

* 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.

February 2024

Scenario 17: Married Rate, No Youthful Drivers

**Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024**

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	778	793	684	763	839	757	908	770
* AIG Property Casualty Co.	1906	1906	1906	1906	1906	1906	1906	2200
* Allstate Indemnity Co.	4141	4113	4316	4751	3966	4079	4094	3982
American Family Connect P & C Ins. Co.	2098	2274	2042	2014	2356	1972	2262	2040
American National Property & Casualty Co.	2114	2296	2270	2184	2348	2114	2374	2290
American States Preferred Insurance Co.	3259	3259	3259	3695	3118	3259	3420	3111
* Amica Mutual Insurance Co.	2024	2024	2024	2024	2024	2024	2024	2024
* Amica Property & Casualty Insurance Co.	2481	2481	2481	2481	2481	2481	2481	2481
Berkley Insurance Co.	2167	2205	2363	2363	2248	2167	2202	2272
* Branch Insurance Exchange	2330	2072	2092	2128	2483	2006	2078	2092
* Brethren Mutual Insurance Co.	2762	3030	2684	2738	3137	2527	2986	2586
* Chubb National Insurance Co.	3617	3617	3617	3356	3763	3617	3733	3634
Cincinnati Casualty Co.	2487	2628	2533	2610	2607	2434	2543	2358
Cincinnati Insurance Co.	2343	2401	2188	2363	2377	2196	2293	2262
* Clearcover Insurance Co.	2465	2465	2465	2465	2465	2465	2465	2465
* CSAA General Insurance Co.	3136	3201	3114	2790	3169	2790	2854	2830
* Cumberland Insurance Co. Inc.	2699	2699	2699	2699	2688	2699	2688	2688
Dairyland Insurance Co.	5801	5845	5411	6444	6073	5611	6108	4964
Elephant Insurance Co.	5179	5131	5179	5759	5131	5179	5376	5131
Encompass Home/Auto Insurance Co.	3979	3979	3979	3979	3979	3979	3979	3979
Erie Insurance Exchange	2556	2556	2556	2556	2556	2556	2556	2556
Farmers Casualty Insurance Co.	4834	4834	4834	4834	4834	4834	4834	4834
Farmers Direct P & C Insurance Co.	3272	3272	3272	3272	3272	3272	3272	3272
Farmers Group Property & Casualty Ins. Co.	4994	4994	4994	4994	4994	4994	4994	4994
Farmers Insurance Exchange	4304	4394	4326	4452	4452	4200	4444	4270
* Foremost Insurance Co.	6746	6761	6820	6816	7803	6247	7286	6661
Garrison Property & Casualty Ins. Co.	2709	2661	2682	2541	2672	2717	2639	2531
* GEICO Secure Co.	2161	2075	2161	2161	2155	2161	2155	2155
Hartford Casualty Insurance Co.	5172	4896	5042	5968	5548	4816	5746	5944
Horace Mann Insurance Co.	2482	2482	2482	2482	2482	2482	2482	2482

* 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.

February 2024

Scenario 17: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
Horace Mann Property & Casualty Ins. Co.	2853	2853	2853	2853	2853	2853	2853	2853
* Integon Indemnity Co.	4220	4301	4191	4420	4108	3446	4035	3900
* Integon Preferred Insurance Co.	3936	4082	3685	4152	3895	3466	3905	3666
Liberty Mutual Insurance Co.	6524	6289	6386	6704	6315	6116	6371	6207
Liberty Mutual Personal Insurance Co.	6028	5815	5904	6191	5838	5659	5888	5740
Maryland Auto Insurance Fund	4968	4968	4968	4968	4968	4968	5261	4968
* MGA Insurance Co.	5035	5310	4827	4877	5880	4477	5261	4376
* Mutual Benefit Insurance Co.	2575	2575	2575	2604	2575	2604	2604	2551
* National General Assurance Co.	9460	9460	9460	10188	9460	9460	10002	9460
* Nationwide Property & Casualty Co.	4109	4996	5010	4157	4623	4157	4485	4303
* NJM Insurance Co.	1499	1499	1691	1499	1499	1499	1499	1499
Noblr Insurance Exchange	1923	1728	1818	1753	2101	1651	1670	1735
Old Dominion Insurance Co.	3568	3746	3586	3824	3598	3598	3782	3660
Penn National Insurance Co.	4080	4077	4124	4368	4129	4034	4026	4230
Privilege Underwriters Reciprocal Exch.	2661	2661	2661	2661	2661	2661	2661	2998
* Progressive Select Insurance Co.	1760	1780	1795	1742	2008	1690	1931	1726
* Progressive Specialty Insurance Co.	2387	2413	2321	2367	2702	2282	2680	2342
Root Insurance Co.	3872	3834	3684	3684	3982	3548	3890	3772
* Selective Ins. Co. of South Carolina	2709	2706	2633	2679	2422	2483	2341	2513
Southern Insurance Co. of VA	1904	2155	2181	2294	2304	2029	2098	1952
* State Farm Fire & Casualty Co.	4144	3985	3843	3950	4222	3538	4198	3681
* State Farm Mutual Ins. Co.	2574	2484	2362	2473	2622	2189	2632	2290
Teachers Insurance Co.	3059	3059	3059	3059	3059	3059	3059	3059
* Travelers Property Casualty Insurance Co.	2890	3144	3039	3055	3107	2814	3066	2865
United Services Automobile Association	2055	2174	2078	2111	2279	2140	2151	2051
* Unitrin Safeguard Insurance Co.	3562	3557	3264	3438	3494	3417	3820	3661
USAA Casualty Insurance Co.	2282	2294	2105	2128	2368	2266	2273	2141
USAA General Indemnity Co.	2631	2543	2562	2698	2553	2698	2558	2472
* Vault Recipricol Exchange	2283	2283	2283	2283	2283	2283	2283	2554

* 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.

