

BEST PRACTICES FOR DEVELOPING A **PREMIUM COMPARISON TOOL**

TABLE OF CONTENTS

| | |
|---|----------|
| Purpose/Background | 1 |
| I. Format | 2 |
| II. Data Collection Considerations | 4 |
| III. Frequency of Premium Data Updates | 5 |
| IV. Market Segmentation | 5 |
| V. Analysis of Internal or External Resources Needed | 6 |
| VI. Disclosures | 8 |
| VII. Consumer Education Considerations | 9 |
| Appendix A..... | 11 |
| Appendix B..... | 21 |
| Appendix C..... | 151 |
| Appendix D..... | 155 |

BEST PRACTICES FOR DEVELOPING A PREMIUM COMPARISON TOOL

Purpose/Background

This document is a guide for state insurance regulators who wish to develop or implement a premium comparison tool for consumers in their respective states. It is intended to provide state insurance departments with “best practices” to develop such a tool, and address other considerations that may arise in the process.

There are at least two reasons why an insurance regulator may want to develop a premium comparison tool. One is to give consumers an unbiased source of premium/rate information for homeowners and automobile insurance products, without requiring consumers to provide sensitive or confidential information. This is particularly important to consumers who are new to the insurance market and who may have no idea how much insurance costs. With a premium comparison tool or similar information, they have a baseline to compare premiums between insurance companies. A second motivation is to motivate consumers to comparison shop for insurance. A premium comparison tool gives consumers a broad sense of the range of premiums in a market. It may also give consumers a broader picture than they could achieve simply by shopping in the private market. In addition to search for premium information, consumers will have to provide private financial information. They may not feel comfortable providing this information multiple times to different parties.

Conversely, there may be reasons why a state insurance department may choose not to provide a premium comparison tool. These include:

- Departments have increasingly limited fiscal and staffing resources.
- Availability of more accurate premium/rate information from existing websites or other sources.
- Concerns about overemphasizing the cost of coverage, compared to coverage features, company complaint ratios and other factors that consumers might want to consider.

There are many criteria and factors that should be considered in developing a premium comparison tool. Some states already provide such a tool, though the format and level of detail vary greatly from state to state. The Transparency and Readability of Consumer Information (C) Working Group surveyed state insurance departments about their current utilization of a premium comparison tool. The compiled responses may be a useful resource to those states considering a premium comparison tool. Survey responses can be found in Appendix A.

Other Regulatory Considerations

As this document suggests, generating a premium comparison tool can require significant regulatory resources, financial and otherwise. Insurance industry underwriting systems have become increasingly sophisticated, particularly as to how they assess and price risk. Consequently, a premium comparison tool may not accurately present the premiums the consumer will find in the marketplace. For this reason, the states should carefully consider the costs and benefits of moving forward in developing a premium comparison tool vs. directing consumers to alternate sources of premium information already available in the market. Additionally, recognizing that price is not the only differential among insurance companies, any premium comparison tool should clearly state that price should not be exclusive means of comparison; consideration should also be given to the quality and level of service provided by each company.

Premium comparison tools provided via state insurance departments might offer several important advantages over existing private market services, including commercial/industry websites. First, and most important, many commercial websites that purport to offer premium comparisons actually function as “lead generators” for insurance companies and producers. Rather than providing premium information, they generate unwanted solicitations from insurance producers. Consumers are left not only with inadequate information, but also with unwanted inconvenience. Second, commercial websites might reflect a narrower range of insurance companies than a comprehensive site developed by regulators. Third, at least some commercial websites require consumers to provide confidential and private information (such as a Social Security number) in order to provide the consumer with premium information. This private information might be requested before the consumer learns whether the website provides premium information, or simply generates leads.

Nonetheless, commercial premium comparison sites can offer some important benefits relative to regulator-provided premium comparison tools. For example, commercial sites do not have to be maintained by insurance department staff, and might allow consumers to obtain more detailed, customized premium estimates. Recent statistics indicate consumers are increasingly comfortable in obtaining insurance premium information via online commercial websites, with up to 54% of new insurance consumers requesting premium information online prior to making their insurance purchase.¹

The states do have the option of building upon and leveraging existing commercial premium comparison websites. For example, a state could provide consumers with a list of legitimate existing premium comparison websites, to help consumers avoid sites that simply generate leads for producers.

Alternatively, a state might generate a “seal of approval” for commercial websites that provide legitimate premium estimates without trading or selling private consumer information. A state could also pursue regulatory rules to ensure that commercial sites provide consumers with full disclosure “up front,” before consumers provide private information. For instance, regulatory rules might prohibit domestic companies from advertising or soliciting business on commercial premium comparison websites unless those websites meet certain standards.

I. Format

The Transparency and Readability of Consumer Information (C) Working Group has identified two potential formats for an online premium comparison tool: 1) a static, read-only premium comparison tool; and 2) an interactive tool that allows consumers to customize rate information to their personal circumstances. Either tool can be used for one or multiple lines of business, depending on a state’s preferences.

A static premium comparison tool provides fixed rating scenarios that allow a consumer to compare rates from company to company. The scenarios can be organized in a number of different ways, but must somehow identify the rating factors upon which the comparison rates are based. These fixed rating scenarios can be presented on a statewide basis, for regions within a state, or by even more specific rating territories (municipalities, counties, ZIP codes, etc.). In addition or alternatively, the premium information can be presented for a specific demographic group, such as young adult males, married females, senior males, etc.

These rating examples must be based on a specific vehicle or (for homeowners insurance) a hypothetical home. Many of the states present premium information for various coverage combinations; for instance, a state may present automobile insurance rates for liability only, as well as rates for liability coverage plus comprehensive and collision coverages. However, the states should consider presenting premium information for, at a minimum, the statutorily required insurance coverages.

The primary benefits of a static premium comparison tool are that the tool can be relatively easy and inexpensive to design and implement, and potentially simpler for consumers to use and understand. Static tools provide readers with an “apples to apples” premium comparison from company to company, based on pre-selected rating factors. Static tools can be printed or posted online.²

Of course, there are limitations and disadvantages to static tools. Some consumers might not find a static tool to be useful if the fixed rating examples provided are too dissimilar from their own personal circumstances. A static premium tool may appear somewhat dated, and possibly be overwhelming, especially if too much accompanying information is provided alongside or surrounding the premium rating examples.

¹ JD Power and Associates Reports, “Online Insurance Quote Applications Now Initiate a Majority of New Policy Sales,” June 2, 2011.

² It is worth noting, however, that a printed tool/guide and a Web-based tool may require different formats. It is rare that a publication designed for print can be posted online without modifications.

The following scenarios could be used for a static premium comparison tool/guide for automobile insurance:

Senior Citizen Single Female, Age 65; not a homeowner (retired)
Drives a 2004 Honda Accord Coupe LX VIN 1HGCM71304
Drives 5,000 miles annually – pleasure use
No accidents or violations in past three years
Best credit history (where applicable) but no companion policy discount
Liability \$100,000/\$300,000/\$50,000
Full PIP \$2,500
UM \$100,000/\$300,000/\$50,000
Comprehensive \$250 deductible
Collision \$500 deductible
Saint Mary’s County, MD 20650

Or, as follows, for homeowners insurance:

Scenario 1

Frame Construction
Protection Class 5 *
Replacement Cost – Contents
\$500 Deductible
Water and Sewer Endorsement
\$100,000 Liability Coverage
Caroline County, MD 21629
\$175,000

Few, if any, consumers will exactly match one of these scenarios. Therefore, a static premium comparison tool should provide general instructions on how to use the tool, along with caveats on the limitations of the scenarios. Insurance department personnel have wide latitude in developing the illustrative scenarios, but might need to rely on insurers for input regarding the most commonly insured vehicles, properties, etc. While these scenarios are not perfect, they do provide a starting point for those shopping for insurance and trying to compare premiums. If nothing else, they allow consumers to see variation in premiums between insurance companies, and perhaps concentrate their “shopping” on a specific set of companies.

Compared to static rating guides, interactive premium comparison tools provide far more opportunity for consumers to obtain customized (although not necessarily precise) premium estimates. As with a static tool, a number of decisions must be made. A major consideration is which rating factors are customizable and to what extent. Depending on a state’s resources in developing an interactive tool, a potentially wide range of detailed demographic and coverage factors can be included. For automobile insurance, consumers could conceivably be allowed to provide information on a vehicle’s make, model, year, garaging location and normal mileage, along with driver age and driving history. Other information could be provided regarding desired payment options, as well as other information that can affect premiums.

The obvious advantage of an interactive tool is consumers obtain premium estimates that reflect their actual circumstances. Consumers may be more engaged with such customized data, thereby providing the states with a heightened opportunity to educate consumers about basic insurance terms and coverages. A significant additional benefit of an interactive tool is that tech-savvy consumers *expect* personalized information on demand. Consumers frequently shop and research online and have considerable comfort with online tools. Although interactive comparison tools offer many benefits for consumers, there are other considerations the states should take into account. First and foremost, as with any IT project, the design, developing and ongoing maintenance necessary for this type of interactive tool requires a substantial time and resource investment. Even after such a tool is up and running, the rating data must be kept current, which requires ongoing data collection. In addition, an interactive tool will not necessarily provide consumers with precise premium information, due to the effects of discounts, charges and underwriting factors (that are not reflected by a given online interactive tool. Consumers who are less “tech savvy” might find an interactive tool too complicated to use, or might not want to provide the detailed information required for a realistic premium comparison.

II. Data Collection Considerations

Among the many issues to consider when determining what type of rate comparison tool to provide to consumers is data collection. Factors that impact data collection include the state's rate review authority, collection methodology, amount and accuracy of the data, and coverage differences between policies that may distort direct comparisons.

State laws specify the type of review rate filings will be subjected to: prior approval; use and file; file and use; or an open, competitive rating environment. Under a prior-approval process, an insurer must file its rating plan, rules and actuarial justification to the insurance department for review prior to their implementation. If the filing is approved, the insurer is notified of the approval by the insurance department and a future date when the plan can be implemented is established. That could be a date that was requested by the insurance company, or an alternative implementation date. A use-and-file system requires the insurer to file its rating plan within a designated period of time after implementation. The insurance company must advise the insurance department when the rate revisions were, or will be, implemented. While the rates and/or rating plan may still be reviewed by the state under its review standards, the insurer has more than likely already implemented those revisions. With a file-and-use environment, an insurer can general utilize the rates within a designated period of time after they are filed with the insurance department. Under a competitive rating environment, rate filings may or may not be required and the level of review those filings undertake will vary significantly.

File and use, use and file, and competitive rating environments allow insurers to implement rating revisions more quickly than the prior-approval process. These rating environments are a key part of the "speed to market" initiatives implemented by state insurance regulators over the past decade. While providing consumers and the industry with many benefits, these types of rate-review processes can complicate the process for those states that want to provide rate comparison tools. One objective of the rate comparison tool is to provide up-to-date and fair representations of actual premiums to consumers. For the states with file and use (or other similar rate review processes) that publish a static guide, updates to the guide may occur biannually, while insurers can modify the rating plans multiple times throughout the year. Because of this, there is a real risk that the information provided in the guide could quickly become outdated. The prior-approval process tends to take more time; therefore, the data contained in a static guide may remain more relevant for longer periods of time in states with prior approval rate review authority.

For those states providing an interactive comparison tool, it is imperative that all changes are noted and incorporated into the programming. This may be a challenge, as well, because programming changes take time to implement. Once again, there is a real risk that the data will become stale and the output less reliable, unless a continuous effort is made to incorporate any rating changes into the system on an ongoing basis.

Irrespective of the states' rate review authority, issues also arise regarding the actual collection of the data. Should the data be taken directly from the filings made with the insurance department? If so, this would require regulatory staff to review the filings, interpret the information and make the necessary changes to whatever rate comparison tool is being utilized. This also presents an opportunity for increased error. As such, consumers may not be obtaining the correct premium information and insurers may be placed at a competitive disadvantage if the rates are not reflected accurately.

Another option is to request the relevant information through a data call. Presumably, this would result in more accurate information, because the data would be provided directly by the insurer to the insurance department. However, depending on the amount and type of data requested, the format of the information and the time allotted to insurers for the response, there is a chance the data will become stale before the information is incorporated into the rating comparison tool. Another consideration for data calls would be the time and expense to collect, submit, analyze and format the data. There would be time and expense incurred by both the industry and the state insurance department should a data call be initiated, and those costs should be weighed against the potential benefits of this particular collection method.

For more comprehensive rate comparison tools, more data will be necessary to populate the fields. This is true of static, read-only guides, as well as interactive ones. For example, if a state decides on a static guide with 10 different scenarios and 20 different jurisdictions, the result is 200 separate rates that must be derived per insurer. When this number is multiplied by the number of companies included in the tool, thousands of rates are required to populate the static read-only guide. Providing this much information electronically in a spreadsheet eases the burden of compiling the data. Even so, it still can be challenging to gather all of the data and present it in a user-friendly format. If the information provided by the insurers is to be verified for accuracy prior to publication, it can take quite some time to produce the guide. Examples of several states' premium comparison tools, as a reference for the various data fields utilized, are included as Appendix B.

With interactive tools, data collection is even more challenging because individualized rating is being provided; therefore, a system should be in place to allow insurers to download data as changes to rating plans are filed or on a scheduled, recurring basis. For this reason, it might be beneficial to solicit input from the insurers in the development stages of the rate comparison tool so that any data collection issues that may arise can be considered.

Finally, issues regarding differences in policy language and coverage need to be identified and disclosed to the consumers utilizing the rate comparison tools. This is the only way a consumer will be able to make an educated decision regarding which companies to approach for coverage.

III. Frequency of Premium Data Updates

A state maintaining its own interactive premium tool must decide how often the data will be updated. A state may choose to update the data annually, semiannually or at every rate change. The more frequently the data is updated, the more current premium information the consumer will receive. Factors to be considered in this decision include the staff time and cost required for making updates, the ease or difficulty of verifying data at each update, etc.

If a state chooses to update the data less frequently than at every rate change, then it would be beneficial for the state to note other resources available that can provide consumers with more current information, such as requesting it from their insurance agent (producer) or from their insurance company directly. At a minimum, the state insurance department's website should disclose how often the information is updated, so consumers understand the relevancy of the information they are reviewing.

IV. Market Segmentation

Early in the process of developing a premium comparison guide/tool, a state insurance department must decide whether to present data for all companies licensed for a particular line of business, or only a subset of those companies (e.g., those that are actively marketing in the state, only the 10 largest companies, etc.). Larger numbers of companies will give consumers more opportunities for comparison, but will also require more development time and resources. In addition, including more companies and (therefore) larger data sets can require more IT infrastructure (hardware, software, etc.). Conversely, including only a subset of companies can limit development/maintenance costs, but also limit consumers' ability to make comparisons.

The states must also decide which lines of business to include. Automobile and homeowners insurance are the most obvious candidates, although other lines of business — such as renter's insurance and mobile homeowners insurance — might be of interest to many consumers.

An additional consideration would be for those insurance companies marketing and servicing a particular niche market; e.g., seniors, military, etc. A state with a particularly significant population in one of these types of niche markets may choose to highlight this information within their guide/tool for these populations.

V. Analysis of Internal or External Resources Needed

With regard to static premium comparison tools, the following resources would be needed at minimum. State insurance analyst (or similar title) consists of the current positions of state representatives who complete reviews of SERFF filings for personal automobile and homeowners insurance. Insurance company representatives consist of the current positions of insurance company representatives who submit SERFF filings for personal automobile and homeowners insurance.

The NAIC could be used as both a resource and as centralized collection and access point. An insurance department could create a standard interactive form that insurance companies can easily submit to state insurance departments when filing rate changes. The data could be collected electronically through the SERFF filing system. The NAIC could also house a centralized consumer Web page, which would include links to Web pages designated for the premium guides for each state. This centralized data source would benefit the states (which have limited resources) and consumers, by having one place to go for premium comparisons.

With regard to interactive website pages, there are two basic options: build from the ground up; or utilize an existing comparative rating company in essentially a turnkey manner. As the respective discussions will show, the time and cost components of each of these options is likely to be substantially different and should be carefully evaluated to determine the most cost-effective method for educating and empowering consumers.

To build from the ground up, the following resources, at a minimum, would be needed (the resources would depend on what stage of development or deployment the project is in): project manager (NAIC and consultant); architect (NAIC and consultant); business analyst (NAIC and consultant); insurance analyst (states); database engineer (consultant); developers/programmers (Java or Microsoft .NET consultants); systems administrator (consultant); and insurance company representatives. Note that consultants may not have a ready-made rating engine capable of handling the necessary rating and, as a result, any consultant likely would need to bring in the services of an existing comparative rating company for this purpose.

Utilizing an existing comparative rating company directly eliminates the overhead of the third-party consultant. Because the rating engine is already created, the major questions revolve around how each state wishes to integrate the tool into its website, how simple or complex each state wants the rating options to be for the consumer, how extensive the list of companies the state wants the tool to encompass, and any other state-specific parameters. The developers from the comparative rating companies would incorporate these product specifications along with systems specifications provided by the state IT department and provide, in essence, a turnkey interactive rater.