February 2024

Scenario 18: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	934	956	893	921	1046	907	1087	929
* AIG Property Casualty Co.	2752	2752	2752	2752	2752	2752	2752	3224
* Allstate Indemnity Co.	2874	2856	2972	3236	2762	2837	2849	2783
American Family Connect P & C Ins. Co.	1744	1882	1700	1676	1970	1622	1894	1678
American National Property & Casualty Co.	1680	1820	1792	1740	1860	1680	1898	1832
American States Preferred Insurance Co.	2663	2663	2663	3012	2596	2663	2814	2546
* Amica Mutual Insurance Co.	2421	2421	2421	2421	2421	2421	2421	2421
* Amica Property & Casualty Insurance Co.	3038	3038	3038	3038	3038	3038	3038	3038
Berkley Insurance Co.	1524	1544	1645	1645	1571	1524	1541	1590
* Branch Insurance Exchange	1597	1423	1425	1457	1717	1378	1450	1445
* Brethren Mutual Insurance Co.	2201	2397	2123	2248	2511	2011	2390	2063
* Chubb National Insurance Co.	3938	3938	3938	3833	3989	3938	3979	3955
Cincinnati Casualty Co.	2207	2338	2252	2293	2326	2156	2259	2086
Cincinnati Insurance Co.	1904	1948	1794	1915	1935	1814	1867	1847
* Clearcover Insurance Co.	1591	1591	1591	1591	1591	1591	1591	1591
* CSAA General Insurance Co.	1228	1253	1230	1115	1232	1115	1141	1116
* Cumberland Insurance Co. Inc.	1541	1541	1541	1541	1535	1541	1535	1535
Dairyland Insurance Co.	6111	6195	5695	6843	6437	5954	6574	5230
Elephant Insurance Co.	6257	6148	6257	6853	6148	6257	6641	6148
Encompass Home/Auto Insurance Co.	2861	2861	2861	2861	2861	2861	2861	2861
Erie Insurance Exchange	1910	1910	1910	1910	1910	1910	1910	1910
* Farmers Casualty Insurance Co.	3055	3055	3055	3055	3055	3055	3055	3055
* Farmers Direct P & C Insurance Co.	2328	2328	2328	2328	2328	2328	2328	2328
* Farmers Group Property & Casualty Ins. Co.	3274	3274	3274	3274	3274	3274	3274	3274
* Farmers Insurance Exchange	1990	2020	2002	2054	2052	1942	2050	1968
* Foremost Insurance Co.	3497	3468	3791	3472	4144	3236	3624	3407
Garrison Property & Casualty Ins. Co.	2497	2456	2458	2348	2496	2520	2449	2349
* GEICO Secure Co.	1940	1863	1940	1940	1949	1940	1949	1949
Hartford Casualty Insurance Co.	3016	2838	2860	3342	3148	2746	3254	3376
* Horace Mann Insurance Co.	1514	1514	1514	1514	1514	1514	1514	1514

* 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.

February 2024

Scenario 18: Married Rate, No Youthful Drivers

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	2358	2358	2358	2358	2358	2358	2358	2358
* Integon Indemnity Co.	2598	2705	2598	2750	2588	2209	2618	2476
* Integon Preferred Insurance Co.	2378	2480	2247	2518	2393	2128	2406	2235
Liberty Mutual Insurance Co.	4989	4777	4890	5082	4794	4668	4858	4710
Liberty Mutual Personal Insurance Co.	4646	4457	4557	4728	4472	4354	4526	4396
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1528	1528	1528	1561	1528	1561	1561	1521
* National General Assurance Co.	3011	3011	3011	3339	3011	3011	3251	3011
* Nationwide Property & Casualty Co.	2094	2545	2527	2098	2340	2098	2328	2184
* NJM Insurance Co.	954	954	1059	954	954	954	954	954
Noblr Insurance Exchange	1076	967	1000	988	1153	948	960	974
Old Dominion Insurance Co.	1512	1588	1530	1626	1542	1542	1622	1568
* Penn National Insurance Co.	2015	2040	2413	2391	1995	1977	1995	2087
Privilege Underwriters Reciprocal Exch.	2543	2543	2543	2543	2543	2543	2543	2861
* Progressive Select Insurance Co.	1140	1154	1155	1134	1297	1096	1259	1125
* Progressive Specialty Insurance Co.	1938	1956	1957	1930	2239	1843	2149	1906
Root Insurance Co.	3128	3092	2978	2962	3234	2858	3136	3048
* Selective Ins. Co. of South Carolina	2096	2095	2047	2071	1895	1932	1835	1954
Southern Insurance Co. of VA	1516	1712	1717	1823	1830	1608	1664	1568
* State Farm Fire & Casualty Co.	3743	3631	3508	3615	3795	3292	3801	3401
* State Farm Mutual Ins. Co.	2155	2092	1988	2090	2187	1866	2211	1943
* Teachers Insurance Co.	2515	2515	2515	2515	2515	2515	2515	2515
* Travelers Property Casualty Insurance Co.	2202	2379	2326	2341	2368	2167	2361	2185
United Services Automobile Association	1753	1843	1763	1798	1971	1824	1849	1768
* Unitrin Safeguard Insurance Co.	1923	1929	1762	1868	1895	1854	2069	1976
USAA Casualty Insurance Co.	2016	2025	1865	1888	2126	2014	2034	1919
USAA General Indemnity Co.	2213	2128	2151	2261	2144	2271	2143	2068
* Vault Recipricol Exchange	2088	2088	2088	2088	2088	2088	2088	2326

* 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.

February 2024

Scenario 19: Married Rate with Youthful Driver

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	2182	2200	2116	2194	2485	2073	2451	2162
* AIG Property Casualty Co.	5156	5156	5156	5156	5156	5156	5156	6028
* Allstate Indemnity Co.	8785	8707	9140	10106	8408	8722	8716	8460
American Family Connect P & C Ins. Co.	6140	6736	5986	6090	6996	5804	6810	6084
American National Property & Casualty Co.	3606	3974	3870	3694	4088	3606	4062	3970
American States Preferred Insurance Co.	7158	7158	7158	7967	6978	7158	7569	6819
* Amica Mutual Insurance Co.	3334	3334	3334	3334	3334	3334	3334	3334
* Amica Property & Casualty Insurance Co.	5068	5068	5068	5068	5068	5068	5068	5068
Berkley Insurance Co.	4201	4294	4622	4622	4388	4201	4287	4416
* Branch Insurance Exchange	4405	3842	3855	3943	4640	3712	3898	3888
* Brethren Mutual Insurance Co.	4400	4859	4272	4288	5021	4037	4749	4151
* Chubb National Insurance Co.	8113	8113	8113	7656	8487	8113	5987	8158
Cincinnati Casualty Co.	6211	6502	6230	6679	6358	6149	6381	5969
Cincinnati Insurance Co.	5429	5545	5110	5464	5497	5115	5311	5236
* Clearcover Insurance Co.	3799	3729	3799	3799	3729	3799	3729	3729
* CSAA General Insurance Co.	3235	3306	3177	2783	3230	2783	2973	2927
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Dairyland Insurance Co.	17522	17662	16463	19727	18226	17221	18702	15379
Elephant Insurance Co.	6543	6486	6543	7334	6486	6543	6731	6486
Encompass Home/Auto Insurance Co.	4284	4284	4284	4284	4284	4284	4284	4284
Erie Insurance Exchange	4185	4185	4185	4185	4185	4185	4185	4185
* Farmers Casualty Insurance Co.	9393	9393	9393	9393	9393	9393	9393	9393
* Farmers Direct P & C Insurance Co.	7048	7048	7048	7048	7048	7048	7048	7048
* Farmers Group Property & Casualty Ins. Co.	11646	11646	11646	11646	11646	11646	11646	11646
* Farmers Insurance Exchange	6868	7020	6876	7132	7108	6698	7088	6824
* Foremost Insurance Co.	12346	12279	12088	12629	14094	11433	13405	12226
Garrison Property & Casualty Ins. Co.	4571	4496	4568	4272	4521	4560	4412	4231
* GEICO Secure Co.	4373	4230	4373	4373	4329	4373	4329	4329
Hartford Casualty Insurance Co.	6098	5674	5794	6620	6252	5468	6266	6476
* Horace Mann Insurance Co.	3309	3309	3309	3309	3309	3309	3309	3309

* 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.

February 2024

Scenario 19: Married Rate with Youthful Driver

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	4939	4939	4939	4939	4939	4939	4939	4939
* Integon Indemnity Co.	6335	6684	6305	6846	6206	5349	6362	5989
* Integon Preferred Insurance Co.	6160	6347	5867	6443	6200	5427	5945	5752
Liberty Mutual Insurance Co.	8039	7657	7832	8337	7697	7453	7893	7609
Liberty Mutual Personal Insurance Co.	7391	7047	7204	7661	7082	6865	7259	7006
Maryland Auto Insurance Fund	20382	20382	20382	20382	20382	20382	21195	20382
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	3797	3797	3797	3783	3797	3783	3783	3739
* National General Assurance Co.	7986	7986	7986	8962	7986	7986	8656	7986
* Nationwide Property & Casualty Co.	3745	4685	4603	3744	4241	3744	4097	3969
* NJM Insurance Co.	1853	1853	2031	1853	1853	1853	1853	1853
Noblr Insurance Exchange	2732	2395	2466	2432	2905	2305	2369	2399
Old Dominion Insurance Co.	4104	4302	4122	4390	4134	4134	4370	4208
* Penn National Insurance Co.	3632	3618	3676	3910	3670	3612	3614	3786
Privilege Underwriters Reciprocal Exch.	6411	6411	6411	6411	6411	6411	6411	7135
* Progressive Select Insurance Co.	2328	2344	2410	2323	2692	2223	2534	2292
* Progressive Specialty Insurance Co.	3045	3070	3001	3048	3487	2893	3388	2998
Root Insurance Co.	5718	5694	5374	5412	5940	5222	5778	5572
* Selective Ins. Co. of South Carolina	4210	4288	4165	4097	3843	3819	3596	3845
Southern Insurance Co. of VA	3296	3829	3709	4062	3979	3575	3708	3468
* State Farm Fire & Casualty Co.	8385	8168	7625	8143	8592	7206	8656	7603
* State Farm Mutual Ins. Co.	4325	4229	3879	4236	4433	3693	4517	3925
* Teachers Insurance Co.	5314	5314	5314	5314	5314	5314	5314	5314
* Travelers Property Casualty Insurance Co.	5914	6300	6211	6301	6299	5728	6366	5886
United Services Automobile Association	3309	3514	3350	3397	3691	3446	3473	3312
* Unitrin Safeguard Insurance Co.	4183	4208	3872	4028	4089	3984	4395	4269
USAA Casualty Insurance Co.	3158	3165	2887	2918	3258	3111	3114	2934
USAA General Indemnity Co.	3502	3376	3398	3582	3378	3588	3385	3274
* Vault Recipricol Exchange	5070	5070	5070	5070	5070	5070	5070	5645