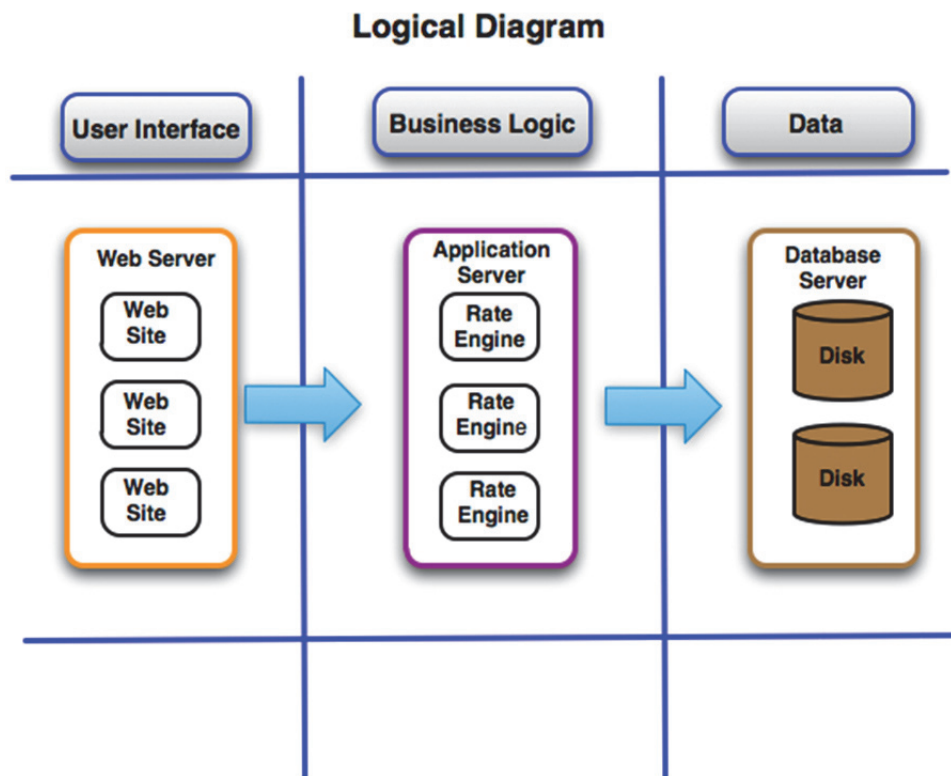
DISCUSS COST COMPARISON INFORMATION: STATIC VS. INTERACTIVE SYSTEMS

There would be no additional cost, except minimal requirements and upkeep of static website pages.

Turnkey interactive raters would involve a negotiated implementation price and a similarly negotiated annual upkeep. Companies not already programmed in the rating library would involve additional cost, also negotiated. A possible cost trade-off could be realized through expedited acquisition of rating manuals required for rate programming.

To obtain a realistic assessment of cost estimations for an interactive system, a business requirements document (BRD) and a software specifications document (SSD) would have to be completed. The following information would be necessary to determine a dollar value:

- | | |
|--|---|
| <ul style="list-style-type: none"> • Accessibility • Auditability • Branding • Configurability • Correctness • Efficiency • Extensibility • Installation • Maintainability • Operational Availability • Performance • Portability • Reliability | <ul style="list-style-type: none"> • Reusability • Robustness • Safety • Scalability • Security Requirements • Testability • Usability • Business Rules • Data and Content Constraints • Hardware Constraints • Software Constraints • Industrial Standards • Legal and Regulatory Constraints |
|--|---|



NOTE: Would work with either a Java Based Platform or a Microsoft .Net Platform

A use case point analysis (UCPA) would need to be completed to determine how many resources are necessary, and to develop a realistic timeline for all phases of planning, implementation, maintenance and upkeep. It would also help create a work breakdown structure from inception that leads to the project plan.

DISCUSS OUTSIDE VENDOR OPTIONS

Turnkey:

Quadrant Information Services, Inc. – www.quadinfo.com
InsurQuote – www.lexisnexis.com/risk/solutions/insurquote.aspx

To name a few consultants:

IBM Global Services – www.ibm.com/gbs
Accenture – www.accenture.com
Wipro Consulting Services – www.wipro.com
Tata Consultancy Services (TCS) – www.tcs.com

VI. Disclosures

It is just as important to explain to consumers what a premium comparison tool is **not** as it is to explain to them what it is. Among the most important of these disclosures is one that explains to consumers that the premiums are for *illustration purposes only*. This disclosure should further explain what an insurance quote is and how consumers can obtain a quote. Finally, the insurance department should clearly identify that not every consumer will be eligible for the premiums shown. The price a consumer will ultimately pay will depend on their unique individual circumstances, which will be evaluated by the company through their underwriting process, in accordance with state law. As such, the premium comparison tool may not accurately present the premiums the consumer will find in the marketplace.

It also would be useful to many consumers to explain what the insurance department's rate review authority is. Consumers understandably do not necessarily comprehend the role of an insurance regulator, particularly because rate review authority varies by state and by line of insurance.

Insurance rates are determined by insurers based on numerous factors, including company loss experience, investment income or loss, overhead, administrative expenses and profitability goals. In addition, most of the states have rating laws that require that rates not be excessive, inadequate or unfairly discriminatory. Based on these factors and laws, insurers file their rating plans with state insurance departments. As described previously, some of the states are "file and use," while other states must approve rates before they can be implemented. Personal lines rating plans have become increasingly complex and risk-specific over time, to the extent that manually calculating a consumer's premium can be extremely difficult, if not impossible. Therefore, when developing premium comparison tools, insurance departments are compelled to request data directly from the companies.

Consumers must be provided with information regarding the state's statutorily required coverage and coverage offerings. For automobile insurance, this may include liability coverage (for property damage and bodily injury), personal injury protection and/or medical payments coverage, and uninsured/underinsured motorists' coverage. Optional coverages — such as comprehensive/collision, rental reimbursement or loss of use — must also be presented and explained. If a state allows consumers to waive their right to purchase any particular coverage, the guide should thoroughly discuss the advantages and disadvantages of the coverage so the consumer fully understands the implications of selecting each option.

For property insurance, it is important for regulators to consider mandated coverages and disclosures. For example, at application and every renewal of a homeowners policy, Maryland requires coverage for the water and sewer backup endorsement, as well as a notice on the declarations page that the policy does not cover losses from flooding. Each state would need to identify mandated coverages and disclosures so that the consumer better understands why the policies are written and sold as they are. Additionally, a list of all optional coverages should be provided to consumers; these would include (but are not limited to) endorsements for scheduled personal property, building law or ordinance, guaranteed replacement cost, inflation, water that backs up through sewers and drains, family day care provider liability, business pursuits, and earthquake or earth movement.

Finally, it is important to explain rating factors and criteria. For automobile insurance, this would include discussion of factors such as an insured's age, marital status, vehicle age, make and model, driving record, garaging address, usage (e.g., work, school and/or pleasure), credit history and number of miles driven annually. For homeowners insurance, factors would include factors such as age of the dwelling, type of construction, distance to a fire hydrant, prior loss experience, credit

history, etc. If the consumer has a poor credit history and understands this may negatively impact his/her rates, all other things being equal, he/she may limit his/her search to companies that do not utilize credit scoring in their rating plans. Furthermore, a summary of the relationship between rating plans and underwriting guidelines could guide consumers when choosing among insurers; for example, a consumer would want to know which insurers would eliminate a “good driver” discount because of a not-at-fault accident, or which insurers might, as allowed under state law, non-renew a policy based on loss frequency. Any statutory criteria allowing insurers to refuse to underwrite, cancel or non-renew a policy should be identified. Additionally, any criteria allowing an insurer to reduce coverage or increase premium should also be disclosed. Providing the underwriting criteria found in state statute or regulations is not difficult; however, providing insurer-specific information may be difficult, especially in those states where such information is deemed to be proprietary or confidential commercial information. As a result, the most feasible practice might simply be to advise consumers of mandated policy coverages and disclosures.

VII. Consumer Education Considerations

In addition to providing consumers with information on premiums, it is important to make sure they understand that policy terms and coverages can differ slightly or significantly from company to company. Because of the wide variance in coverage provided from policy to policy, there are some who believe consumers would be better served if they had access to policy language and information on applicable state laws when shopping for personal lines coverage. While some coverage information is readily available on insurance department, consumer advocate and insurance company websites, it may be useful for state insurance departments to help consumers find that information. This can be done in a number of ways, including (but not limited to) the following:

1. Linking to coverage-specific information, including definitions of commonly used insurance terms. For example, explanations of the difference between a named-peril homeowners policy and an all-risks homeowners policy may be helpful. Such links could be to consumer publications on the NAIC website, the insurance department’s website or third-party sites such as the Insurance Information Institute. See Appendix C and Appendix D for links to some of these external resources
2. Linking to common coverage-related “frequently asked questions” and scenarios that have been identified and summarized by insurance departments or consumer organizations. For example, consumers could be provided with illustrations of how specific risks and losses would be addressed by specific policy coverages, such as personal injury protection under an automobile policy or the law and ordinance endorsement under a homeowners policy.
3. Using questionnaires to help consumers make coverage decisions. For example, when selecting liability insurance limits for an automobile policy premium estimate, the consumer could be prompted to consider his/her net worth and other factors that would influence choice of liability limits by similarly situated individuals. As another example, an individual considering whether to continue physical damage coverage on an older vehicle could be prompted for the actual cash value of the vehicle (and, if it is not known, provided with instructions on how to access that information).

When armed with this additional level of detail, an individual consumer is better able to identify and buy suitable coverage, although additional education will not necessarily further support effective consumer decision-making. With respect to property insurance, one company’s “wind/hail deductible” may be defined and administered differently from another’s “tropical storm/hurricane deductible.” While both deductibles may be calculated as a percentage of the Coverage A dwelling limit, the first could apply to all wind and hail events, while the second could apply only to named storms. Thus, a “wind and hail” deductible would require higher out-of-pocket expenditures than a “tropical storm/hurricane” deductible, for damage resulting from a non-named storm. Because of these variations in coverage that might not be apparent to many consumers shopping for a policy, insurance regulators should equip consumers with specific questions to ask each insurer or producer during the shopping process. These can range from the relatively simple (e.g., does the policy pay on an actual cash value basis or a replacement cost basis?) to the more complex (e.g., if there is an off-premises pipe break that results in water damage to my residence, does the policy provide coverage for this?). Many such questions already appear in consumer insurance documents/publications created by insurance departments, consumer groups and the insurance industry. As such, existing material could be reviewed and edited to produce a set of appropriate questions. Such questions would inform and empower consumers as they move beyond the information they obtain from the premium comparison tool and actually contact an insurance company or producer.

Consumers whose automobile or property insurance policies have lapsed, been canceled or been non-renewed might not be able to obtain coverage through an admitted insurer; “insurers of last resort” might be their only option. In the automobile insurance market, this could mean an “assigned risk” plan (in which substandard risks are “assigned” to admitted insurers, in

proportion to insurers' market share in the state) or state-run plans that issue policies directly to consumers. For property insurance, this could mean a Fair Access to Insurance Requirements (FAIR) plans. While these "insurers of last resort" are backstops for risks that may otherwise go uninsured, the coverage provided might be limited to only the statutorily required coverages for automobile and property insurance. The coverage is more restrictive than in the voluntary market, and the premiums are generally much higher (due to higher risk presented by the insured and/or the insured's property). Comparing these premiums to admitted insurers' premiums might not be advisable. Given the inherent complexity of insurance products, one particularly valuable and practical approach to consumer education is providing tips for reducing premiums.

There are many ways to reduce automobile insurance premiums, beginning with choosing a vehicle that is relatively inexpensive to insure. This choice alone has significant impact on rates, as sports and luxury cars are generally more expensive to insure than mainstream four door sedans. Consumers might not factor insurance costs into the car-buying decision, and often receive an unpleasant surprise when the first automobile insurance bill arrives. Maintaining a good driving record and a good credit score are two more ways to contain automobile insurance premiums. Choosing a higher deductible for collision and comprehensive coverage will also lower premiums, although consumers will face higher out-of-pocket costs when claims are made. Another smart move is to check on whether the insurance company's underwriting information is correct and up-to-date; for example, if vehicle usage has changed from business to pleasure, or the number of miles driven annually is reduced below a particular threshold, lower premiums might be available. Likewise, dropping unwanted/unneeded coverages (as permitted by law) could lower the premium; however, consumers should be fully educated on any coverages being dropped, before such changes are implemented.

There may be fewer ways to reduce property insurance premiums. Property location, construction type and replacement cost are the principal determinants of homeowners insurance rates. When choosing a home, consumers should also factor the costs of insurance into the decision. This is especially true if a person resides in or near a coastal area. Increasing the policy deductible will reduce the premium charged; however, it is imperative that consumers understand the implications of this action, especially now that deductibles can be set as a percentage of the Coverage A dwelling limit. Remaining claim-free will help keep premiums down, as will maintaining a good credit score in those states that allow credit to be used as a rating factor for property insurance.

Many consumers possess knowledge of the more common discounts, such as the good student, good driver, or five-year claims-free discounts offered by many automobile insurers. However, they may not be aware of affinity discounts offered to consumers who are members of certain organizations (such as college alumni groups or wholesale buying clubs), or discounts for safety devices, anti-theft devices, multiple policies, driver education courses, company longevity/loyalty and employees of certain sponsored companies, organizations or government agencies. As such, insurance departments can make accessible the types of discounts identified in insurers' rating plans. This is information that would be valuable, again, as the consumer moves beyond premium comparison and begins contacting insurance companies and agents to actually secure insurance coverage.

Appendix A
State Survey on Premium Comparison
Guides

| Question | AK | CO | FL | HI | IA | IL |
|--|--|--|---|--|--|--|
| Does your state have any type of automobile or homeowners rate or premium comparison information available to the consumer? | Yes | Yes | Yes | Yes | Yes | Yes |
| If yes, is the information provided static or interactive? | static | static | static | static | static | static |
| If interactive, vendor used or maintained by agency? | n/a | n/a | n/a | n/a | n/a | n/a |
| Do you offer rate or premium information by line of business, or for just one line of business? | Personal Auto & Homeowners | Personal Auto & Homeowners | Homeowners | Personal Auto | static | Personal Auto & Homeowners |
| How frequently is the rate or premium comparison information updated? | Once or Twice a year | Annually | Monthly | Annually | Annually (but not sinc 2009) | Each time a rate is submitted |
| How is the premium data collected? (Directly from insurer or 3rd party vendor) | Directly from insurer | Directly from insurer | Collect as part of the rate filing process | Collect as part of the rate filing process | Directly from insurer | Directly from the insurer in an interactive RF form in SERFF or paper if SERFF is not used |
| In what format is the information collected? | Excel | Online reporting system | Ask for companies rates for this standardized risk as part of the rate filing process. Companies are required to make a rate filing annually | ??? | n/a | n/a |
| If a vendor is used to develop a system to collect data, who is responsible for maintaining the system online? | n/a | n/a | n/a | n/a | n/a | n/a |
| Costs to develop and maintain vendor system or maintain in-house? | n/a | n/a | It was developed in-house using staff augmentation dollars, although all the of the rate information came from our internal rate collection system with assistance from in-house actuary. Unable to estimate of cost at this time. | n/a | n/a | n/a |
| Are all insurers participating in populating the database or is it voluntary participation? | Usually include about the top 10-15 insurers which is about 90-95% of the market | All insurers | Companies are required to make rate filings, in which case they are required to submit data for this system. We use data from a select 25 companies, in addition to Citizens Property Insurance Corporation - the statutorily established insurance entity. | n/a | not all participate and participation is voluntary | Mandatory by regulation |
| With regard to the design and implementation of your premium comparison guide, please give an estimate of staff time and costs incurred. (If you print your premium comparison guide, please estimate these costs separately) | Did not answer this survey question | Existing Survey Tool licensing and upkeep; IT Survey Creation/Upkeep - d day yearly; IT Web Database and Page creation/Upkeep - 2 day's yearly; Survey staff compilation, reponses, proofing - 10 day's yearly; Section Staff compilation, responses, proofing - 5 day's yearly. | Did not answer this survey question | Did not answer this survey question | Did not answer this survey question | The premium comparison is just part of the rate filing for personal auto and homeowner filings so cost is negligible. Insurance companies enter the data. |
| With regard to the maintenance of your premium comparison guide, please give an estimate of the staff time and costs incurred (IT, hardware/software, consultants, mail delivery of correspondence to companies, etc.) If you print your guide, please estimate these costs separately | Did not answer this survey question | Web hosting costs | Did not answer this survey question | Did not answer this survey question | Did not answer this survey question | Again, the cost is negligible. The premium comparisons are sent to the Chicago office and the analysts insert the new premium comparison hardcopy into binder. |

| Question | KS | KY | LA | MD | ME | MI |
|--|--|--|--|-------------------------------------|---|--|
| Does your state have any type of automobile or homeowners rate or premium comparison information available to the consumer? | Yes | Yes | Yes | Yes | Yes, but considering stopping the process | Not currently (last updated in 2007) |
| If yes, is the information provided static or interactive? | both | static | static | static | static | n/a |
| If interactive, vendor used or maintained by agency? | | n/a | n/a | n/a | n/a | n/a |
| Do you offer rate or premium information by line of business, or for just one line of business? | Personal Auto & Homeowners | Personal Auto & Homeowners | Personal Auto & Homeowners | Personal Auto & Homeowners | Homeowners | Personal Auto & Homeowners |
| How frequently is the rate or premium comparison information updated? | Annually | Daily | Annually | twice a year - Feb & Aug | Annually | Annually |
| How is the premium data collected? (Directly from insurer or 3rd party vendor) | Directly from insurer | Directly from insurer at the time a rate revision is filed | Directly from insurer | Directly from insurer | Directly from insurer | Directly from insurer |
| In what format is the information collected? | Excel | e-services portal on Web site - Oracle format | Flat file | Excel | n/a | Excel |
| If a vendor is used to develop a system to collect data, who is responsible for maintaining the system online? | Use Ks Dept of Ins staff to maintain | n/a | n/a | n/a | n/a | n/a |
| Costs to develop and maintain vendor system or maintain in-house? | unknown | n/a | n/a | n/a | n/a | n/a |
| Are all insurers participating in populating the database or is it voluntary participation? | Survey the top 35 writers - participation is voluntary | Statutory requirement in KY | All insurers writing Private Passenger Auto & Homeowners - participation is not voluntary | Top 20 in terms of market share | Top 10 writers | Those actively writing and not exempt from the Essential Insurance Act respond |
| With regard to the design and implementation of your premium comparison guide, please give an estimate of staff time and costs incurred. (If you print your premium comparison guide, please estimate these costs separately) | Did not answer this survey question | The eservices format for the companies to provide data fill, etc. was designed in by in house IT staff several years ago. Development costs, including programming, were approximately \$35,925. Print and mail guide upon request. In 2011 185 guides were printed - estimated cost \$804.75; Estimated staff time for printing - 20 hours. | In 2006, LA went to an electronic version of its premium comparison guides for homeowners and private passenger auto. With this change LA quit printing the comparison guides. The costs associated with the comparison guides are no longer applicable. | Did not answer this survey question | Did not answer this survey question | n/a |
| With regard to the maintenance of your premium comparison guide, please give an estimate of the staff time and costs incurred (IT, hardware/software, consultants, mail delivery of correspondence to companies, etc.) If you print your guide, please estimate these costs separately | Did not answer this survey question | Every 3-4 years year, make and model of vehicles, home values, and other information in specific examples are updated by the house IT staff. Changes are communicated by web postings and email. Estimated staff for revisions 40 hours, including IT. Maintenance costs, including programming, are approximately \$4,825. | It takes 2 employees (a staff actuary and a public affairs officer) to annually collect, extract, correlate, and update the premium comparison information into the electronic version of the guides. It takes approximately 84 hours annually to maintain both the Homeowners Premium Comparison Guide and the Auto Premium Comparison Guide. | Did not answer this survey question | Did not answer this survey question | Did not answer this survey question |

| Question | MT | NC | ND | NJ | NV |
|--|---|--|--|-------------------------------------|--|
| Does your state have any type of automobile or homeowners rate or premium comparison information available to the consumer? | Yes | Yes | Yes | Yes | Yes |
| If yes, is the information provided static or interactive? | static | interactive | static | static | static |
| If interactive, vendor used or maintained by agency? | n/a | | n/a | n/a | n/a |
| Do you offer rate or premium information by line of business, or for just one line of business? | Personal Auto, Homeowners, Medicare Supplement & Long-Term Care | Personal Auto & Homeowners | Personal Auto | Personal Auto | Personal Auto |
| How frequently is the rate or premium comparison information updated? | Annually | Whenever NC dept of ins approves a rate change | Annually | Annually | annually - statutory requirement |
| How is the premium data collected? (Directly from insurer or 3rd party vendor) | Directly from insurer | Vendor collects information from the NC Rate Bureau | Directly from insurer | Directly from insurer | Directly from insurer |
| In what format is the information collected? | E-Mail and postal service mail | unknown | Flat file | Excel | Excel |
| If a vendor is used to develop a system to collect data, who is responsible for maintaining the system online? | n/a | Vendor | n/a | n/a | n/a |
| Costs to develop and maintain vendor system or maintain in-house? | n/a | \$1,200 year historically | n/a | n/a | n/a |
| Are all insurers participating in populating the database or is it voluntary participation? | Top 15-20 premium writers, but participation is voluntary | NC is a rate bureau state; all Auto insurers use the same base rates, as do all homeowners insurers. Therefore, the vendor does not need to collect rate information directly from insurers. | Participation is voluntary on the part of the insurers | all insurers are required | Top 30 private passenger auto insurers - participation is not mandated, but every insurer provides the requested information |
| With regard to the design and implementation of your premium comparison guide, please give an estimate of staff time and costs incurred. (If you print your premium comparison guide, please estimate these costs separately) | Montana's Homeowners and Auto Rate comparison guides were created 16 years ago. The guides required a full time actuarial intern working eight weeks to compile the original templates, examples, and forms. The actuary used one week of time to oversee and verify the project | Did not answer this survey question | Did not answer this survey question | Did not answer this survey question | Did not answer this survey question |
| With regard to the maintenance of your premium comparison guide, please give an estimate of the staff time and costs incurred (IT, hardware/software, consultants, mail delivery of correspondence to companies, etc.) if you print your guide, please estimate these costs separately | IT Department - 1 hour per guide; Publication Manager - 25 to 30 hours per guide; Compliance Technician - update examples, contact companies, compile and verify company responses, give final rate comparison numbers to Publication Manager for posting on website, final checks on guide, contact companies that participated - 35 - 40 hours on guide; Actuarial Intern - 4 to 6 hours per guide. | Did not answer this survey question | Did not answer this survey question | Did not answer this survey question | Did not answer this survey question |

| Question | NH | OK | PA |
|--|---|---|--|
| Does your state have any type of automobile or homeowners rate or premium comparison information available to the consumer? | Yes | Yes | Yes |
| If yes, is the information provided static or interactive? | static | static | static |
| If interactive, vendor used or maintained by agency? | n/a | n/a | n/a |
| Do you offer rate or premium information by line of business, or for just one line of business? | Personal Auto & Homeowners | Personal Auto & Homeowners | n/a |
| How frequently is the rate or premium comparison information updated? | Quarterly | Monthly | No longer updated |
| How is the premium data collected? (Directly from insurer or 3rd party vendor) | Directly from insurer | Directly from insurer | n/a |
| In what format is the information collected? | excel & pdf with specific requirements | Word and pdf | n/a |
| If a vendor is used to develop a system to collect data, who is responsible for maintaining the system online? | n/a | n/a | n/a |
| Costs to develop and maintain vendor system or maintain in-house? | n/a | n/a | n/a |
| Are all insurers participating in populating the database or is it voluntary participation? | All insurers - via SERFF | Top 20 private passenger and homeowners insurers | When this was done - only included top 20 insurers |
| With regard to the design and implementation of your premium comparison guide, please give an estimate of staff time and costs incurred. (If you print your premium comparison guide, please estimate these costs separately) | Development of special datacall and required rate filing datacall: 15 hours; Development of database and exhibits: 75 hours; Development of documentation: 6 hours; Training for data entry: 5 hours; Modification of website and upload procedure: 6 hours; Conversion to Excel platform & revised documentation: 9 hours; Total 116 hours. Originally a commercial reporting software utilized - cost \$2,000 year (used for other purposes as well); No other direct costs (all development entry & reporting done by dept. staff) | The Homeowners and Private Passenger Auto Premium Comparison charts were developed by the analysts and are maintained by the analysts without cost. The charts are updated when top 20 insurers for Homeowners and Auto submit base rate filings in SERFF. There is no mailing involved and the charts are not printed; they are available via the website. | Chart and guide was developed over 20 years ago. Development cost and time are unknown. Due to limited resources, we no longer update the rate comparison. |
| With regard to the maintenance of your premium comparison guide, please give an estimate of the staff time and costs incurred (IT, hardware/software, consultants, mail delivery of correspondence to companies, etc.) If you print your guide, please estimate these costs separately | Staff time to update data, exhibits & post to website - averages 4 hours per month | n/a | n/a |

| Question | TX | UT | VT | WV |
|--|--|---|---|--|
| Does your state have any type of automobile or homeowners rate or premium comparison information available to the consumer? | Yes | Yes | Yes, although not current due to resource limitations | Yes |
| If yes, is the Information provided static or interactive? | interactive | static | static | static |
| If interactive, vendor used or maintained by agency? | Maintained by Agency | n/a | n/a | n/a |
| Do you offer rate or premium information by line of business, or for just one line of business? | Private Passenger Auto, Residential Property, Long-Term Care, Medicare Supplement | Personal Auto & Homeowners | Personal Auto | Personal Auto |
| How frequently is the rate or premium comparison information updated? | annually - June; however insurers may submit revised data to TDI if rates change during the year | Annually | Annually | Annually |
| How is the premium data collected? (Directly from insurer or 3rd party vendor) | Data call to insurers that are required to report sample rates (http://www.tdi.state.tx.us/bulletins/2011/cc13.html) | Directly from insurer | Directly from insurer | Directly from insurer |
| In what format is the information collected? | Flat file | E-Mail | flat file (although considering alternative methods) | Excel |
| If a vendor is used to develop a system to collect data, who is responsible for maintaining the system online? | Use TX Dept of Ins staff | n/a | n/a | n/a |
| Costs to develop and maintain vendor system or maintain in-house? | 60 hours of staff time | n/a | n/a | n/a |
| Are all insurers participating in populating the database or is it voluntary participation? | Top 25 national groups are required, TX asks for any company that has more than \$1 million in direct written premiums, others can participate | Top 20 by market share, as well as any other insurers requesting inclusion | Top 85% of auto market in state | Sample of the top 30 writing companies by market share - voluntary participation |
| With regard to the design and implementation of your premium comparison guide, please give an estimate of staff time and costs incurred. (If you print your premium comparison guide, please estimate these costs separately) | The TDI senior regulatory staff, systems analysts and programmers developed the premium comparison guide data collection applications. Helpinsure.com provides private passenger auto and homeowners information. Hours for Help Insure - 4,384; Long-term care - 95; Medicare Supplement - 605; Small Employer Health - 181; TDI prints one-page versions of the auto and homeowner premium comparisons for distribution at outreach events. In FY 2012 TDI will print 752,000 of these, estimated cost \$25,000. | Implementation and design of the table took approximately 500 hours and initially did not use email to obtain information. It was also a printed version at that time. Costs were in the neighborhood of \$500, plus staff hours. | n/a | Total staff time (requesting data, compiling data, analyzing data, authoring report, printing and mailing report (180 hours); Currently printed and bound in-house. Approximate cost is \$15 per copy. |
| With regard to the maintenance of your premium comparison guide, please give an estimate of the staff time and costs incurred (IT, hardware/software, consultants, mail delivery of correspondence to companies, etc.) If you print your guide, please estimate these costs separately | TDI maintains the premium comparison guides. Staff time for Helpinsure.com - collect data 60 hrs; compile/review data 100 hrs; Format Print Guide 24 hrs; | It takes about 45 - 60 hours per year to obtain and update information. In addition to the hours, the costs are on average approximately \$50 in paperwork. | Did not answer this survey question | Did not answer this survey question |

States that report they do not have any type of comparison guide available include:

CT, ID, IN*, MS, MO, OR, RI, SD, TN, WA, WY**

***Automobile and homeowners product filings are open to public inspection**

****Not since 2007**

| State | Web Page |
|-----------------------|---|
| Alaska | http://www.commerce.state.ak.us/insurance/Insurance/programs/Consumers/pubs/2009%20Homeowners%20Insurance%20Guide.pdf |
| | http://www.commerce.state.ak.us/insurance/Insurance/programs/Consumers/pubs/2009_Auto_Guide.pdf |
| Colorado | http://www.dora.state.co.us/insurance/industry/premiumcomparision.htm |
| Florida | http://www.flor.com/choices |
| Hawaii | http://hawaii.gov/dcca/ins/consumer/consumer_information/mv_premiums |
| Iowa | http://insuranceca.iowa.gov/home_auto/HR_pricingguides.html |
| Illinois | It would have to be requested by the consumer in writing. IL used to have this information on their Web site, but due to staff cutbacks no longer have the staff to perform the necessary tasks. Additionally, the data that was on the Internet had to be checked over to make sure the information was entered correctly and this was a time consuming procedure. |
| Kansas | http://www.ksinsurance.org/consumers/comparerates/autoins.php |
| | http://www.ksinsurance.org/consumers/comparerates/hrins.php |
| Kentucky | http://insurance.ky.gov/Documents/AUTOHOMERATESCOMBINED.pdf?MenuID=72&Div_id=15 |
| Louisiana | http://www.lidi.state.la.us/consumers/miscellaneous_pubs.html |
| Maryland | http://www.mdinsurance.state.md.us/sa/documents/Jan2011AutoRateguide-finalrev.pdf |
| | http://www.mdinsurance.state.md.us/sa/documents/Feb2011HORateguiderev.pdf |
| Maine | http://www.maine.gov/pfr/insurance/consumer/Homeowner.htm |
| Michigan | http://www.michigan.gov/documents/cis_ofis_autogd_24037_7.pdf |
| | http://www.dleg.state.mi.us/fis/pubs/guides/auto/Search.asp |
| | http://www.michigan.gov/documents/cis_ofis_03homegd_74854_7.pdf |
| Montana | http://www.csi.mt.gov/consumers/consumers_publications.asp |
| North Carolina | http://www.ncdoi.com/Consumer |
| North Dakota | http://www.nd.gov/ndins/consumer/auto-insurance-information/cost-comparison-survey-february-2008/ |
| Nevada | http://doi.state.nv.us/scs/doc/AutoGuide2011.pdf |
| New Hampshire | http://www.nh.gov/insurance/consumers/index.htm |
| New Jersey | http://www.state.nj.us/dobi/division_consumers/insurance/ins_menu.htm |
| Oklahoma | http://www.ok.gov/oid/Consumers/Buying_Insurance |
| Texas | www.helpinsure.com |
| Utah | http://www.insurance.utah.gov/auto/comparisontable.html |
| Vermont | http://www.bishca.state.vt.us/insurance/publications-reports |
| West Virginia | www.wvinsurance.gov |

Appendix B

**Examples of Electronic and Static
Comparison Tools**

Maryland – Static Rate Comparison Example (Auto)

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 |
| Rate Tables | |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | 8 |
| Greater Baltimore Suburban | 32 |
| Eastern Shore (w/o Cecil) | 56 |
| Company Phone Numbers and Websites | 80 |
| Coverages Offered by Company | 82 |
| How To File A Complaint | 86 |
| Rapid Response Program | 86 |

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

Ask for price quotes. In order to make an “apples-to-apples” price comparison, you must provide the same information to each company or agent. 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 company 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 insurance company, contact the Maryland Insurance Administration at, www.mdinsurance.state.md.us, or via phone to verify that the agency/company is licensed to sell insurance in Maryland. It is illegal for unlicensed companies and agents to sell insurance in Maryland.

What Factors Impact Rates?

When applying for auto insurance, companies evaluate your risk and the likelihood you will file a claim. This is referred to as *underwriting a risk*. Once your level of risk has been determined, the company will group you with policyholders who have similar risk characteristics. Then, the company 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 insurance companies.

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, insurance companies 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.mdinsurance.state.md.us 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 companies. Affiliated insurance companies have different underwriting standards. Within a group of companies (i.e. State Farm or Allstate), consumers are placed in the affiliated company 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 companies and rates provided for that scenario in that zip code

Rates shown in this guide are total annual premiums for 12 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 carriers and is subject to change.

About Financing Insurance

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

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.

Notes to Rate Tables:

RATES AND AVAILABILITY ARE SUBJECT TO CHANGE BY THE CARRIERS.

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

N/A = Carriers 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. For Scenarios 3-7 and 11-12, MAIF *does not* offer limits of \$100,000/\$300,000/\$50,000. However, MAIF *does* offer limits of \$100,000/\$300,000/\$100,000, for which rates are provided. MAIF does not provide the limits in Scenarios 8, 9 and 10.

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.

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 company determines the car is totaled), regardless of who caused the accident.

SCENARIO DESCRIPTIONS

Scenario 1:

Young Single Male, Age 23. Rents an apartment
Drives a 2003 Honda CR-V EX UTL4x4 VIN SHSRD78803
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) and 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 23. Rents an apartment
Drives a 2003 Jeep Liberty Limited UTL4x4 4DR VIN 1J4DL58K03
Drives 35 miles each way to/from work. Drives 15,000 miles annually.
Speeding ticket 19 months ago for traveling 10 miles over the speed limit.
No credit history (where applicable) and 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:

Single Male, Age 30. Homeowner
Drives a 2006 Subaru Forester 2.5x Premium AWD VIN JF1SG65606
Drives 50 miles each day total for work and 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/\$50,000 |
| Full PIP | \$2,500 |
| UM | \$100,000/\$300,000/\$50,000 |
| Comprehensive | \$250 deductible |
| Collision | \$500 deductible |

Scenario 4:

Single Female, Age 30. Homeowner
Drives a 2007 Toyota Prius VIN JTDKB20U07
Drives 20 miles each way to/from work and 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/\$50,000 |
| Full PIP | \$2,500 |
| UM | \$100,000/\$300,000/\$50,000 |
| Comprehensive | \$250 deductible |
| Collision | \$500 deductible |

Scenario 5:

Single Male, Age 50. Homeowner
Drives a 2005 Ford F-250 4x4 4DR VIN 1FTDW21505
Drives 60 miles each day total for work for business use and 25,000 miles annually.

Second vehicle – 1990 Camaro RS Convertible VIN 1G1FP33E0L
Drives pleasure use only – 3,000 miles per year. Garage kept.
No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount

| | |
|---------------|------------------------------|
| Liability | \$100,000/\$300,000/\$50,000 |
| Full PIP | \$2,500 |
| UM | \$100,000/\$300,000/\$50,000 |
| Comprehensive | \$250 deductible |
| Collision | \$500 deductible |

Scenario 6:

Senior Citizen Single Male, Age 65. Homeowner (retired)
Drives a 2001 Buick Regal GSW SED 4DR VIN 2G4WF55101
Drives 5,000 miles per year – pleasure use. No accidents or violations in past 3 years. Best credit history (where applicable). Receives companion policy discount.

| | |
|---------------|------------------------------|
| Liability | \$100,000/\$300,000/\$50,000 |
| Full PIP | \$2,500 |
| UM | \$100,000/\$300,000/\$50,000 |
| Comprehensive | \$250 deductible |
| Collision | \$500 deductible |

Scenario 7:

Senior Citizen Single Female, Age 65. Not a Homeowner (retired)
 Drives a 2004 Honda Accord Coupe LX VIN 1HGCM71304
 Drives 5,000 miles annually - pleasure use. No accidents or violations in past 3 years. Best credit history (where applicable) but no companion policy discount.

| | |
|---------------|------------------------------|
| Liability | \$100,000/\$300,000/\$50,000 |
| Full PIP | \$2,500 |
| UM | \$100,000/\$300,000/\$50,000 |
| Comprehensive | \$250 deductible |
| Collision | \$500 deductible |

Scenario 8:

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

- **Married Male**, Age 45.

Drives a 2002 Jeep Grand Cherokee UTL4x2 4DR
 VIN 1J8GX48S02
 Drives 30 miles each way to/from work and 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 45.

Drives a 2005 Dodge Caravan SE 4x2 VIN 1D4FP25B05
 Drives 15 miles each day total for work and 15,000 miles annually.
 No accidents or violations in past three 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 |

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

He does not have his own auto but is an occasional driver of the 2005 Dodge. Has one year of driving experience and one speeding violation 6 months ago for traveling 10 mph over the limit. Took a driver training course and has a B average in school.

Scenario 9:

Family Rate -- Premiums include coverages for two vehicles and two drivers, with a multi-car discount and a companion homeowners discount, where available. Two children under age 12.

- **Married Male**, Age 35.

Drives a 2004 Dodge Durango LTD UTL4x4 4DR
 VIN 1D8HB58D04

Drives 45 miles each day total for work and 35,000 miles annually.
 No accidents or violations in past 3 years. Self-employed. 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 2005 Nissan Altima 4DR VIN 1N4AL11D05
 Drives 10 miles each way to/from work and 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 10:

Family Rate -- Premiums include coverages for two vehicles and two drivers, with a multi-car discount and a companion homeowners discount, where available. One child under age 2.