* 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.

February 2024

Scenario 20: Married Rate with Youthful Drivers

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	1473	1491	1349	1467	1626	1412	1685	1454
* AIG Property Casualty Co.	5732	5732	5732	5732	5732	5732	5732	6724
* Allstate Indemnity Co.	13284	13155	14062	15423	12635	13271	13152	12678
American Family Connect P & C Ins. Co.	7754	8504	7576	7766	8872	7364	8634	7696
American National Property & Casualty Co.	7524	8196	8056	7764	8402	7524	8492	8222
American States Preferred Insurance Co.	9427	9427	9427	10852	9108	9427	10170	8664
* Amica Mutual Insurance Co.	6202	6202	6202	6202	6202	6202	6202	6202
* Amica Property & Casualty Insurance Co.	5122	5122	5122	5122	5122	5122	5122	5122
Berkley Insurance Co.	12818	13122	14248	14248	13444	12818	13137	13591
* Branch Insurance Exchange	6326	5575	5503	5748	6628	5424	5691	5662
* Brethren Mutual Insurance Co.	3501	3887	3380	3586	4063	3259	3850	3353
* Chubb National Insurance Co.	12391	12391	12391	11440	13334	12391	13084	12475
Cincinnati Casualty Co.	7484	7699	7394	7956	7545	7440	7840	7211
Cincinnati Insurance Co.	5137	5214	4701	5170	5176	4820	5021	4919
* Clearcover Insurance Co.	4045	4074	4045	4045	4074	4045	4074	4074
* CSAA General Insurance Co.	2828	2893	2847	2431	2782	2431	2589	2554
* Cumberland Insurance Co. Inc.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Dairyland Insurance Co.	16347	16469	15123	18498	17088	16067	17732	14170
Elephant Insurance Co.	4603	4552	4603	5114	4552	4603	4787	4552
Encompass Home/Auto Insurance Co.	7059	7059	7059	7059	7059	7059	7059	7059
Erie Insurance Exchange	3540	3540	3540	3540	3540	3540	3540	3540
* Farmers Casualty Insurance Co.	7473	7473	7473	7473	7473	7473	7473	7473
* Farmers Direct P & C Insurance Co.	5398	5398	5398	5398	5398	5398	5398	5398
* Farmers Group Property & Casualty Ins. Co.	9202	9202	9202	9202	9202	9202	9202	9202
* Farmers Insurance Exchange	10172	10508	10254	10668	10584	9960	10760	10220
* Foremost Insurance Co.	16283	16261	15558	16674	18385	15162	17991	16176
Garrison Property & Casualty Ins. Co.	6514	6401	6430	6098	6495	6558	6359	6087
* GEICO Secure Co.	7442	6989	7442	7442	7503	7442	7503	7503
Hartford Casualty Insurance Co.	10880	10150	10248	6362	11140	9772	11454	11838
* Horace Mann Insurance Co.	2745	2745	2745	2745	2745	2745	2745	2745

* 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.

February 2024

Scenario 20: Married Rate with Youthful Drivers

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Queen Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	4156	4156	4156	4156	4156	4156	4156	4156
* Integon Indemnity Co.	5692	6113	5631	6188	5562	4868	5914	5441
* Integon Preferred Insurance Co.	9883	10331	9230	10540	9831	8859	10064	9309
Liberty Mutual Insurance Co.	9613	9120	9337	10050	9189	8873	9540	9103
Liberty Mutual Personal Insurance Co.	8810	8361	8559	9199	8425	8146	8738	8347
Maryland Auto Insurance Fund	13232	13232	13232	13232	13232	13232	14045	13232
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2975	2975	2975	3050	2975	3050	3050	2968
* National General Assurance Co.	7266	7266	7266	8318	7266	7266	7984	7266
* Nationwide Property & Casualty Co.	3529	4256	4295	3585	3953	3585	3841	3664
* NJM Insurance Co.	1629	1629	1858	1629	1629	1629	1629	1629
Noblr Insurance Exchange	4766	4184	4218	4271	5047	4027	4202	4200
Old Dominion Insurance Co.	8058	8440	8076	8942	8088	8088	8756	8230
* Penn National Insurance Co.	5335	5298	5411	5806	5396	5302	5342	5603
Privilege Underwriters Reciprocal Exch.	4321	4321	4321	4321	4321	4321	4321	4871
* Progressive Select Insurance Co.	4201	4252	4114	4176	4746	4028	4706	4134
* Progressive Specialty Insurance Co.	5894	5967	5550	5863	6575	5645	6669	5787
Root Insurance Co.	8768	8806	8184	8352	9170	7996	9026	8632
* Selective Ins. Co. of South Carolina	3261	3267	3176	3218	2931	2988	2817	3021
Southern Insurance Co. of VA	5994	7079	6664	7611	7340	6571	6863	6531
* State Farm Fire & Casualty Co.	7752	7575	7024	7588	7902	6673	8070	7030
* State Farm Mutual Ins. Co.	4040	3964	3606	3990	4118	3453	4258	3665
* Teachers Insurance Co.	4441	4441	4441	4441	4441	4441	4441	4441
* Travelers Property Casualty Insurance Co.	5160	5542	5445	5605	5539	5097	5666	5190
United Services Automobile Association	4903	5189	4941	5043	5544	5119	5195	4953
* Unitrin Safeguard Insurance Co.	10112	10135	9505	10064	9905	9751	10815	10274
USAA Casualty Insurance Co.	4550	4569	4183	4234	4789	4529	4567	4291
USAA General Indemnity Co.	5043	4843	4892	5159	4877	5182	4874	4699
* Vault Recipricol Exchange	5568	5568	5568	5568	5568	5568	5568	6257