- **Married Male**, Age 26.

Drives a 2004 Chevrolet S-10 PKP 4x4 4DR VIN 1GCHT13X04
 Drives 10 miles each way to/from work and 20,000 miles annually.
 No accidents or violations in past three 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 10 (Cont.):

- **Married Female, Age 24.**
Drives a 2006 Toyota Sienna Wag 4x2 VIN 5TDZA23C06
Drives 5,000 miles annually – does not work. No accidents or violations in past three 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 11:

Family Rate -- Premiums include coverages for two vehicles and two drivers, with a multi-car discount. Renting a home and no companion policy discount. Two children under age 12.

- **Married Male, Age 29.**
Drives a 2000 Chevrolet Silverado 1500 PKP 4x2 2DR
VIN 1GCCC14V0Y
Drives 20 miles each way to/from work and 15,000 miles annually.
No accidents or violations in past three 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 |
- **Married Female, Age 29.**
Drives a 2000 Ford Taurus SE WAG 4DR VIN 1FAFP58S0Y.
Drives 5,000 miles annually – work part-time. No accidents or violations in past three 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 12:

Family Rate -- Premiums include coverages for two vehicles and two drivers, with a multi-car discount and a companion homeowners discount, where available. Two children under age 14.

- **Married Male, Age 39.**
Drives a 2008 Chevrolet Tahoe Hybrid UTL 4X4 4DR
VIN 1GNDC13508
Drives 30 miles each way to/from work and 35,000 miles annually.
One at-fault accident 15 months ago with claim paid in excess of \$10,000. Self-employed. Worst credit history (where applicable).

| | |
|---------------|------------------------------|
| Liability | \$100,000/\$300,000/\$50,000 |
| Full PIP | \$2,500 |
| UM | \$100,000/\$300,000/\$50,000 |
| Comprehensive | \$250 deductible |
| Collision | \$500 deductible |
- **Married Female, Age 39.**
Drives a 2005 Toyota Camry VIN 4T1BE30K15
Drives 5,000 miles annually - does not work. No accidents or violations in past three years. Worst credit history (where applicable).

| | |
|---------------|------------------------------|
| Liability | \$100,000/\$300,000/\$50,000 |
| Full PIP | \$2,500 |
| UM | \$100,000/\$300,000/\$50,000 |
| Comprehensive | \$250 deductible |
| Collision | \$500 deductible |

Auto Insurance: A Comparison Guide to Rates

RATE COMPARISON CHARTS
(by region)

January 2011

Scenario 1: Young Single Male, Age 23

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|---|--|-------------------|-------|----------|---------|------------|------------|-----------------|--------------|
| | | Insurance Company | | Allegany | Garrett | Washington | Montgomery | Prince George's | Saint Mary's |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | 21st Century North America Ins Co | 3020 | 3020 | 3020 | 3788 | 3810 | 3542 | 3867 | 3389 |
| | * Agency Insurance Company of MD, Inc. | 1983 | 1983 | 1911 | 2287 | 2601 | 2231 | 2527 | 2089 |
| | * Allied Property & Casualty Ins Company | 1028 | 1021 | 971 | 1396 | 1442 | 1410 | 1410 | 1282 |
| | * Allstate Indemnity Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Allstate Property & Casualty Ins Co | 2644 | 2644 | 2644 | 3224 | 2918 | 3048 | 3210 | 3210 |
| | * Amco Insurance Company | 1077 | 1069 | 1017 | 1462 | 1510 | 1476 | 1477 | 1343 |
| | * American States Preferred Insurance Co | 2015 | 1983 | 2073 | 2367 | 2733 | 2329 | 2539 | 2372 |
| | * Amica Mutual Insurance Company | 1408 | 1408 | 1408 | 1492 | 1806 | 1658 | 1658 | 1658 |
| | * Brethren Mutual Insurance Co. | 1204 | 1204 | 1204 | 1544 | 1739 | 1309 | 1309 | 1309 |
| | * Chartis Property Casualty Company | 3644 | 3644 | 1737 | 2637 | 4087 | 3819 | 3819 | 3819 |
| Rates Effective as of 1/1/2011 | * Chubb National Insurance Company | 2214 | 2214 | 2090 | 2719 | 2904 | 2534 | 2678 | 2452 |
| | Cincinnati Insurance Company | 1673 | 1817 | 1539 | 2013 | 3568 | 1807 | 1765 | 1884 |
| | * Cumberland Insurance Company Inc | 1770 | 1770 | 1770 | 2034 | 2289 | 2209 | 2209 | 2209 |
| | * Dairyland Insurance Company of WI | 2759 | 2759 | 2696 | 3241 | 3943 | 3199 | 3907 | 3398 |
| | * Depositors Insurance Company | 1001 | 994 | 945 | 1360 | 1404 | 1373 | 1373 | 1249 |
| | * Donegal Mutual Insurance Company | 2485 | 2485 | 1933 | 3923 | 4097 | 2513 | 3047 | 3047 |
| | * Elephant Insurance Company | 1917 | 1917 | 1899 | 2228 | 2511 | 2234 | 2462 | 2133 |
| | * Encompass Home/Auto Insurance Co. | 1164 | 1164 | 1164 | 1525 | 1823 | 1499 | 1675 | 1430 |
| | Erie Insurance Company | 2414 | 2414 | 2213 | 3100 | 3231 | 2685 | 3049 | 2685 |
| | Erie Insurance Exchange | 1516 | 1516 | 1386 | 1924 | 2017 | 1680 | 1905 | 1680 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 2012 | 2012 | 1932 | 2256 | 2480 | 2234 | 2468 | 2100 |
| | * Fireman's Fund Insurance Company | 2247 | 2247 | 2247 | 2808 | 2594 | 2789 | 2800 | 2800 |
| | * First Liberty Insurance Corporation | 1597 | 1597 | 1559 | 1910 | 1669 | 1889 | 2074 | 1851 |
| | * Foremost Insurance Company | 2303 | 2303 | 2238 | 2884 | 3267 | 2765 | 3125 | 2554 |
| | * Garrison Property and Casualty Ins Co | 1233 | 1233 | 1233 | 1496 | 1694 | 1325 | 1589 | 1278 |
| | GEICO General Insurance Company | 758 | 758 | 734 | 772 | 995 | 806 | 990 | 779 |
| | GEICO Indemnity Company | 1714 | 1714 | 1675 | 1782 | 2208 | 1859 | 2275 | 1738 |
| | Government Employees Ins. Company | 758 | 758 | 734 | 772 | 995 | 806 | 990 | 779 |
| | * Harleysville Preferred Insurance Co | 1059 | 1059 | 1059 | 2686 | 3839 | 2695 | 2695 | 2695 |
| | * Horace Mann Insurance Company | 1605 | 1605 | 1753 | 2405 | 2398 | 1792 | 2838 | 1966 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 1806 | 1806 | 1658 | 2302 | 2680 | 2344 | 2448 | 2344 |
| | Interstate Auto Insurance Company | 3116 | 3116 | 3116 | 3178 | 4010 | 3116 | 3386 | 3116 |

Scenario 1: Young Single Male, Age 23

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|---|--|-----------|---------|------------|------------|-----------------|---------|---------|--------------|
| Insurance Company | | Allegheny | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | * Keystone Insurance Company | 2105 | 2412 | 1208 | 2258 | 2885 | 2247 | 1881 | 2065 |
| | * Liberty Mutual Fire Insurance Co | 1777 | 1777 | 1734 | 2123 | 1853 | 2100 | 2304 | 2051 |
| | Maryland Automobile Insurance Fund | 2763 | 2763 | 2763 | 2763 | 2905 | 2763 | 2763 | 2763 |
| | Metropolitan Casualty Insurance Co. | 1303 | 1687 | 1303 | 2289 | 2924 | 2078 | 2491 | 2078 |
| | Metropolitan Direct Property and Casualty | 1878 | 1878 | 1878 | 2744 | 2482 | 2486 | 2534 | 2422 |
| | Metropolitan Group Property and Casualty | 1784 | 1968 | 1784 | 1976 | 2508 | 2676 | 2678 | 2676 |
| | Mutual Benefit Insurance Company | 1596 | 1695 | 1604 | 1804 | 1967 | 1766 | 1983 | 1317 |
| | National General Assurance Company | 1449 | 1449 | 1449 | 1767 | 1962 | 1713 | 1880 | 1647 |
| | * National Surety Corporation | 1628 | 1628 | 1628 | 2106 | 1915 | 2011 | 2008 | 2008 |
| | * Nationwide General Insurance Co. | 1396 | 1385 | 1246 | 1668 | 1787 | 1563 | 1787 | 1466 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 1816 | 1816 | 1758 | 2136 | 2454 | 2096 | 2378 | 1960 |
| | Paramount Insurance Company | 3740 | 3740 | 3738 | 3740 | 4235 | 3738 | 3738 | 3738 |
| | * Peninsula Insurance Company | 1780 | 1708 | 1744 | 2542 | 2986 | 2152 | 2688 | 2206 |
| | * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | | | | | | | | |
| | Penn National Insurance Company | 1702 | 1702 | 1702 | 2330 | 2938 | 2150 | 2174 | 2174 |
| | Progressive Select Insurance Company | 2382 | 2382 | 2209 | 2724 | 2862 | 2575 | 2901 | 2426 |
| | Progressive Specialty Insurance Co | 2624 | 2624 | 2414 | 3056 | 3242 | 2871 | 3247 | 2680 |
| | * Selective Ins. Co. of South Carolina | 1329 | 1489 | 1062 | 1361 | 1406 | 1420 | 1588 | 1316 |
| | * State Automobile Mutual Insurance Co | 1814 | 1792 | 1754 | 2647 | 2768 | 2768 | 2306 | 2306 |
| | * State Farm Fire & Casualty Company | 1904 | 1904 | 1808 | 2461 | 2600 | 2256 | 2593 | 2256 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * State Farm Mutual Automobile Ins. Co. | 1537 | 1537 | 1459 | 1975 | 2091 | 1824 | 2094 | 1824 |
| | * Teachers Insurance Company | 1178 | 1178 | 1353 | 1609 | 1988 | 1409 | 1990 | 1541 |
| | * Titan Indemnity Company | 2986 | 2686 | 2713 | 3865 | 4335 | 3000 | 3933 | 2879 |
| | Travelers Commercial Insurance Co | 1000 | 1065 | 1246 | 2180 | 2166 | 1497 | 1754 | 1633 |
| | Travelers Home and Marine Insurance Co | 1050 | 1119 | 1308 | 2290 | 2277 | 1571 | 1844 | 1715 |
| | * Twin City Fire Insurance Company | 2598 | 2260 | 3252 | 3478 | 3079 | 2614 | 4156 | 2821 |
| | United Farm Family Insurance Company | 1163 | 1163 | 1163 | 1533 | 1696 | 1573 | 1573 | 1573 |
| | * United Services Automobile Association | 1021 | 1021 | 1021 | 1234 | 1397 | 1106 | 1312 | 1060 |
| | * Unitrin Auto and Home Insurance Co. | 1467 | 1467 | 1368 | 2078 | 2420 | 1998 | 2015 | 2060 |
| | * Unitrin Direct Property & Casualty Co | 1670 | 1670 | 2162 | 2597 | 2829 | 1902 | 2072 | 2410 |
| * USAA Casualty Insurance Company | 1176 | 1176 | 1176 | 1427 | 1612 | 1268 | 1515 | 1224 | |
| * USAA General Indemnity Company | 1572 | 1572 | 1572 | 1866 | 2033 | 1725 | 2013 | 1671 | |
| * Victoria Fire & Casualty Company | 2986 | 2686 | 2713 | 3865 | 4335 | 3000 | 3933 | 2879 | |

Scenario 2: Young Single Female, Age 23

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|---|--|----------|---------|------------|------------|-----------------|---------|---------|--------------|
| | | Allegany | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's |
| Insurance Company | | | | | | | | | |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | 21st Century North America Ins Co | 2904 | 2904 | 2904 | 3606 | 3661 | 3395 | 3717 | 3266 |
| | * Agency Insurance Company of MD, Inc. | 2187 | 2187 | 2126 | 2640 | 2977 | 2535 | 2876 | 2377 |
| | * Allied Property & Casualty Ins Company | 1059 | 1049 | 1001 | 1453 | 1490 | 1461 | 1458 | 1324 |
| | * Allstate Indemnity Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Allstate Property & Casualty Ins Co | 2622 | 2622 | 2622 | 3258 | 2924 | 3030 | 3178 | 3178 |
| | * Amco Insurance Company | 1109 | 1099 | 1048 | 1522 | 1560 | 1529 | 1527 | 1387 |
| | * American States Preferred Insurance Co | 2599 | 2564 | 2668 | 3039 | 3535 | 3009 | 3284 | 3066 |
| | * Amica Mutual Insurance Company | 1439 | 1439 | 1439 | 1497 | 1848 | 1698 | 1698 | 1698 |
| | * Brethren Mutual Insurance Co. | 1144 | 1144 | 1144 | 1472 | 1666 | 1251 | 1251 | 1251 |
| | * Chartis Property Casualty Company | 4206 | 4206 | 1985 | 3019 | 4696 | 4397 | 4397 | 4397 |
| Rates Effective as of 1/1/2011 | * Chubb National Insurance Company | 2215 | 2215 | 2099 | 2718 | 2910 | 2531 | 2675 | 2456 |
| | Cincinnati Insurance Company | 1533 | 1667 | 1411 | 1824 | 3268 | 1635 | 1595 | 1716 |
| | * Cumberland Insurance Company Inc | 1771 | 1771 | 1771 | 2026 | 2257 | 2217 | 2217 | 2217 |
| | * Dairyland Insurance Company of WI | 2929 | 2929 | 2867 | 3463 | 4217 | 3404 | 4164 | 3604 |
| | * Depositors Insurance Company | 1031 | 1022 | 975 | 1416 | 1450 | 1422 | 1419 | 1290 |
| | * Donegal Mutual Insurance Company | 2199 | 2199 | 1717 | 3470 | 3620 | 2216 | 2685 | 2685 |
| | * Elephant Insurance Company | 1947 | 1947 | 1935 | 2312 | 2587 | 2306 | 2522 | 2192 |
| | * Encompass Home/Auto Insurance Co. | 1459 | 1459 | 1459 | 1977 | 2365 | 1932 | 2143 | 1814 |
| | Erie Insurance Company | 2361 | 2361 | 2169 | 3057 | 3181 | 2646 | 2998 | 2646 |
| | Erie Insurance Exchange | 1414 | 1414 | 1296 | 1803 | 1885 | 1574 | 1782 | 1574 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 2236 | 2236 | 2160 | 2574 | 2814 | 2536 | 2792 | 2378 |
| | * Fireman's Fund Insurance Company | 2199 | 2199 | 2199 | 2813 | 2572 | 2736 | 2730 | 2730 |
| | * First Liberty Insurance Corporation | 1656 | 1656 | 1617 | 1974 | 1726 | 1948 | 2151 | 1912 |
| | * Foremost Insurance Company | 2045 | 2045 | 1993 | 2557 | 2885 | 2442 | 2762 | 2263 |
| | * Garrison Property and Casualty Ins Co | 1306 | 1306 | 1306 | 1607 | 1807 | 1395 | 1679 | 1338 |
| | GEICO General Insurance Company | 829 | 829 | 800 | 834 | 1092 | 879 | 1084 | 851 |
| | GEICO Indemnity Company | 1765 | 1765 | 1721 | 1824 | 2275 | 1912 | 2341 | 1792 |
| | Government Employees Ins. Company | 829 | 829 | 800 | 834 | 1092 | 879 | 1084 | 851 |
| | * Harleysville Preferred Insurance Co | 944 | 944 | 944 | 2393 | 3405 | 2406 | 2406 | 2406 |
| | * Horace Mann Insurance Company | 1753 | 1753 | 1910 | 2620 | 2649 | 1995 | 3113 | 2194 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 2048 | 2048 | 1876 | 2612 | 3028 | 2638 | 2762 | 2638 |
| | Interstate Auto Insurance Company | 3350 | 3350 | 3350 | 3408 | 4290 | 3350 | 3602 | 3350 |