* 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.

February 2024

Scenario 21: Married Rate, No Youthful Driver

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	1493	1508	1513	1495	1727	1420	1659	1472
* AIG Property Casualty Co.	2752	2752	2752	2752	2752	2752	2752	3192
* Allstate Indemnity Co.	3383	3360	3507	3831	3251	3352	3358	3274
American Family Connect P & C Ins. Co.	2592	2830	2516	2530	2948	2426	2852	2536
American National Property & Casualty Co.	1678	1834	1792	1718	1878	1678	1884	1824
American States Preferred Insurance Co.	2962	2962	2962	3312	2892	2962	3108	2869
* Amica Mutual Insurance Co.	2295	2295	2295	2295	2295	2295	2295	2295
* Amica Property & Casualty Insurance Co.	2884	2884	2884	2884	2884	2884	2884	2884
Berkley Insurance Co.	1553	1575	1677	1677	1604	1553	1572	1619
* Branch Insurance Exchange	2811	2500	2523	2551	3050	2418	2535	2532
* Brethren Mutual Insurance Co.	2008	2189	1956	1960	2254	1829	2149	1871
* Chubb National Insurance Co.	4212	4212	4212	3909	4324	4212	4302	4229
Cincinnati Casualty Co.	2977	3143	3049	3087	3135	2905	3027	2806
Cincinnati Insurance Co.	2998	3082	2838	3018	3056	2815	2939	2914
* Clearcover Insurance Co.	1670	1654	1670	1670	1654	1670	1654	1654
* CSAA General Insurance Co.	3113	3166	3059	2773	3181	2773	2855	2807
* Cumberland Insurance Co. Inc.	1645	1645	1645	1645	1641	1645	1641	1641
Dairyland Insurance Co.	6143	6253	5721	6913	6499	6012	6700	5254
Elephant Insurance Co.	5667	5621	5667	6291	5621	5667	5908	5621
Encompass Home/Auto Insurance Co.	3618	3618	3618	3618	3618	3618	3618	3618
Erie Insurance Exchange	2175	2175	2175	2175	2175	2175	2175	2175
* Farmers Casualty Insurance Co.	5989	5989	5989	5989	5989	5989	5989	5989
* Farmers Direct P & C Insurance Co.	4306	4306	4306	4306	4306	4306	4306	4306
* Farmers Group Property & Casualty Ins. Co.	7292	7292	7292	7292	7292	7292	7292	7292
* Farmers Insurance Exchange	6860	7060	6898	7154	7124	6714	7198	6862
* Foremost Insurance Co.	4762	4746	4687	4836	5439	4420	5155	4696
Garrison Property & Casualty Ins. Co.	3143	3087	3117	2936	3111	3147	3048	2916
* GEICO Secure Co.	2190	2127	2190	2190	2173	2190	2173	2173
Hartford Casualty Insurance Co.	3130	2932	2956	3362	3172	2820	3290	3360
* Horace Mann Insurance Co.	2019	2019	2019	2019	2019	2019	2019	2019

* 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.

February 2024

Scenario 21: Married Rate, No Youthful Driver

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	2941	2941	2941	2941	2941	2941	2941	2941
* Integon Indemnity Co.	3199	3371	3203	3436	3209	2750	3284	3110
* Integon Preferred Insurance Co.	3285	3412	3099	3465	3296	2917	3279	3083
Liberty Mutual Insurance Co.	4429	4272	4357	4483	4290	4155	4308	4190
Liberty Mutual Personal Insurance Co.	4137	4003	4078	4193	4019	3896	4035	3926
Maryland Auto Insurance Fund	7446	7446	7446	7446	7446	7446	7902	7446
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	2031	2031	2031	2080	2031	2080	2080	2025
* National General Assurance Co.	3734	3734	3734	4194	3734	3734	4058	3734
* Nationwide Property & Casualty Co.	3479	4282	4276	3504	3927	3504	3804	3661
* NJM Insurance Co.	1249	1249	1389	1249	1249	1249	1249	1249
Noblr Insurance Exchange	1846	1624	1661	1653	1999	1579	1603	1651
Old Dominion Insurance Co.	2448	2572	2466	2634	2478	2478	2616	2518
* Penn National Insurance Co.	2577	2573	2606	2765	2611	2554	2558	2683
Privilege Underwriters Reciprocal Exch.	2838	2838	2838	2838	2838	2838	2838	3177
* Progressive Select Insurance Co.	1805	1823	1890	1793	2105	1724	1971	1775
* Progressive Specialty Insurance Co.	2525	2549	2510	2517	2903	2400	2813	2482
Root Insurance Co.	4116	4046	3946	3866	4260	3738	4086	3984
* Selective Ins. Co. of South Carolina	2626	2628	2561	2589	2360	2410	2274	2434
Southern Insurance Co. of VA	2100	2374	2394	2519	2528	2238	2310	2152
* State Farm Fire & Casualty Co.	5080	4927	4700	4890	5191	4402	5181	4596
* State Farm Mutual Ins. Co.	2362	2294	2159	2286	2414	2027	2430	2129
* Teachers Insurance Co.	3166	3166	3166	3166	3166	3166	3166	3166
* Travelers Property Casualty Insurance Co.	2782	3021	2933	2943	3000	2716	2953	2755
United Services Automobile Association	2365	2500	2389	2422	2640	2462	2481	2366
* Unitrin Safeguard Insurance Co.	2865	2884	2635	2769	2835	2749	3053	2926
USAA Casualty Insurance Co.	2609	2617	2395	2421	2713	2585	2594	2445
USAA General Indemnity Co.	2757	2658	2680	2817	2665	2825	2667	2574
* Vault Recipricol Exchange	2202	2202	2202	2202	2202	2202	2202	2460

* 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.

February 2024

Scenario 22: Married Rate, No Youthful Driver

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Agency Insurance Co.	1061	1067	1080	1066	1233	1004	1162	1044
* AIG Property Casualty Co.	2195	2195	2195	2195	2195	2195	2195	2513
* Allstate Indemnity Co.	3014	2992	3119	3388	2895	2989	2992	2917
American Family Connect P & C Ins. Co.	1932	2090	1876	1866	2194	1794	2108	1866
American National Property & Casualty Co.	1366	1480	1456	1408	1516	1366	1532	1486
American States Preferred Insurance Co.	2617	2617	2617	2929	2561	2617	2752	2529
* Amica Mutual Insurance Co.	2147	2147	2147	2147	2147	2147	2147	2147
* Amica Property & Casualty Insurance Co.	2727	2727	2727	2727	2727	2727	2727	2727
Berkley Insurance Co.	1551	1574	1676	1676	1602	1551	1570	1616
* Branch Insurance Exchange	1847	1637	1665	1666	2009	1577	1652	1654
* Brethren Mutual Insurance Co.	1684	1817	1642	1641	1873	1529	1789	1561
* Chubb National Insurance Co.	2870	2870	2870	2683	2966	2870	2940	2899
Cincinnati Casualty Co.	1861	1981	1899	1939	1967	1814	1911	1760
Cincinnati Insurance Co.	1897	1936	1784	1906	1925	1816	1863	1839
* Clearcover Insurance Co.	1750	1732	1750	1750	1732	1750	1732	1732
* CSAA General Insurance Co.	1408	1435	1406	1264	1415	1264	1309	1278
* Cumberland Insurance Co. Inc.	1369	1369	1369	1369	1367	1369	1367	1367
Dairyland Insurance Co.	5451	5523	5089	6113	5731	5323	5864	4688
Elephant Insurance Co.	6575	6473	6575	7194	6473	6575	6987	6473
Encompass Home/Auto Insurance Co.	2556	2556	2556	2556	2556	2556	2556	2556
Erie Insurance Exchange	1799	1799	1799	1799	1799	1799	1799	1799
* Farmers Casualty Insurance Co.	3250	3250	3250	3250	3250	3250	3250	3250
* Farmers Direct P & C Insurance Co.	2510	2510	2510	2510	2510	2510	2510	2510
* Farmers Group Property & Casualty Ins. Co.	3672	3672	3672	3672	3672	3672	3672	3672
* Farmers Insurance Exchange	2154	2192	2160	2228	2220	2102	2220	2134
* Foremost Insurance Co.	3885	3865	3837	3948	4441	3604	4196	3830
Garrison Property & Casualty Ins. Co.	2294	2256	2268	2153	2290	2307	2240	2150
* GEICO Secure Co.	1835	1777	1835	1835	1839	1835	1839	1839
Hartford Casualty Insurance Co.	2816	2646	2668	3150	2960	2556	3028	3172
* Horace Mann Insurance Co.	1708	1708	1708	1708	1708	1708	1708	1708

* 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.