Scenario 2: Young Single Female, Age 23

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 | |
|---|--|---------------------------------|---------|------------|------------|-----------------|---------|---------|--------------|------|
| Insurance Company | | Allegheny | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's | |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | * Keystone Insurance Company | 1346 | 1518 | 806 | 1443 | 1858 | 1434 | 1216 | 1328 | |
| | * Liberty Mutual Fire Insurance Co | 1840 | 1840 | 1797 | 2191 | 1918 | 2169 | 2387 | 2120 | |
| | Maryland Automobile Insurance Fund | 1980 | 1980 | 1980 | 1980 | 2094 | 1980 | 1980 | 1980 | |
| | Metropolitan Casualty Insurance Co. | 1723 | 2228 | 1723 | 2990 | 3810 | 2741 | 3303 | 2741 | |
| | Metropolitan Direct Property and Casualty | 1934 | 1934 | 1934 | 2784 | 2510 | 2520 | 2568 | 2480 | |
| | Metropolitan Group Property and Casualty | 1840 | 2026 | 1840 | 2040 | 2588 | 2754 | 2746 | 2754 | |
| | Mutual Benefit Insurance Company | 1722 | 1823 | 1749 | 1967 | 2129 | 1916 | 2153 | 1419 | |
| | National General Assurance Company | 1612 | 1612 | 1613 | 2024 | 2218 | 1946 | 2121 | 1877 | |
| | * National Surety Corporation | 1634 | 1634 | 1634 | 2158 | 1946 | 2027 | 2012 | 2012 | |
| | * Nationwide General Insurance Co. | 1474 | 1461 | 1316 | 1773 | 1891 | 1650 | 1889 | 1541 | |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 2294 | 2294 | 2224 | 2762 | 3156 | 2682 | 3042 | 2500 | |
| | Paramount Insurance Company | 2108 | 2108 | 2109 | 2108 | 2368 | 2109 | 2109 | 2109 | |
| | * Peninsula Insurance Company | 1750 | 1686 | 1718 | 2498 | 2920 | 2134 | 2634 | 2174 | |
| | * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Penn National Insurance Company | 1886 | 1886 | 1886 | 2574 | 3264 | 2384 | 2420 | 2420 |
| | Progressive Select Insurance Company | 2576 | 2576 | 2422 | 3062 | 3214 | 2837 | 3196 | 2659 | |
| | Progressive Specialty Insurance Co | 2719 | 2719 | 2545 | 3314 | 3494 | 3041 | 3435 | 2826 | |
| | * Selective Ins. Co. of South Carolina | 1378 | 1547 | 1078 | 1366 | 1430 | 1447 | 1611 | 1359 | |
| | * State Automobile Mutual Insurance Co | 2216 | 2189 | 2146 | 3188 | 3376 | 3376 | 2811 | 2811 | |
| | * State Farm Fire & Casualty Company | 2191 | 2191 | 2079 | 2818 | 2925 | 2595 | 2986 | 2595 | |
| | * State Farm Mutual Automobile Ins. Co. | 1538 | 1538 | 1458 | 1972 | 2048 | 1824 | 2091 | 1824 | |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * Teachers Insurance Company | 1287 | 1287 | 1485 | 1772 | 2191 | 1561 | 2200 | 1710 | |
| | * Titan Indemnity Company | 3034 | 2734 | 2778 | 3985 | 4423 | 3071 | 4005 | 2966 | |
| | Travelers Commercial Insurance Co | 917 | 970 | 1138 | 1989 | 1980 | 1368 | 1602 | 1492 | |
| | Travelers Home and Marine Insurance Co | 960 | 1017 | 1192 | 2090 | 2080 | 1436 | 1682 | 1567 | |
| | * Twin City Fire Insurance Company | 3520 | 3057 | 4397 | 4622 | 4139 | 3535 | 5584 | 3823 | |
| | United Farm Family Insurance Company | 1329 | 1329 | 1329 | 1651 | 1933 | 1706 | 1706 | 1706 | |
| | * United Services Automobile Association | 1079 | 1079 | 1079 | 1323 | 1487 | 1162 | 1383 | 1107 | |
| | * Unitrin Auto and Home Insurance Co. | 1368 | 1368 | 1275 | 1917 | 2248 | 1858 | 1877 | 1913 | |
| | * Unitrin Direct Property & Casualty Co | 2578 | 2578 | 1839 | 2126 | 2332 | 2866 | 3161 | 1979 | |
| | * USAA Casualty Insurance Company | 1242 | 1242 | 1242 | 1529 | 1713 | 1330 | 1595 | 1277 | |
| * USAA General Indemnity Company | 1643 | 1643 | 1643 | 1977 | 2136 | 1796 | 2095 | 1728 | | |
| * Victoria Fire & Casualty Company | 3034 | 2734 | 2778 | 3985 | 4423 | 3071 | 4005 | 2966 | | |

Scenario 3: Young Single Male, Age 30

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|---|--|----------|---------|------------|------------|-----------------|---------|---------|--------------|
| Insurance Company | | Allegany | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | 21st Century North America Ins Co | 1121 | 1121 | 1121 | 1421 | 1460 | 1328 | 1465 | 1264 |
| | * Agency Insurance Company of MD, Inc. | 1752 | 1752 | 1675 | 1959 | 2271 | 1950 | 2218 | 1837 |
| | * Allied Property & Casualty Ins Company | 763 | 762 | 724 | 996 | 1022 | 998 | 1000 | 924 |
| | * Allstate Indemnity Company | 1206 | 1206 | 1206 | 1484 | 1442 | 1468 | 1496 | 1496 |
| | * Allstate Property & Casualty Ins Co | 1412 | 1412 | 1412 | 1708 | 1552 | 1636 | 1718 | 1718 |
| | * Amco Insurance Company | 799 | 799 | 758 | 1043 | 1070 | 1045 | 1047 | 968 |
| | * American States Preferred Insurance Co | 1129 | 1118 | 1150 | 1292 | 1511 | 1296 | 1411 | 1317 |
| | * Amica Mutual Insurance Company | 811 | 811 | 811 | 844 | 1030 | 948 | 948 | 948 |
| | * Atlantic States Insurance Company | 1101 | 1101 | 873 | 1715 | 1796 | 1125 | 1351 | 1351 |
| | Brethren Mutual Insurance Co. | 509 | 509 | 509 | 675 | 757 | 563 | 563 | 563 |
| Rates Effective as of 1/1/2011 | * Chartis Property Casualty Company | 2003 | 2003 | 984 | 1456 | 2241 | 2093 | 2093 | 2093 |
| | * Chubb National Insurance Company | 1384 | 1384 | 1311 | 1698 | 1811 | 1584 | 1670 | 1538 |
| | Cincinnati Insurance Company | 989 | 1075 | 914 | 1185 | 2086 | 1056 | 1031 | 1105 |
| | * Cumberland Insurance Company Inc | 781 | 781 | 781 | 889 | 1142 | 968 | 968 | 968 |
| | * Dairyland Insurance Company of WI | 2173 | 2173 | 2118 | 2522 | 3092 | 2501 | 3069 | 2672 |
| | * Depositors Insurance Company | 743 | 742 | 705 | 970 | 995 | 972 | 974 | 900 |
| | * Elephant Insurance Company | 1831 | 1831 | 1798 | 2021 | 2329 | 2080 | 2321 | 2012 |
| | * Encompass Home/Auto Insurance Co. | 762 | 762 | 762 | 944 | 1119 | 934 | 1040 | 911 |
| | Erie Insurance Company | 1450 | 1450 | 1327 | 1855 | 1958 | 1616 | 1841 | 1616 |
| | Erie Insurance Exchange | 926 | 926 | 841 | 1169 | 1233 | 1025 | 1165 | 1025 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 1564 | 1564 | 1502 | 1708 | 1896 | 1716 | 1896 | 1620 |
| | * Fireman's Fund Insurance Company | 1596 | 1596 | 1596 | 1978 | 1844 | 1998 | 2013 | 2013 |
| | * First Liberty Insurance Corporation | 1176 | 1176 | 1144 | 1388 | 1221 | 1377 | 1517 | 1352 |
| | * Foremost Insurance Company | 1124 | 1124 | 1086 | 1353 | 1547 | 1314 | 1491 | 1217 |
| | * Garrison Property and Casualty Ins Co | 946 | 946 | 946 | 1142 | 1294 | 1008 | 1211 | 972 |
| | GEICO General Insurance Company | 601 | 601 | 583 | 600 | 786 | 642 | 788 | 620 |
| | GEICO Indemnity Company | 1743 | 1743 | 1697 | 1770 | 2231 | 1890 | 2311 | 1772 |
| | Government Employees Ins. Company | 601 | 601 | 583 | 600 | 786 | 642 | 788 | 620 |
| | * Harleysville Preferred Insurance Co | 627 | 627 | 627 | 1579 | 2251 | 1577 | 1577 | 1577 |
| | * Horace Mann Insurance Company | 1369 | 1369 | 1494 | 2053 | 2104 | 1584 | 2432 | 1739 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 1048 | 1048 | 964 | 1318 | 1534 | 1338 | 1424 | 1338 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 3: Young Single Male, Age 30

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|---|--|----------|---------|------------|------------|-----------------|---------|---------|--------------|
| | | Allegany | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | * Keystone Insurance Company | 1269 | 1404 | 774 | 1345 | 1689 | 1336 | 1144 | 1247 |
| | * Liberty Mutual Fire Insurance Co | 1307 | 1307 | 1272 | 1543 | 1356 | 1531 | 1684 | 1500 |
| | Maryland Automobile Insurance Fund | 2256 | 2256 | 2256 | 2256 | 2413 | 2256 | 2256 | 2256 |
| | Metropolitan Casualty Insurance Co. | 923 | 1194 | 923 | 1609 | 2030 | 1458 | 1739 | 1458 |
| | Metropolitan Direct Property and Casualty | 1286 | 1286 | 1286 | 1852 | 1658 | 1686 | 1714 | 1650 |
| | Metropolitan Group Property and Casualty | 1012 | 1108 | 1012 | 1104 | 1404 | 1492 | 1488 | 1492 |
| | Mutual Benefit Insurance Company | 954 | 1003 | 989 | 1118 | 1190 | 1072 | 1200 | 786 |
| | National General Assurance Company | 1500 | 1500 | 1501 | 1820 | 2036 | 1775 | 1949 | 1700 |
| | * National Surety Corporation | 1139 | 1139 | 1139 | 1468 | 1344 | 1416 | 1420 | 1420 |
| | * Nationwide General Insurance Co. | 971 | 968 | 868 | 1118 | 1193 | 1061 | 1193 | 1003 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 1146 | 1146 | 1100 | 1326 | 1536 | 1312 | 1498 | 1226 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 646 | 624 | 636 | 880 | 1044 | 756 | 918 | 782 |
| | * Indicates those companies that consider credit scores in determining premiums. | | | | | | | | |
| | Refer to "Notes to Rate Tables" | | | | | | | | |
| | Penn National Insurance Company | 896 | 896 | 896 | 1244 | 1574 | 1114 | 1136 | 1136 |
| | Progressive Select Insurance Company | 1723 | 1723 | 1589 | 1890 | 2019 | 1838 | 2078 | 1747 |
| | Progressive Specialty Insurance Co | 1691 | 1691 | 1558 | 1943 | 2091 | 1855 | 2102 | 1736 |
| | * Selective Ins. Co. of South Carolina | 906 | 1009 | 731 | 911 | 945 | 955 | 1057 | 897 |
| | * State Automobile Mutual Insurance Co | 1366 | 1220 | 1196 | 1807 | 1890 | 1890 | 1576 | 1576 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * State Farm Fire & Casualty Company | 1160 | 1160 | 1103 | 1508 | 1652 | 1367 | 1603 | 1367 |
| | * State Farm Mutual Automobile Ins. Co. | 922 | 922 | 875 | 1185 | 1304 | 1091 | 1271 | 1091 |
| | * Teachers Insurance Company | 1019 | 1019 | 1169 | 1388 | 1738 | 1240 | 1722 | 1356 |
| | * Titan Indemnity Company | 2384 | 2167 | 2184 | 3034 | 3448 | 2421 | 3126 | 2323 |
| | Travelers Commercial Insurance Co | 517 | 550 | 635 | 1073 | 1069 | 750 | 873 | 817 |
| | Travelers Home and Marine Insurance Co | 540 | 575 | 665 | 1125 | 1122 | 787 | 916 | 856 |
| | * Twin City Fire Insurance Company | 1953 | 1735 | 2414 | 2910 | 2371 | 1996 | 3065 | 2149 |
| | United Farm Family Insurance Company | 1095 | 1095 | 1095 | 1321 | 1599 | 1366 | 1366 | 1366 |
| | * United Services Automobile Association | 811 | 811 | 811 | 976 | 1105 | 869 | 1035 | 833 |
| | * Unitrin Auto and Home Insurance Co. | 1073 | 1073 | 1006 | 1490 | 1709 | 1406 | 1415 | 1434 |
| Refer to "Notes to Rate Tables" | * Unitrin Direct Property & Casualty Co | 2232 | 2094 | 1386 | 1528 | 1712 | 2271 | 1721 | 1720 |
| | * USAA Casualty Insurance Company | 906 | 906 | 906 | 1093 | 1236 | 967 | 1159 | 933 |
| | * USAA General Indemnity Company | 1247 | 1247 | 1247 | 1486 | 1625 | 1350 | 1589 | 1302 |
| | * Victoria Fire & Casualty Company | 2384 | 2167 | 2184 | 3034 | 3448 | 2421 | 3126 | 2323 |

Scenario 4: Young Single Female, Age 30

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|---|--|----------|---------|------------|------------|----------|---------|---------|--------|
| | | Prince | | | | | | | |
| | | George's | | | | | | | |
| | | Calvert | | | | | | | |
| | | Charles | | | | | | | |
| | | Mary's | | | | | | | |
| | | Allegany | Garrett | Washington | Montgomery | George's | Calvert | Charles | Mary's |
| Insurance Company | | | | | | | | | |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | 21st Century North America Ins Co | 752 | 752 | 752 | 943 | 981 | 883 | 983 | 847 |
| | * Agency Insurance Company of MD, Inc. | 1288 | 1487 | 1228 | 1446 | 1667 | 1429 | 1633 | 1342 |
| | * Allied Property & Casualty Ins Company | 635 | 632 | 606 | 831 | 847 | 826 | 829 | 765 |
| | * Allstate Indemnity Company | 866 | 866 | 866 | 1096 | 1048 | 1052 | 1078 | 1078 |
| | * Allstate Property & Casualty Ins Co | 986 | 986 | 986 | 1218 | 1098 | 1142 | 1194 | 1194 |
| | * Amco Insurance Company | 665 | 662 | 635 | 870 | 887 | 865 | 868 | 801 |
| | * American States Preferred Insurance Co | 755 | 749 | 772 | 869 | 1005 | 871 | 941 | 884 |
| | * Amica Mutual Insurance Company | 834 | 834 | 834 | 854 | 1060 | 980 | 980 | 980 |
| | * Atlantic States Insurance Company | 727 | 727 | 587 | 1103 | 1159 | 741 | 884 | 884 |
| | * Brethren Mutual Insurance Co. | 587 | 587 | 587 | 773 | 871 | 647 | 647 | 647 |
| Rates Effective as of 1/1/2011 | * Chartis Property Casualty Company | 1773 | 1773 | 857 | 1275 | 1977 | 1846 | 1846 | 1846 |
| | * Chubb National Insurance Company | 1230 | 1230 | 1171 | 1498 | 1610 | 1401 | 1480 | 1364 |
| | * Cincinnati Insurance Company | 1000 | 1086 | 927 | 1184 | 2107 | 1057 | 1029 | 1113 |
| | * Cumberland Insurance Company Inc | 694 | 694 | 694 | 782 | 1000 | 861 | 861 | 861 |
| | * Dairyland Insurance Company of WI | 2090 | 2090 | 2042 | 2425 | 2957 | 2386 | 2943 | 2529 |
| | * Depositors Insurance Company | 618 | 616 | 590 | 809 | 825 | 805 | 807 | 745 |
| | * Elephant Insurance Company | 1028 | 1028 | 1013 | 1174 | 1340 | 1184 | 1320 | 1140 |
| | * Encompass Home/Auto Insurance Co. | 630 | 630 | 630 | 782 | 909 | 770 | 846 | 742 |
| | * Erie Insurance Company | 978 | 978 | 892 | 1246 | 1323 | 1081 | 1238 | 1081 |
| | * Erie Insurance Exchange | 786 | 786 | 714 | 985 | 1049 | 866 | 989 | 866 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 1132 | 1132 | 1088 | 1242 | 1366 | 1240 | 1360 | 1168 |
| | * Fireman's Fund Insurance Company | 1217 | 1217 | 1217 | 1538 | 1422 | 1518 | 1533 | 1533 |
| | * First Liberty Insurance Corporation | 829 | 829 | 804 | 959 | 854 | 957 | 1065 | 950 |
| | * Foremost Insurance Company | 894 | 894 | 861 | 1034 | 1192 | 1018 | 1159 | 950 |
| | * Garrison Property and Casualty Ins Co | 650 | 650 | 650 | 783 | 875 | 684 | 818 | 659 |
| | GEICO General Insurance Company | 624 | 624 | 599 | 605 | 809 | 653 | 807 | 633 |
| | GEICO Indemnity Company | 1740 | 1740 | 1683 | 1734 | 2219 | 1868 | 2295 | 1761 |
| | Government Employees Ins. Company | 624 | 624 | 599 | 605 | 809 | 653 | 807 | 633 |
| | * Harleysville Preferred Insurance Co | 453 | 453 | 453 | 1126 | 1559 | 1133 | 1133 | 1133 |
| | * Horace Mann Insurance Company | 1308 | 1308 | 1423 | 1942 | 2032 | 1542 | 2353 | 1698 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 850 | 850 | 788 | 1062 | 1232 | 1056 | 1158 | 1056 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 4: Young Single Female, Age 30

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|--|--|-----------|---------|------------|------------|-----------------|---------|---------|--------------|
| Insurance Company | | Allegheny | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | * Keystone Insurance Company | 975 | 1072 | 620 | 1026 | 1267 | 1019 | 883 | 957 |
| | * Liberty Mutual Fire Insurance Co | 922 | 922 | 893 | 1065 | 947 | 1065 | 1182 | 1054 |
| | Maryland Automobile Insurance Fund | 2719 | 2719 | 2719 | 2719 | 2879 | 2719 | 2719 | 2719 |
| | Metropolitan Casualty Insurance Co. | 575 | 736 | 575 | 981 | 1253 | 899 | 1082 | 899 |
| | Metropolitan Direct Property and Casualty | 760 | 760 | 760 | 1070 | 956 | 980 | 994 | 956 |
| | Metropolitan Group Property and Casualty | 642 | 714 | 642 | 700 | 890 | 950 | 958 | 950 |
| | * Mutual Benefit Insurance Company | 671 | 708 | 680 | 765 | 824 | 745 | 837 | 551 |
| | National General Assurance Company | 1046 | 1046 | 1047 | 1276 | 1423 | 1233 | 1362 | 1181 |
| | * National Surety Corporation | 887 | 887 | 887 | 1162 | 1058 | 1101 | 1108 | 1108 |
| | * Nationwide General Insurance Co. | 814 | 808 | 733 | 946 | 993 | 885 | 993 | 842 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 754 | 754 | 726 | 884 | 1024 | 872 | 992 | 812 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 494 | 480 | 488 | 666 | 786 | 586 | 690 | 596 |
| | * Indicates those companies that consider credit scores in determining premiums. | | | | | | | | |
| | Refer to "Notes to Rate Tables" | | | | | | | | |
| | Penn National Insurance Company | 954 | 954 | 954 | 1316 | 1668 | 1182 | 1204 | 1204 |
| | Progressive Select Insurance Company | 1306 | 1306 | 1205 | 1475 | 1578 | 1390 | 1578 | 1315 |
| | Progressive Specialty Insurance Co | 1303 | 1303 | 1204 | 1529 | 1648 | 1422 | 1611 | 1328 |
| | * Selective Ins. Co. of South Carolina | 713 | 790 | 581 | 725 | 748 | 754 | 837 | 707 |
| | * State Automobile Mutual Insurance Co | 845 | 834 | 821 | 1218 | 1254 | 1254 | 1057 | 1057 |
| * State Farm Fire & Casualty Company | 935 | 935 | 890 | 1223 | 1337 | 1091 | 1290 | 1091 | |
| * State Farm Mutual Automobile Ins. Co. | 737 | 737 | 700 | 953 | 1046 | 865 | 1013 | 865 | |
| * Teachers Insurance Company | 972 | 972 | 1117 | 1341 | 1673 | 1198 | 1654 | 1314 | |
| * Titan Indemnity Company | 1674 | 1539 | 1546 | 2163 | 2397 | 1726 | 2181 | 1675 | |
| Travelers Commercial Insurance Co | 390 | 410 | 477 | 806 | 807 | 564 | 658 | 614 | |
| Travelers Home and Marine Insurance Co | 408 | 431 | 500 | 844 | 844 | 591 | 689 | 645 | |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | | | | | | | | | |
| * Twin City Fire Insurance Company | 991 | 893 | 1194 | 1413 | 1174 | 1010 | 1481 | 1078 | |
| United Farm Family Insurance Company | 1219 | 1219 | 1219 | 1458 | 1769 | 1521 | 1521 | 1521 | |
| * United Services Automobile Association | 675 | 675 | 675 | 816 | 910 | 715 | 850 | 684 | |
| * Unitrin Auto and Home Insurance Co. | 697 | 697 | 652 | 954 | 1107 | 915 | 923 | 931 | |
| * Unitrin Direct Property & Casualty Co | 927 | 927 | 1043 | 1014 | 1124 | 1345 | 1119 | 954 | |
| * USAA Casualty Insurance Company | 625 | 625 | 625 | 753 | 839 | 659 | 786 | 636 | |
| * USAA General Indemnity Company | 1188 | 1188 | 1188 | 1435 | 1538 | 1264 | 1500 | 1213 | |
| * Victoria Fire & Casualty Company | 1674 | 1539 | 1546 | 2163 | 2397 | 1726 | 2181 | 1675 | |