February 2024

Scenario 22: Married Rate, No Youthful Driver

Eastern Shore (w/o Cecil)
Rates Effective as of 2/1/2024

	21629	21613	21620	21666 Queen	21853	21601	21804	21811
Insurer	Caroline	Dorchester	Kent	Anne's	Somerset	Talbot	Wicomico	Worcester
* Horace Mann Property & Casualty Ins. Co.	2677	2677	2677	2677	2677	2677	2677	2677
* Integon Indemnity Co.	2936	3070	2938	3161	2934	2519	2960	2827
* Integon Preferred Insurance Co.	2827	2946	2672	2992	2844	2531	2830	2662
Liberty Mutual Insurance Co.	4962	4754	4870	5051	4785	4629	4843	4682
Liberty Mutual Personal Insurance Co.	4623	4436	4541	4701	4462	4322	4516	4370
Maryland Auto Insurance Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
MGA Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
* Mutual Benefit Insurance Co.	1413	1413	1413	1442	1413	1442	1442	1403
* National General Assurance Co.	3949	3949	3949	4431	3949	3949	4279	3949
* Nationwide Property & Casualty Co.	2306	2846	2790	2303	2596	2303	2569	2432
* NJM Insurance Co.	1275	1275	1413	1275	1275	1275	1275	1275
Noblr Insurance Exchange	1188	1050	1101	1070	1274	1017	1053	1057
Old Dominion Insurance Co.	2224	2336	2242	2434	2254	2254	2416	2294
* Penn National Insurance Co.	1933	1931	1954	2061	1956	1919	1921	2005
Privilege Underwriters Reciprocal Exch.	2078	2078	2078	2078	2078	2078	2078	2327
* Progressive Select Insurance Co.	1157	1165	1190	1156	1329	1105	1265	1144
* Progressive Specialty Insurance Co.	1680	1701	1619	1686	1902	1601	1901	1664
Root Insurance Co.	4298	4226	4064	4042	4438	3886	4272	4144
* Selective Ins. Co. of South Carolina	2357	2351	2304	2328	2126	2174	2060	2201
Southern Insurance Co. of VA	1527	1739	1717	1845	1832	1632	1688	1589
* State Farm Fire & Casualty Co.	3795	3708	3509	3700	3866	3339	3898	3484
* State Farm Mutual Ins. Co.	2200	2150	2001	2154	2243	1906	2282	2005
* Teachers Insurance Co.	2871	2871	2871	2871	2871	2871	2871	2871
* Travelers Property Casualty Insurance Co.	2187	2351	2299	2329	2351	2154	2350	2178
United Services Automobile Association	1655	1743	1668	1695	1854	1721	1742	1666
* Unitrin Safeguard Insurance Co.	2203	2220	2045	2166	2165	2125	2357	2245
USAA Casualty Insurance Co.	1827	1833	1686	1705	1916	1818	1834	1733
USAA General Indemnity Co.	2077	1997	2016	2118	2011	2132	2008	1941
* Vault Recipricol Exchange	1968	1968	1968	1968	1968	1968	1968	2189

* 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.

Agency Insurance Co.	800-492-5629	www.agencyinsurancecompany.com
AIG Property Casualty Co.	See Yellow Pages	www.aig.com
Allstate Indemnity Co.	800-255-7828	www.allstate.com
American Family Connect P & C Ins. Co.	800-842-3344	www.connectbyamfam.com
American National Property & Casualty Co.	800-843-3276	www.americannational.com
American States Preferred Insurance Co.	800-332-3226	www.safeco.com
Amica Mutual Insurance Co.	800-242-6422	www.Amica.com
Amica Property & Casualty Insurance Co.	800-242-6422	www.Amica.com
Berkley Insurance Co.	855-663-8551	www.berkleyone.com/offerings/automotive/cars
Branch Insurance Exchange	855-441-7033	www.ourbranch.com
Brethren Mutual Insurance Co.	800-621-4264	www.bmic.com
Chubb National 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
Clearcover Insurance Co.	855-444-1875	www.clearcover.com
CSAA General Insurance Co.	888-222-0094	http://midatlantic.aaa.com/Insurance/InsurewithAAA
Cumberland Insurance Co. Inc.	800-232-6992	www.cumberlandmutual.com
Dairyland Insurance Co.	800-334-0090	www.dairylandinsurance.com/auto
Elephant Insurance Co.	855-353-7426	www.elephant.com
Encompass Home/Auto Insurance Co.	800-588-7400	www.encompassinsurance.com
Erie Insurance Exchange	800-458-0811	www.erieinsurance.com
Farmers Casualty Insurance Co.	800-422-4272	www.farmers.com
Farmers Direct P & C Insurance Co.	800-422-4272	www.farmers.com
Farmers Group Property & Casualty Ins. Co.	800-422-4272	www.farmers.com
Farmers Insurance Exchange	888-327-6335	www.farmers.com
Foremost Insurance Co.	888-888-0080	www.foremost.com
Garrison Property & Casualty Ins. Co.	800-531-8722	www.usaa.com
GEICO Secure Co.	800-861-8380	www.geico.com
Hartford Casualty Insurance Co.	888-413-8970	www.thehartford.com
Horace Mann Insurance Co.	800-999-1030	www.horacemann.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 Property & Casualty Ins. Co.	800-999-1030	www.horacemann.com
Integon Indemnity Insurance Corp.	800-462-2123	www.nationalgeneral.com
Integon Preferred Insurance Co.	800-462-2123	www.nationalgeneral.com
Liberty Mutual Insurance Co.	800-837-5254	www.libertymutual.com
Liberty Mutual Personal Insurance Co.	800-837-5254	www.libertymutual.com
Maryland Auto Insurance Fund	800-492-7120	www.mymarylandauto.com
MGA Insurance Co.	866-424-6726	www.gainsco.com
Mutual Benefit Insurance Co.	800-283-3531	www.mutualbenefitgroup.com
National General Assurance Co.	800-462-2123	www.nationalgeneral.com
Nationwide Property & Casualty Co.	888-890-4630	www.nationwide.com
NJM Insurance Co.	800-232-6600	www.njm.com
Noblr Insurance Exchange	877-236-6257	www.noblr.com
Old Dominion Insurance Co.	800-226-0875	www.msainurance.com
Penn National Insurance Co.	800-388-4764	www.PennNationalInsurance.com
Privilege Underwriters Reciprocal Exch.	888-813-7873	www.pureinsurance.com
Progressive Select Insurance Co.	800-776-4737	www.progressive.com
Progressive Specialty Insurance Co.	See Yellow Pages	www.progressiveagent.com
Root Insurance Co.	866-980-9431	www.joinroot.com
Selective Ins. Co. of South Carolina	866-513-4395	www.selective.com
Southern Insurance Co. of VA	800-877-0600	www.donegalgroup.com
State Farm Fire & Casualty Co.	800-782-8332	www.statefarm.com
State Farm Mutual Automobile Ins. Co.	800-782-8332	www.statefarm.com
Teachers Insurance Co.	800-999-1030	www.horacemann.com
Travelers Property Casualty 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
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

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.						
	National General Insurance Co.						
	Century-National Insurance Co.	Y*					*Renters Only
	Integon Preferred Insurance Co.						
	Allstate Vehicle & Property Insurance Co.	Y*					*Home/Condo Only
American Family	National General Assurance Co.						
	Homesite Insurance Co. of the Midwest	Y	Y*				*Requires Home Policy
	NGM Insurance Co.	Y	Y*				*Requires Home Policy
	Homesite Insurance Co.	Y	Y*				*Requires Home Policy
	American Family Connect P & C Ins. Co.	Y	Y*				*Requires Home policy
AMICA	Old Dominion Insurance Co.						*Requires Auto Policy
	Amica Property and Casualty Co.						
AMIG	Amica Mutual Insurance Co.	Y	Y	A			*Snowmobiles Only
	American Modern Home Insurance Co.	Y*					*Renters only.
Assurant	American Property & Casualty Ins. Co.	Y*	Y	Y	Y		*Condos only
	American Bankers Insurance Co. of FL	Y			Y		
	American Security Ins. Co.	Y					
AXA	Standard Guaranty Ins. Co.	Y					
	XL Specialty Insurance Co.						
Berkley	Berkley Insurance Co.	Y	Y	Y			
	Riverport Insurance Co.						
Branch	Branch Insurance Exchange	Y					
Brethren Mutual	Brethren Mutual Insurance Co.	Y	Y	Y			
Chubb / ACE	Chubb National Insurance Co.	Y					
	Federal Insurance Co.	Y	Y*	Y*			*Moored in the Continental US
	Vigilant Insurance Co.	Y					
	Indemnity Insurance Co. of North America					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	
	Allstate Property & Casualty Insurance Co.		Y		Y			
	Allstate Insurance Co.							*Renters Only
	Allstate Indemnity Co.	Y		Y				
	Integon Indemnity Corp.	Y						
	National General Insurance Co.		Y					
	Century-National Insurance Co.							*Renters Only
	Integon Preferred Insurance Co.	Y						
	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.							*Requires Home Policy
	American Family Connect P & C Ins. Co.	Y						*Requires Home policy
	Old Dominion Insurance Co.	Y		Y*		Y*	Y	*Requires Auto 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.
	American Property & Casualty Ins. Co.		Y		Y		Y	*Condos 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.						Y	
Branch	Branch Insurance Exchange	Y						
Brethren Mutual	Brethren Mutual Insurance Co.	Y		Y				
Chubb / ACE	Chubb National Insurance Co.	Y	Y	Y	Y	Y	Y	
	Federal Insurance Co.					Y		*Moored in the Continental US
	Vigilant Insurance Co.					Y		
	Indemnity Insurance Co. of North America							

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					
Frederick Mutual	Frederick Mutual Insurance Co.	Y					
GEICO	GEICO Secure Co.						
	GEICO Indemnity Co.						
Hartford	Hartford Fire Insurance Co.	Y					
	Hartford Casualty Insurance Co.						
Horace Mann	Horace Mann Insurance Co.	Y	Y				
	Teachers Insurance Co.	Y	Y				
	Horace Mann Property & Casualty Ins. Co.						
Lemonade	Lemonade Insurance Co.	Y					

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.							
Frederick Mutual	Frederick Mutual 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	
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	Y			
	Peerless Indemnity Insurance Co.	Y*					*Renters only
	American Economy Insurance Co.	Y	Y	Y	Y	Y*	*Requires Home Policy
	Liberty Mutual Insurance Co.	Y*					*Renters only
	Ironshore Indemnity Inc.						
	Safeco Insurance Co. of America	Y	Y	Y	Y	Y*	*Requires Home Policy
	LM Insurance Corporation	Y	Y	Y			
	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	Y	
	Peerless Indemnity Insurance Co.							*Renters only
	American Economy Insurance Co.							*Requires Home Policy
	Liberty Mutual Insurance Co.	Y						*Renters only
	Ironshore Indemnity Inc.						Y	
	Safeco Insurance Co. of America							*Requires Home Policy
	LM Insurance Corporation		Y		Y	Y	Y	
	LM General Insurance Co.		Y		Y	Y	Y	
	American States Preferred Insurance Co.	Y		Y			Y	
	Safeco Insurance Co. of Illinois Liberty Insurance Corporation		Y		Y			
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				
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	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*	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*, the public 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 relevant 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. Meanwhile, 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.

General Information

410-468-2000 or 800-492-6116

TTY 1-800-735-2258

E-mail: miaweb.mia@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