Scenario 5: Single Male Age 50

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|---|--|----------|---------|------------|------------|----------|---------|---------|--------|
| | | | | | | Prince | | | Saint |
| Insurance Company | | Allegany | Garrett | Washington | Montgomery | George's | Calvert | Charles | Mary's |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | 21st Century North America Ins Co | 872 | 872 | 872 | 1097 | 1161 | 1021 | 1152 | 982 |
| | * Agency Insurance Company of MD, Inc. | 1824 | 1824 | 1752 | 2074 | 2409 | 2066 | 2353 | 1960 |
| | * Allied Property & Casualty Ins Company | 959 | 953 | 919 | 1205 | 1223 | 1193 | 1196 | 1117 |
| | * Allstate Indemnity Company | 1168 | 1168 | 1168 | 1482 | 1440 | 1442 | 1464 | 1464 |
| | * Allstate Property & Casualty Ins Co | 1196 | 1196 | 1196 | 1488 | 1356 | 1404 | 1468 | 1468 |
| | * Amco Insurance Company | 1004 | 998 | 963 | 1261 | 1281 | 1248 | 1253 | 1170 |
| | * American States Preferred Insurance Co | 858 | 853 | 881 | 994 | 1156 | 1005 | 1085 | 1019 |
| | * Amica Mutual Insurance Company | 851 | 851 | 851 | 856 | 1082 | 995 | 995 | 995 |
| | * Brethren Mutual Insurance Co. | 683 | 683 | 683 | 909 | 1022 | 769 | 769 | 769 |
| | * Chartis Property Casualty Company | 1672 | 1672 | 862 | 1230 | 1874 | 1738 | 1738 | 1738 |
| Rates Effective as of 1/1/2011 | * Chubb National Insurance Company | 1650 | 1650 | 1576 | 2007 | 2141 | 1880 | 1979 | 1830 |
| | * Cincinnati Insurance Company | 1415 | 1531 | 1306 | 1694 | 2971 | 1518 | 1479 | 1579 |
| | * Cumberland Insurance Company Inc | 778 | 778 | 778 | 877 | 1257 | 966 | 966 | 966 |
| | * Dairyland Insurance Company of WI | 2168 | 2168 | 2116 | 2557 | 3128 | 2534 | 3086 | 2706 |
| | * Depositors Insurance Company | 933 | 928 | 895 | 1173 | 1191 | 1161 | 1165 | 1088 |
| | * Donegal Mutual Insurance Company | 1113 | 1113 | 894 | 1694 | 1789 | 1168 | 1378 | 1378 |
| | * Elephant Insurance Company | 1692 | 1692 | 1673 | 1947 | 2228 | 1999 | 2195 | 1916 |
| | * Encompass Home/Auto Insurance Co. | 1078 | 1078 | 1078 | 1348 | 1587 | 1332 | 1459 | 1280 |
| | * Erie Insurance Company | 1705 | 1705 | 1562 | 2194 | 2321 | 1911 | 2179 | 1911 |
| | * Erie Insurance Exchange | 1087 | 1087 | 999 | 1392 | 1477 | 1214 | 1389 | 1214 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 1630 | 1630 | 1564 | 1802 | 2010 | 1822 | 2016 | 1728 |
| | * Fireman's Fund Insurance Company | 1734 | 1734 | 1734 | 2156 | 2029 | 2206 | 2227 | 2227 |
| | * First Liberty Insurance Corporation | 1100 | 1100 | 1069 | 1284 | 1145 | 1281 | 1418 | 1276 |
| | * Foremost Insurance Company | 1225 | 1225 | 1182 | 1421 | 1647 | 1407 | 1603 | 1330 |
| | * Garrison Property and Casualty Ins Co | 854 | 854 | 854 | 1020 | 1138 | 902 | 1063 | 870 |
| | * GEICO General Insurance Company | 717 | 717 | 695 | 704 | 936 | 762 | 938 | 737 |
| | * GEICO Indemnity Company | 2412 | 2412 | 2355 | 2440 | 3120 | 2644 | 3229 | 2478 |
| | * Government Employees Ins. Company | 717 | 717 | 695 | 704 | 936 | 762 | 938 | 737 |
| | * Harleysville Preferred Insurance Co | 534 | 534 | 534 | 1336 | 1926 | 1342 | 1342 | 1342 |
| | * Horace Mann Insurance Company | 1168 | 1168 | 1290 | 1719 | 1775 | 1332 | 2049 | 1453 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 1164 | 1164 | 1078 | 1476 | 1718 | 1478 | 1588 | 1478 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 5: Single Male Age 50

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 | |
|---|--|------------------------------------|---------|------------|------------|-----------------|---------|---------|--------------|------|
| Insurance Company | | Allegany | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's | |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | * Keystone Insurance Company | 1605 | 1751 | 1054 | 1693 | 2095 | 1675 | 1467 | 1585 | |
| | * Liberty Mutual Fire Insurance Co | 1226 | 1226 | 1186 | 1428 | 1271 | 1427 | 1573 | 1413 | |
| | Maryland Automobile Insurance Fund | 5640 | 5640 | 5640 | 5640 | 5980 | 5640 | 5640 | 5640 | |
| | Metropolitan Casualty Insurance Co. | 823 | 1066 | 823 | 1401 | 1826 | 1304 | 1569 | 1304 | |
| | Metropolitan Direct Property and Casualty | 1022 | 1022 | 1022 | 1430 | 1306 | 1320 | 1340 | 1302 | |
| | Metropolitan Group Property and Casualty | 1182 | 1256 | 1182 | 1244 | 1442 | 1514 | 1528 | 1514 | |
| | * Mutual Benefit Insurance Company | 738 | 776 | 778 | 871 | 932 | 836 | 937 | 609 | |
| | National General Assurance Company | 1381 | 1381 | 1381 | 2023 | 2294 | 2023 | 2159 | 1964 | |
| | * National Surety Corporation | 1255 | 1255 | 1255 | 1624 | 1502 | 1586 | 1595 | 1595 | |
| | * Nationwide General Insurance Co. | 1396 | 1385 | 1271 | 1609 | 1690 | 1519 | 1693 | 1469 | |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 776 | 792 | 786 | 948 | 1098 | 910 | 1052 | 882 | |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |
| | * Peninsula Insurance Company | 734 | 714 | 720 | 950 | 1128 | 852 | 986 | 860 | |
| | * Indicates those companies that consider credit scores in determining premiums. | Penn National Insurance Company | 1064 | 1064 | 1064 | 1506 | 1914 | 1348 | 1398 | 1398 |
| | Progressive Select Insurance Company | 1629 | 1629 | 1516 | 1808 | 1935 | 1775 | 2034 | 2060 | |
| | Progressive Specialty Insurance Co | 1701 | 1701 | 1584 | 1972 | 2143 | 1902 | 2169 | 1782 | |
| | * Selective Ins. Co. of South Carolina | 873 | 968 | 711 | 866 | 902 | 912 | 1002 | 863 | |
| | * State Automobile Mutual Insurance Co | 1196 | 1184 | 1163 | 1753 | 1806 | 1806 | 1520 | 1520 | |
| | * State Farm Fire & Casualty Company | 1185 | 1185 | 1132 | 1579 | 1720 | 1395 | 1663 | 1395 | |
| | * State Farm Mutual Automobile Ins. Co. | 924 | 924 | 881 | 1214 | 1330 | 1096 | 1291 | 1096 | |
| Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 878 | 878 | 1010 | 1173 | 1477 | 1049 | 1460 | 1141 | |
| | * Titan Indemnity Company | 2775 | 2596 | 2685 | 3579 | 3900 | 2900 | 3576 | 2883 | |
| | Travelers Commercial Insurance Co | 551 | 593 | 688 | 1171 | 1173 | 818 | 954 | 892 | |
| | Travelers Home and Marine Insurance Co | 579 | 620 | 721 | 1231 | 1233 | 857 | 1002 | 937 | |
| | n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * Twin City Fire Insurance Company | 1283 | 1147 | 1565 | 1818 | 1534 | 1304 | 1953 | 1313 |
| | United Farm Family Insurance Company | 1753 | 1753 | 1753 | 2134 | 2650 | 2196 | 2196 | 2196 | |
| | * United Services Automobile Association | 891 | 891 | 891 | 1071 | 1192 | 949 | 1111 | 908 | |
| | * Unitrin Auto and Home Insurance Co. | 809 | 809 | 783 | 1179 | 1347 | 1086 | 1090 | 1117 | |
| | * Unitrin Direct Property & Casualty Co | 1241 | 1241 | 1329 | 1403 | 1403 | 1932 | 1549 | 1408 | |
| | * USAA Casualty Insurance Company | 820 | 820 | 820 | 978 | 1088 | 868 | 1019 | 838 | |
| * USAA General Indemnity Company | 1609 | 1609 | 1609 | 1928 | 2111 | 1729 | 2021 | 1657 | | |
| * Victoria Fire & Casualty Company | 2775 | 2596 | 2685 | 3579 | 3900 | 2900 | 3576 | 2883 | | |

Scenario 6: Senior Citizen - Single Male Age 65

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|---|--|------------------|----------------|-------------------|-------------------|-----------------|----------------|----------------|---------------|
| | | | | | | Prince | | | Saint |
| Insurance Company | | Allegheny | Garrett | Washington | Montgomery | George's | Calvert | Charles | Mary's |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | 21st Century North America Ins Co | 484 | 484 | 484 | 624 | 647 | 572 | 642 | 542 |
| | * Agency Insurance Company of MD, Inc. | 1058 | 1007 | 980 | 1234 | 1400 | 1187 | 1345 | 1103 |
| | * Allied Property & Casualty Ins Company | 548 | 543 | 524 | 712 | 718 | 700 | 697 | 649 |
| | * Allstate Indemnity Company | 506 | 506 | 506 | 660 | 638 | 622 | 636 | 636 |
| | * Allstate Property & Casualty Ins Co | 616 | 616 | 616 | 780 | 704 | 716 | 750 | 750 |
| | * Amco Insurance Company | 574 | 568 | 549 | 745 | 752 | 732 | 730 | 679 |
| | * American States Preferred Insurance Co | 692 | 677 | 720 | 834 | 930 | 815 | 871 | 824 |
| | * Amica Mutual Insurance Company | 591 | 591 | 591 | 613 | 751 | 687 | 687 | 687 |
| | * Atlantic States Insurance Company | 401 | 401 | 326 | 610 | 634 | 419 | 488 | 488 |
| | Brethren Mutual Insurance Co. | 281 | 281 | 281 | 379 | 426 | 320 | 320 | 320 |
| Rates Effective as of 1/1/2011 | * Chartis Property Casualty Company | 1084 | 1084 | 560 | 801 | 1219 | 1136 | 1136 | 1136 |
| | * Chubb National Insurance Company | 873 | 873 | 829 | 1066 | 1135 | 997 | 1048 | 968 |
| | * Cincinnati Insurance Company | 611 | 659 | 563 | 746 | 1280 | 666 | 648 | 686 |
| | * Cumberland Insurance Company Inc | 390 | 390 | 390 | 448 | 587 | 478 | 478 | 478 |
| | * Dairyland Insurance Company of WI | 1324 | 1324 | 1299 | 1604 | 1952 | 1582 | 1908 | 1683 |
| | * Depositors Insurance Company | 533 | 528 | 510 | 694 | 699 | 681 | 679 | 632 |
| | * Elephant Insurance Company | 924 | 924 | 920 | 1114 | 1242 | 1109 | 1205 | 1050 |
| | * Encompass Home/Auto Insurance Co. | 564 | 564 | 564 | 720 | 824 | 703 | 756 | 661 |
| | * Erie Insurance Company | 730 | 730 | 674 | 967 | 1017 | 831 | 947 | 831 |
| | * Erie Insurance Exchange | 508 | 508 | 471 | 665 | 703 | 573 | 656 | 573 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 860 | 860 | 836 | 968 | 1052 | 968 | 1046 | 918 |
| | * Fireman's Fund Insurance Company | 397 | 397 | 397 | 574 | 515 | 508 | 503 | 503 |
| | * First Liberty Insurance Corporation | 593 | 593 | 583 | 718 | 631 | 708 | 769 | 689 |
| | * Foremost Insurance Company | 775 | 775 | 750 | 972 | 1100 | 931 | 1051 | 855 |
| | * Garrison Property and Casualty Ins Co | 421 | 421 | 421 | 504 | 559 | 441 | 520 | 424 |
| | GEICO General Insurance Company | 427 | 427 | 417 | 431 | 564 | 463 | 568 | 443 |
| | GEICO Indemnity Company | 1201 | 1201 | 1182 | 1246 | 1576 | 1342 | 1635 | 1248 |
| | Government Employees Ins. Company | 427 | 427 | 417 | 431 | 564 | 463 | 568 | 443 |
| | * Harleysville Preferred Insurance Co | 276 | 276 | 276 | 686 | 1020 | 678 | 678 | 678 |
| | * Horace Mann Insurance Company | 1017 | 1017 | 1097 | 1512 | 1567 | 1198 | 1807 | 1321 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 700 | 700 | 642 | 904 | 1040 | 886 | 936 | 886 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 6: Senior Citizen - Single Male Age 65

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|---|---|-----------|---------|------------|------------|-----------------|---------|---------|--------------|
| Insurance Company | | Allegheny | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | * Keystone Insurance Company | 666 | 725 | 452 | 699 | 858 | 689 | 611 | 656 |
| | * Liberty Mutual Fire Insurance Co | 658 | 658 | 645 | 796 | 700 | 787 | 854 | 766 |
| | Maryland Automobile Insurance Fund | 2193 | 2193 | 2193 | 2193 | 2347 | 2193 | 2193 | 2193 |
| | Metropolitan Casualty Insurance Co. | 381 | 490 | 381 | 672 | 837 | 589 | 693 | 589 |
| | Metropolitan Direct Property and Casualty | 422 | 422 | 422 | 610 | 554 | 560 | 566 | 546 |
| | Metropolitan Group Property and Casualty | 416 | 458 | 416 | 454 | 582 | 610 | 602 | 610 |
| | * Mutual Benefit Insurance Company | 440 | 460 | 469 | 524 | 560 | 504 | 561 | 359 |
| | National General Assurance Company | 1027 | 1027 | 1028 | 1313 | 1432 | 1258 | 1367 | 1215 |
| | * National Surety Corporation | 330 | 330 | 330 | 484 | 432 | 423 | 418 | 418 |
| | * Nationwide General Insurance Co. | 733 | 725 | 665 | 857 | 888 | 795 | 887 | 765 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 496 | 496 | 486 | 622 | 710 | 604 | 682 | 558 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 366 | 356 | 358 | 478 | 572 | 420 | 494 | 386 |
| | * Penn National Insurance Company | 558 | 558 | 558 | 810 | 1004 | 706 | 720 | 720 |
| | Progressive Select Insurance Company | 968 | 968 | 924 | 1137 | 1206 | 1075 | 1188 | 1006 |
| | Progressive Specialty Insurance Co | 983 | 983 | 938 | 1218 | 1305 | 1129 | 1252 | 1041 |
| | * Selective Ins. Co. of South Carolina | 509 | 562 | 414 | 515 | 532 | 537 | 595 | 505 |
| | * State Automobile Mutual Insurance Co | 630 | 625 | 614 | 942 | 944 | 944 | 796 | 796 |
| | * State Farm Fire & Casualty Company | 602 | 602 | 576 | 814 | 883 | 708 | 848 | 708 |
| | * State Farm Mutual Automobile Ins. Co. | 465 | 465 | 444 | 620 | 677 | 551 | 651 | 551 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 760 | 760 | 868 | 1045 | 1291 | 937 | 1284 | 1027 |
| | * Titan Indemnity Company | 1297 | 1207 | 1225 | 1708 | 1826 | 1358 | 1686 | 1351 |
| | Travelers Commercial Insurance Co | 374 | 392 | 458 | 793 | 783 | 550 | 641 | 595 |
| | Travelers Home and Marine Insurance Co | 391 | 410 | 479 | 833 | 820 | 575 | 670 | 624 |
| | * Twin City Fire Insurance Company | 545 | 495 | 646 | 571 | 571 | 555 | 571 | 575 |
| | United Farm Family Insurance Company | 672 | 672 | 672 | 809 | 977 | 830 | 830 | 830 |
| | * United Services Automobile Association | 468 | 468 | 468 | 565 | 627 | 494 | 581 | 472 |
| | * Unitrin Auto and Home Insurance Co. | 511 | 511 | 487 | 735 | 819 | 661 | 663 | 679 |
| | * Unitrin Direct Property & Casualty Co | 874 | 874 | 995 | 1030 | 1113 | 1020 | 1101 | 955 |
| | * USAA Casualty Insurance Company | 404 | 404 | 404 | 483 | 535 | 424 | 499 | 409 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * USAA General Indemnity Company | 792 | 792 | 792 | 953 | 1037 | 844 | 989 | 808 |
| | * Victoria Fire & Casualty Company | 1297 | 1207 | 1225 | 1708 | 1826 | 1358 | 1686 | 1351 |

Scenario 7: Senior Citizen - Single Female Age 65

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|---|--|----------|---------|------------|------------|-----------------|---------|---------|--------------|
| | | Allegany | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's |
| Insurance Company | | | | | | | | | |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | 21st Century North America Ins Co | 573 | 573 | 573 | 728 | 757 | 674 | 755 | 643 |
| | * Agency Insurance Company of MD, Inc. | 1268 | 1268 | 1225 | 1547 | 1741 | 1480 | 1674 | 1371 |
| | * Allied Property & Casualty Ins Company | 676 | 670 | 645 | 907 | 915 | 893 | 887 | 819 |
| | * Allstate Indemnity Company | 594 | 594 | 594 | 774 | 744 | 724 | 740 | 740 |
| | * Allstate Property & Casualty Ins Co | 718 | 718 | 718 | 912 | 820 | 830 | 870 | 870 |
| | * Amco Insurance Company | 708 | 702 | 675 | 949 | 958 | 934 | 929 | 858 |
| | * American States Preferred Insurance Co | 786 | 769 | 814 | 938 | 1053 | 916 | 984 | 928 |
| | * Amica Mutual Insurance Company | 740 | 740 | 740 | 757 | 938 | 867 | 867 | 867 |
| | * Brethren Mutual Insurance Co. | 374 | 374 | 374 | 496 | 559 | 419 | 419 | 419 |
| | * Chartis Property Casualty Company | 1504 | 1504 | 760 | 1103 | 1682 | 1571 | 1571 | 1571 |
| Rates Effective as of 1/1/2011 | * Chubb National Insurance Company | 1026 | 1026 | 976 | 1253 | 1340 | 1172 | 1235 | 1139 |
| | * Cincinnati Insurance Company | 807 | 875 | 748 | 968 | 1699 | 865 | 842 | 902 |
| | * Cumberland Insurance Company Inc | 496 | 496 | 496 | 562 | 734 | 611 | 611 | 611 |
| | * Dairyland Insurance Company of WI | 1628 | 1628 | 1591 | 1912 | 2330 | 1883 | 2308 | 1999 |
| | * Depositors Insurance Company | 659 | 652 | 628 | 883 | 891 | 869 | 864 | 798 |
| | * Donegal Mutual Insurance Company | 628 | 628 | 506 | 955 | 1001 | 648 | 766 | 766 |
| | * Elephant Insurance Company | 1041 | 1041 | 1034 | 1238 | 1386 | 1228 | 1348 | 1165 |
| | * Encompass Home/Auto Insurance Co. | 731 | 688 | 688 | 898 | 1037 | 874 | 946 | 819 |
| | * Erie Insurance Company | 875 | 875 | 802 | 1131 | 1200 | 981 | 1125 | 981 |
| | * Erie Insurance Exchange | 616 | 616 | 562 | 786 | 835 | 681 | 783 | 681 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 988 | 988 | 958 | 1112 | 1208 | 1106 | 1200 | 1042 |
| | * Fireman's Fund Insurance Company | 841 | 841 | 841 | 1099 | 1007 | 1050 | 1053 | 1053 |
| | * First Liberty Insurance Corporation | 850 | 850 | 829 | 1006 | 889 | 1001 | 1099 | 983 |
| | * Foremost Insurance Company | 1201 | 1201 | 1134 | 1461 | 1647 | 1402 | 1585 | 1298 |
| | * Garrison Property and Casualty Ins Co | 456 | 456 | 456 | 551 | 610 | 474 | 564 | 455 |
| | GEICO General Insurance Company | 514 | 514 | 498 | 511 | 677 | 551 | 680 | 530 |
| | GEICO Indemnity Company | 1354 | 1354 | 1321 | 1376 | 1756 | 1486 | 1819 | 1389 |
| | Government Employees Ins. Company | 514 | 514 | 498 | 511 | 677 | 551 | 680 | 530 |
| | * Harleysville Preferred Insurance Co | 388 | 388 | 388 | 970 | 1404 | 966 | 966 | 966 |
| | * Horace Mann Insurance Company | 1138 | 1138 | 1213 | 1699 | 1779 | 1381 | 2049 | 1531 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 816 | 816 | 752 | 1042 | 1200 | 1020 | 1092 | 1020 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 7: Senior Citizen - Single Female Age 65

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|--|--|------------------|----------------|-------------------|-------------------|-----------------|----------------|----------------|---------------|
| | | | | | | Prince | | | Saint |
| Insurance Company | | Allegheny | Garrett | Washington | Montgomery | George's | Calvert | Charles | Mary's |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | * Keystone Insurance Company | 757 | 825 | 500 | 797 | 981 | 787 | 692 | 748 |
| | * Liberty Mutual Fire Insurance Co | 947 | 947 | 921 | 1120 | 985 | 1113 | 1220 | 1092 |
| | Maryland Automobile Insurance Fund | 2344 | 2344 | 2344 | 2344 | 2502 | 2344 | 2344 | 2344 |
| | Metropolitan Casualty Insurance Co. | 525 | 674 | 525 | 914 | 1160 | 815 | 971 | 815 |
| | Metropolitan Direct Property and Casualty | 544 | 544 | 544 | 778 | 704 | 718 | 724 | 700 |
| | Metropolitan Group Property and Casualty | 530 | 590 | 530 | 586 | 740 | 784 | 776 | 784 |
| | * Mutual Benefit Insurance Company | 558 | 588 | 577 | 645 | 695 | 627 | 703 | 454 |
| | National General Assurance Company | 1152 | 1152 | 1154 | 1471 | 1608 | 1401 | 1534 | 1346 |
| | * National Surety Corporation | 611 | 611 | 611 | 830 | 750 | 762 | 760 | 760 |
| | * Nationwide General Insurance Co. | 909 | 899 | 818 | 1079 | 1121 | 994 | 1117 | 941 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 658 | 658 | 634 | 806 | 926 | 786 | 892 | 728 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 408 | 398 | 400 | 534 | 634 | 466 | 550 | 480 |
| | * Indicates those companies that consider credit scores in determining premiums. | | | | | | | | |
| | Refer to "Notes to Rate Tables" | | | | | | | | |
| | Penn National Insurance Company | 706 | 706 | 706 | 1008 | 1256 | 882 | 896 | 896 |
| | Progressive Select Insurance Company | 1197 | 1197 | 1123 | 1390 | 1476 | 1310 | 1447 | 1222 |
| | Progressive Specialty Insurance Co | 1193 | 1193 | 1123 | 1458 | 1560 | 1347 | 1496 | 1242 |
| | * Selective Ins. Co. of South Carolina | 672 | 743 | 549 | 692 | 710 | 715 | 798 | 667 |
| | * State Automobile Mutual Insurance Co | 816 | 807 | 1716 | 1195 | 1214 | 1214 | 1023 | 1023 |
| * State Farm Fire & Casualty Company | 867 | 867 | 828 | 1151 | 1258 | 1018 | 1205 | 1018 | |
| * State Farm Mutual Automobile Ins. Co. | 681 | 681 | 648 | 893 | 980 | 803 | 941 | 803 | |
| * Teachers Insurance Company | 844 | 844 | 967 | 1191 | 1457 | 1070 | 1459 | 1180 | |
| * Titan Indemnity Company | 1684 | 1547 | 1553 | 2207 | 2399 | 1729 | 2182 | 1680 | |
| Travelers Commercial Insurance Co | 442 | 465 | 542 | 944 | 931 | 647 | 757 | 703 | |
| Travelers Home and Marine Insurance Co | 462 | 486 | 567 | 992 | 976 | 677 | 794 | 736 | |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | | | | | | | | | |
| * Twin City Fire Insurance Company | 714 | 647 | 851 | 753 | 753 | 731 | 753 | 760 | |
| United Farm Family Insurance Company | 849 | 849 | 849 | 1019 | 1231 | 1052 | 1052 | 1052 | |
| * United Services Automobile Association | 504 | 504 | 504 | 614 | 678 | 529 | 625 | 503 | |
| * Unitrin Auto and Home Insurance Co. | 566 | 566 | 534 | 797 | 903 | 734 | 738 | 751 | |
| * Unitrin Direct Property & Casualty Co | 1274 | 1274 | 1669 | 1704 | 1573 | 1419 | 1561 | 1323 | |
| * USAA Casualty Insurance Company | 437 | 437 | 437 | 528 | 582 | 455 | 539 | 437 | |
| * USAA General Indemnity Company | 844 | 844 | 844 | 1021 | 1103 | 894 | 1050 | 854 | |
| * Victoria Fire & Casualty Company | 1684 | 1547 | 1553 | 2207 | 2399 | 1729 | 2182 | 1680 | |

Scenario 8: Family Rate with Youthful driver

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|---|--|-----------|---------|------------|------------|-----------------|---------|---------|--------------|
| Insurance Company | | Allegheny | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | 21st Century North America Ins Co | 2729 | 2729 | 2729 | 3519 | 3533 | 3280 | 3571 | 3080 |
| | * Agency Insurance Company of MD, Inc. | 3136 | 3136 | 3042 | 3880 | 4405 | 3730 | 4211 | 3462 |
| | * Allied Property & Casualty Ins Company | 1514 | 1494 | 1436 | 2064 | 2095 | 2029 | 2018 | 1853 |
| | * Allstate Indemnity Company | 2222 | 2222 | 2222 | 2870 | 2772 | 2732 | 2760 | 2760 |
| | * Allstate Property & Casualty Ins Co | 2732 | 2732 | 2732 | 3402 | 3076 | 3156 | 3316 | 3316 |
| | * Amco Insurance Company | 1585 | 1564 | 1504 | 2162 | 2194 | 2124 | 2114 | 1941 |
| | * American States Preferred Insurance Co | 1993 | 1943 | 2079 | 2440 | 2756 | 2389 | 2571 | 2417 |
| | * Amica Mutual Insurance Company | 1930 | 1930 | 1930 | 2009 | 2427 | 2252 | 2252 | 2252 |
| | * Brethren Mutual Insurance Co. | 972 | 972 | 972 | 1356 | 1500 | 1130 | 1130 | 1130 |
| | * Chartis Property Casualty Company | 4060 | 4060 | 2040 | 3009 | 4591 | 4279 | 4279 | 4279 |
| Rates Effective as of 1/1/2011 | * Chubb National Insurance Company | 3765 | 3765 | 3549 | 4641 | 4900 | 4328 | 4534 | 4170 |
| | * Cincinnati Insurance Company | 2190 | 2359 | 2015 | 2687 | 4582 | 2410 | 2342 | 2465 |
| | * Cumberland Insurance Company Inc | 1447 | 1447 | 1447 | 1689 | 2147 | 1790 | 1790 | 1790 |
| | * Dairyland Insurance Company of WI | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Depositors Insurance Company | 1473 | 1454 | 1398 | 2011 | 2041 | 1976 | 1965 | 1806 |
| | * Donegal Mutual Insurance Company | 3385 | 3385 | 2628 | 5570 | 5851 | 3593 | 4291 | 4291 |
| | * Elephant Insurance Company | 3392 | 3392 | 3371 | 4023 | 4542 | 4055 | 4424 | 3825 |
| | * Encompass Home/Auto Insurance Co. | 1665 | 1618 | 1618 | 2141 | 2491 | 2084 | 2257 | 1948 |
| | * Erie Insurance Company | 3250 | 3250 | 3014 | 4387 | 4606 | 3755 | 4296 | 3755 |
| | * Erie Insurance Exchange | 2520 | 2520 | 2325 | 3356 | 3528 | 2886 | 3299 | 2886 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 3640 | 3640 | 3516 | 4326 | 4748 | 4314 | 4706 | 3990 |
| | * Fireman's Fund Insurance Company | 3082 | 3082 | 3082 | 3947 | 3631 | 3844 | 3826 | 3826 |
| | * First Liberty Insurance Corporation | 1815 | 1815 | 1798 | 2252 | 1956 | 2200 | 2364 | 2119 |
| | * Foremost Insurance Company | 3575 | 3575 | 3450 | 4452 | 5105 | 4312 | 4876 | 3963 |
| | * Garrison Property and Casualty Ins Co | 1538 | 1538 | 1538 | 1902 | 2123 | 1596 | 1936 | 1521 |
| | GEICO General Insurance Company | 2012 | 2012 | 1962 | 2052 | 2678 | 2197 | 2700 | 2098 |
| | GEICO Indemnity Company | 3815 | 3815 | 3750 | 3970 | 4922 | 4191 | 5116 | 3892 |
| | Government Employees Ins. Company | 2012 | 2012 | 1962 | 2052 | 2678 | 2197 | 2700 | 2098 |
| | * Harleysville Preferred Insurance Co | 1776 | 1776 | 1776 | 4529 | 6590 | 4440 | 4440 | 4440 |
| | * Horace Mann Insurance Company | 1329 | 1329 | 1418 | 2052 | 2079 | 1570 | 2393 | 1739 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 2498 | 2498 | 2284 | 3246 | 3730 | 3192 | 3326 | 3192 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 8: Family Rate with Youthful driver

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|---|--|-----------|---------|------------|------------|-----------------|---------|---------|--------------|
| Insurance Company | | Allegheny | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | * Keystone Insurance Company | 1922 | 2121 | 1225 | 2023 | 2484 | 1995 | 1730 | 1886 |
| | * Liberty Mutual Fire Insurance Co | 2010 | 2010 | 1986 | 2490 | 2159 | 2437 | 2605 | 2337 |
| | Maryland Automobile Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | Metropolitan Casualty Insurance Co. | 1578 | 2053 | 1578 | 2833 | 3535 | 2482 | 2914 | 2482 |
| | Metropolitan Direct Property and Casualty | 2086 | 2086 | 2086 | 3086 | 2776 | 2818 | 2844 | 2704 |
| | Metropolitan Group Property and Casualty | 2022 | 2082 | 2022 | 2076 | 2244 | 2286 | 2280 | 2286 |
| | * Mutual Benefit Insurance Company | 1344 | 1401 | 1458 | 1626 | 1727 | 1550 | 1730 | 1101 |
| | National General Assurance Company | 2692 | 2692 | 2692 | 3978 | 4524 | 3978 | 4251 | 3861 |
| | * National Surety Corporation | 2266 | 2266 | 2266 | 3003 | 2725 | 2818 | 2787 | 2787 |
| | * Nationwide General Insurance Co. | 2225 | 2190 | 2001 | 2676 | 2792 | 2471 | 2787 | 2362 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 1978 | 1994 | 1950 | 2482 | 2826 | 2374 | 2696 | 2222 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 1426 | 1366 | 1390 | 1952 | 2330 | 1650 | 2032 | 1690 |
| | * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | | | | | | | | |
| | Penn National Insurance Company | 2618 | 2618 | 2618 | 3808 | 4706 | 3414 | 3482 | 3482 |
| | Progressive Select Insurance Company | 2976 | 2976 | 2830 | 3675 | 3952 | 3379 | 3777 | 3111 |
| | Progressive Specialty Insurance Co | 3678 | 3678 | 3501 | 5412 | 5098 | 4283 | 4783 | 3901 |
| | * Selective Ins. Co. of South Carolina | 2070 | 2294 | 1709 | 2162 | 2207 | 2221 | 2478 | 2057 |
| | * State Automobile Mutual Insurance Co | 2813 | 2786 | 2724 | 4147 | 4293 | 4293 | 3556 | 3556 |
| | * State Farm Fire & Casualty Company | 2723 | 2723 | 2605 | 3697 | 3815 | 3262 | 3801 | 3262 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * State Farm Mutual Automobile Ins. Co. | 1974 | 1974 | 1885 | 2659 | 2757 | 2380 | 2739 | 2380 |
| | * Teachers Insurance Company | 982 | 982 | 1113 | 1367 | 1700 | 1224 | 1671 | 1347 |
| | * Titan Indemnity Company | 5903 | 5460 | 5466 | 8279 | 8704 | 6313 | 8037 | 6339 |
| | Travelers Commercial Insurance Co | 1364 | 1434 | 1695 | 3085 | 3047 | 2102 | 2476 | 2293 |
| | Travelers Home and Marine Insurance Co | 1432 | 1508 | 1780 | 3243 | 3204 | 2211 | 2604 | 2410 |
| | * Twin City Fire Insurance Company | 1328 | 1199 | 1598 | 2037 | 1589 | 1367 | 2011 | 1447 |
| | United Farm Family Insurance Company | 2455 | 2455 | 2455 | 3066 | 3818 | 3106 | 3106 | 3106 |
| | * United Services Automobile Association | 1530 | 1530 | 1530 | 1902 | 2112 | 1607 | 1923 | 1515 |
| | * Unitrin Auto and Home Insurance Co. | 1465 | 1465 | 1410 | 2154 | 2460 | 1963 | 1975 | 2037 |
| | * Unitrin Direct Property & Casualty Co | 2936 | 5414 | 3790 | 3511 | 3856 | 5345 | 3814 | 4868 |
| * USAA Casualty Insurance Company | 1448 | 1448 | 1448 | 1789 | 1989 | 1507 | 1819 | 1437 | |
| * USAA General Indemnity Company | 3008 | 3008 | 3008 | 3702 | 4024 | 3217 | 3779 | 3041 | |
| * Victoria Fire & Casualty Company | 5903 | 5460 | 5466 | 8279 | 8704 | 6313 | 8037 | 6339 | |

Scenario 9: Family Rate, No youthful drivers

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|---|--|-----------|---------|------------|------------|-----------------|---------|---------|--------------|
| Insurance Company | | Allegheny | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | 21st Century North America Ins Co | 1193 | 1193 | 1193 | 1498 | 1567 | 1400 | 1566 | 1343 |
| | * Agency Insurance Company of MD, Inc. | 1784 | 1784 | 1721 | 2108 | 2423 | 2065 | 2357 | 1942 |
| | * Allied Property & Casualty Ins Company | 1109 | 1103 | 1060 | 1426 | 1441 | 1404 | 1404 | 1309 |
| | * Allstate Indemnity Company | 1324 | 1324 | 1324 | 1686 | 1632 | 1624 | 1654 | 1654 |
| | * Allstate Property & Casualty Ins Co | 1314 | 1314 | 1314 | 1624 | 1482 | 1528 | 1596 | 1596 |
| | * Amco Insurance Company | 1162 | 1155 | 1110 | 1493 | 1509 | 1470 | 1471 | 1371 |
| | * American States Preferred Insurance Co | 924 | 915 | 951 | 1080 | 1246 | 1083 | 1169 | 1098 |
| | * Amica Mutual Insurance Company | 1267 | 1267 | 1267 | 1279 | 1581 | 1471 | 1471 | 1471 |
| | * Brethren Mutual Insurance Co. | 840 | 840 | 840 | 1222 | 1348 | 983 | 983 | 983 |
| | * Chartis Property Casualty Company | 2433 | 2433 | 1216 | 1779 | 2728 | 2542 | 2542 | 2542 |
| Rates Effective as of 1/1/2011 | * Chubb National Insurance Company | 1849 | 1849 | 1774 | 2214 | 2359 | 2083 | 2188 | 2036 |
| | * Cincinnati Insurance Company | 1648 | 1784 | 1536 | 1972 | 3428 | 1759 | 1706 | 1833 |
| | * Cumberland Insurance Company Inc | 1395 | 1395 | 1395 | 1586 | 2174 | 1733 | 1733 | 1733 |
| | * Dairyland Insurance Company of WI | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Depositors Insurance Company | 1080 | 1074 | 1032 | 1389 | 1403 | 1368 | 1368 | 1275 |
| | * Donegal Mutual Insurance Company | 2344 | 2344 | 1858 | 3677 | 3895 | 2458 | 2938 | 2938 |
| | * Elephant Insurance Company | 1614 | 1614 | 1593 | 1849 | 2125 | 1889 | 2093 | 1814 |
| | * Encompass Home/Auto Insurance Co. | 1006 | 1006 | 1006 | 1232 | 1409 | 1207 | 1304 | 1161 |
| | * Erie Insurance Company | 1720 | 1720 | 1585 | 2258 | 2400 | 1947 | 2241 | 1947 |
| | * Erie Insurance Exchange | 1244 | 1244 | 1144 | 1614 | 1723 | 1398 | 1611 | 1398 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 1468 | 1468 | 1418 | 1658 | 1842 | 1664 | 1830 | 1558 |
| | * Fireman's Fund Insurance Company | 1926 | 1926 | 1926 | 2424 | 2259 | 2420 | 2439 | 2439 |
| | * First Liberty Insurance Corporation | 1216 | 1216 | 1187 | 1423 | 1272 | 1422 | 1557 | 1406 |
| | * Foremost Insurance Company | 1346 | 1346 | 1301 | 1598 | 1845 | 1569 | 1788 | 1479 |
| | * Garrison Property and Casualty Ins Co | 1068 | 1068 | 1068 | 1286 | 1440 | 1122 | 1338 | 1079 |
| | GEICO General Insurance Company | 942 | 942 | 911 | 929 | 1234 | 1010 | 1243 | 972 |
| | GEICO Indemnity Company | 2456 | 2456 | 2393 | 2447 | 3170 | 2680 | 3288 | 2515 |
| | Government Employees Ins. Company | 942 | 942 | 911 | 929 | 1234 | 1010 | 1243 | 972 |
| | * Harleysville Preferred Insurance Co | 698 | 698 | 698 | 1738 | 2515 | 1740 | 1740 | 1740 |
| | * Horace Mann Insurance Company | 1127 | 1127 | 1229 | 1677 | 1736 | 1310 | 1999 | 1436 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 1184 | 1184 | 1098 | 1500 | 1732 | 1462 | 1604 | 1462 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 9: Family Rate, No youthful drivers

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 | |
|---|--|------------------------------------|---------|------------|------------|-----------------|---------|---------|--------------|------|
| | | Allegany | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's | |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | * Keystone Insurance Company | 1547 | 1677 | 1035 | 1622 | 1994 | 1607 | 1416 | 1527 | |
| | * Liberty Mutual Fire Insurance Co | 1353 | 1353 | 1315 | 1583 | 1410 | 1582 | 1732 | 1558 | |
| | Maryland Automobile Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |
| | Metropolitan Casualty Insurance Co. | 873 | 1131 | 873 | 1514 | 1967 | 1381 | 1637 | 1381 | |
| | Metropolitan Direct Property and Casualty | 1234 | 1234 | 1234 | 1786 | 1608 | 1640 | 1666 | 1602 | |
| | Metropolitan Group Property and Casualty | 1206 | 1264 | 1206 | 1252 | 1414 | 1466 | 1472 | 1466 | |
| | * Mutual Benefit Insurance Company | 864 | 905 | 912 | 1024 | 1091 | 982 | 1103 | 706 | |
| | National General Assurance Company | 1347 | 1347 | 1347 | 1971 | 2236 | 1971 | 2104 | 1915 | |
| | * National Surety Corporation | 1357 | 1357 | 1357 | 1787 | 1635 | 1694 | 1699 | 1699 | |
| | * Nationwide General Insurance Co. | 1577 | 1567 | 1428 | 1810 | 1899 | 1710 | 1899 | 1637 | |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 966 | 982 | 964 | 1168 | 1352 | 1128 | 1294 | 1084 | |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |
| | * Peninsula Insurance Company | 950 | 922 | 934 | 1226 | 1466 | 1088 | 1270 | 1102 | |
| | * Indicates those companies that consider credit scores in determining premiums. | Penn National Insurance Company | 1422 | 1422 | 1422 | 2042 | 2560 | 1780 | 1840 | 1840 |
| | Progressive Select Insurance Company | 1536 | 1536 | 1441 | 1797 | 1918 | 1670 | 1911 | 1582 | |
| | Progressive Specialty Insurance Co | 1728 | 1728 | 1622 | 2099 | 2275 | 1935 | 2208 | 1801 | |
| | * Selective Ins. Co. of South Carolina | 1073 | 1182 | 882 | 1057 | 1101 | 1113 | 1212 | 1061 | |
| | * State Automobile Mutual Insurance Co | 713 | 708 | 698 | 1052 | 1025 | 1025 | 884 | 884 | |
| | * State Farm Fire & Casualty Company | 1634 | 1634 | 1564 | 2197 | 2390 | 1916 | 2299 | 1916 | |
| | * State Farm Mutual Automobile Ins. Co. | 1267 | 1267 | 1209 | 1678 | 1836 | 1496 | 1771 | 1496 | |
| Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 847 | 847 | 966 | 1146 | 1435 | 1028 | 1411 | 1121 | |
| | * Titan Indemnity Company | 3118 | 2907 | 2982 | 4033 | 4404 | 3236 | 3988 | 3169 | |
| | Travelers Commercial Insurance Co | 652 | 692 | 803 | 1384 | 1387 | 963 | 1128 | 1055 | |
| | Travelers Home and Marine Insurance Co | 682 | 723 | 844 | 1452 | 1457 | 1010 | 1187 | 1104 | |
| | n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * Twin City Fire Insurance Company | 1279 | 1161 | 1547 | 2047 | 1559 | 1325 | 1909 | 1400 |
| | United Farm Family Insurance Company | 1922 | 1922 | 1922 | 2335 | 3005 | 2411 | 2411 | 2411 | |
| | * United Services Automobile Association | 1071 | 1071 | 1071 | 1295 | 1445 | 1134 | 1341 | 1082 | |
| | * Unitrin Auto and Home Insurance Co. | 1100 | 1100 | 1059 | 1548 | 1788 | 1443 | 1455 | 1477 | |
| | * Unitrin Direct Property & Casualty Co | 1479 | 1479 | 1285 | 1493 | 1663 | 1497 | 1655 | 1403 | |
| | * USAA Casualty Insurance Company | 1023 | 1023 | 1023 | 1231 | 1374 | 1077 | 1280 | 1037 | |
| * USAA General Indemnity Company | 1930 | 1930 | 1930 | 2324 | 2545 | 2062 | 2429 | 1972 | | |
| * Victoria Fire & Casualty Company | 3118 | 2907 | 2982 | 4033 | 4404 | 3236 | 3988 | 3169 | | |

Scenario 10: Family Rate, No youthful drivers

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|---|--|-----------|---------|------------|------------|-----------------|---------|---------|--------------|
| Insurance Company | | Allegheny | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | 21st Century North America Ins Co | 1129 | 1129 | 1129 | 1441 | 1498 | 1331 | 1490 | 1267 |
| | * Agency Insurance Company of MD, Inc. | 1718 | 1718 | 1665 | 2007 | 2305 | 1964 | 2246 | 1842 |
| | * Allied Property & Casualty Ins Company | 1053 | 1047 | 1008 | 1345 | 1354 | 1322 | 1322 | 1235 |
| | * Allstate Indemnity Company | 1178 | 1178 | 1178 | 1486 | 1444 | 1444 | 1474 | 1474 |
| | * Allstate Property & Casualty Ins Co | 1208 | 1208 | 1208 | 1486 | 1362 | 1412 | 1476 | 1476 |
| | * Amco Insurance Company | 1103 | 1097 | 1055 | 1409 | 1419 | 1384 | 1395 | 1293 |
| | * American States Preferred Insurance Co | 964 | 954 | 991 | 1129 | 1303 | 1131 | 1221 | 1146 |
| | * Amica Mutual Insurance Company | 1279 | 1279 | 1279 | 1310 | 1591 | 1485 | 1485 | 1485 |
| | * Atlantic States Insurance Company | 977 | 977 | 789 | 1488 | 1555 | 1017 | 1193 | 1193 |
| | Brethren Mutual Insurance Co. | 546 | 546 | 546 | 806 | 878 | 647 | 647 | 647 |
| Rates Effective as of 1/1/2011 | * Chartis Property Casualty Company | 2027 | 2027 | 1043 | 1507 | 2279 | 2130 | 2130 | 2130 |
| | * Chubb National Insurance Company | 1943 | 1943 | 1857 | 2335 | 2482 | 2196 | 2304 | 2139 |
| | * Cincinnati Insurance Company | 1406 | 1519 | 1310 | 1708 | 2910 | 1519 | 1470 | 1569 |
| | * Cumberland Insurance Company Inc | 1040 | 1040 | 1040 | 1192 | 1646 | 1279 | 1279 | 1279 |
| | * Dairyland Insurance Company of WI | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Depositors Insurance Company | 1025 | 1020 | 982 | 1310 | 1319 | 1287 | 1288 | 1203 |
| | * Elephant Insurance Company | 1607 | 1607 | 1588 | 1850 | 2119 | 1882 | 2083 | 1803 |
| | * Encompass Home/Auto Insurance Co. | 1065 | 1065 | 1065 | 1296 | 1493 | 1277 | 1388 | 1275 |
| | * Erie Insurance Company | 1432 | 1432 | 1323 | 1892 | 2016 | 1618 | 1875 | 1618 |
| | * Erie Insurance Exchange | 1054 | 1054 | 976 | 1381 | 1478 | 1193 | 1374 | 1193 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 1548 | 1548 | 1494 | 1728 | 1916 | 1732 | 1914 | 1628 |
| | * Fireman's Fund Insurance Company | 2071 | 2071 | 2071 | 2564 | 2404 | 2599 | 2628 | 2628 |
| | * First Liberty Insurance Corporation | 976 | 976 | 960 | 1163 | 1036 | 1152 | 1253 | 1130 |
| | * Foremost Insurance Company | 1429 | 1429 | 1381 | 1719 | 1974 | 1677 | 1904 | 1562 |
| | * Garrison Property and Casualty Ins Co | 1038 | 1038 | 1038 | 1243 | 1395 | 1094 | 1303 | 1055 |
| | GEICO General Insurance Company | 808 | 808 | 784 | 797 | 1057 | 864 | 1063 | 832 |
| | GEICO Indemnity Company | 2630 | 2630 | 2566 | 2634 | 3382 | 2863 | 3506 | 2685 |
| | Government Employees Ins. Company | 808 | 808 | 784 | 797 | 1057 | 864 | 1063 | 832 |
| | * Harleysville Preferred Insurance Co | 563 | 563 | 563 | 1400 | 2058 | 1396 | 1396 | 1396 |
| | * Horace Mann Insurance Company | 986 | 986 | 1070 | 1476 | 1503 | 1133 | 1734 | 1242 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 1200 | 1200 | 1114 | 1526 | 1766 | 1498 | 1630 | 1498 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 10: Family Rate, No youthful drivers

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 | |
|---|--|------------------------------------|---------|------------|------------|-----------------|---------|---------|--------------|------|
| Insurance Company | | Allegheny | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's | |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | * Keystone Insurance Company | 1406 | 1523 | 958 | 1472 | 1803 | 1456 | 1293 | 1389 | |
| | * Liberty Mutual Fire Insurance Co | 1085 | 1085 | 1063 | 1295 | 1147 | 1281 | 1392 | 1253 | |
| | Maryland Automobile Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |
| | Metropolitan Casualty Insurance Co. | 921 | 1196 | 921 | 1619 | 2085 | 1464 | 1723 | 1464 | |
| | Metropolitan Direct Property and Casualty | 958 | 958 | 958 | 1382 | 1250 | 1278 | 1294 | 1236 | |
| | Metropolitan Group Property and Casualty | 1010 | 1056 | 1010 | 1052 | 1194 | 1242 | 1240 | 1242 | |
| | * Mutual Benefit Insurance Company | 873 | 913 | 926 | 1037 | 1108 | 997 | 1114 | 714 | |
| | National General Assurance Company | 1313 | 1313 | 1313 | 1921 | 2179 | 1921 | 2050 | 1866 | |
| | * National Surety Corporation | 1477 | 1477 | 1477 | 1906 | 1755 | 1840 | 1853 | 1853 | |
| | * Nationwide General Insurance Co. | 1595 | 1583 | 1445 | 1837 | 1928 | 1734 | 1928 | 1663 | |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 1020 | 1036 | 1016 | 1244 | 1438 | 1202 | 1376 | 1154 | |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |
| | * Peninsula Insurance Company | 834 | 808 | 820 | 1074 | 1292 | 940 | 1100 | 962 | |
| | * Indicates those companies that consider credit scores in determining premiums. | Penn National Insurance Company | 1654 | 1654 | 1654 | 2368 | 2958 | 2086 | 2140 | 2140 |
| | Progressive Select Insurance Company | 1426 | 1426 | 1328 | 1612 | 1722 | 1545 | 1749 | 1462 | |
| | Progressive Specialty Insurance Co | 1667 | 1667 | 1551 | 1956 | 2129 | 1855 | 2102 | 1725 | |
| | * Selective Ins. Co. of South Carolina | 937 | 1024 | 784 | 939 | 969 | 977 | 1068 | 928 | |
| | * State Automobile Mutual Insurance Co | 1465 | 1451 | 1424 | 2138 | 2181 | 2181 | 1835 | 1835 | |
| | * State Farm Fire & Casualty Company | 1456 | 1456 | 1394 | 1974 | 2138 | 1706 | 2050 | 1706 | |
| | * State Farm Mutual Automobile Ins. Co. | 1119 | 1119 | 1070 | 1496 | 1630 | 1324 | 1566 | 1324 | |
| Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 742 | 742 | 841 | 999 | 1245 | 894 | 1222 | 975 | |
| | * Titan Indemnity Company | 3488 | 3234 | 3307 | 4563 | 4947 | 3601 | 4477 | 3519 | |
| | Travelers Commercial Insurance Co | 771 | 817 | 951 | 1664 | 1659 | 1146 | 1345 | 1254 | |
| | Travelers Home and Marine Insurance Co | 808 | 855 | 998 | 1745 | 1744 | 1206 | 1415 | 1313 | |
| | n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * Twin City Fire Insurance Company | 1690 | 1502 | 2064 | 2367 | 1995 | 1714 | 2539 | 1838 |
| | United Farm Family Insurance Company | 1731 | 1731 | 1731 | 2117 | 2846 | 2161 | 2161 | 2161 | |
| | * United Services Automobile Association | 1043 | 1043 | 1043 | 1252 | 1403 | 1107 | 1308 | 1059 | |
| | * Unitrin Auto and Home Insurance Co. | 1044 | 1044 | 1011 | 1492 | 1707 | 1373 | 1382 | 1404 | |
| | * Unitrin Direct Property & Casualty Co | 1575 | 1575 | 1644 | 1745 | 1947 | 1971 | 1938 | 2406 | |
| | * USAA Casualty Insurance Company | 997 | 997 | 997 | 1192 | 1335 | 1052 | 1249 | 1016 | |
| * USAA General Indemnity Company | 1882 | 1882 | 1882 | 2256 | 2477 | 2014 | 2375 | 1931 | | |
| * Victoria Fire & Casualty Company | 3488 | 3234 | 3307 | 4563 | 4947 | 3601 | 4477 | 3519 | | |

Scenario 11: Family Rate, No youthful drivers

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|---|--|----------|---------|------------|------------|-----------------|---------|---------|--------------|
| | | Allegany | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's |
| Insurance Company | | | | | | | | | |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | 21st Century North America Ins Co | 1836 | 1836 | 1836 | 2342 | 2386 | 2162 | 2385 | 2058 |
| | * Agency Insurance Company of MD, Inc. | 1824 | 1824 | 1755 | 2148 | 2461 | 2100 | 2389 | 1986 |
| | * Allied Property & Casualty Ins Company | 1224 | 1215 | 1167 | 1595 | 1632 | 1595 | 1601 | 1472 |
| | * Allstate Indemnity Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Allstate Property & Casualty Ins Co | 2366 | 2366 | 2366 | 2922 | 2650 | 2762 | 2900 | 2900 |
| | * Amco Insurance Company | 1281 | 1272 | 1222 | 1669 | 1709 | 1670 | 1677 | 1541 |
| | * American States Preferred Insurance Co | 1537 | 1519 | 1586 | 1828 | 2108 | 1810 | 1963 | 1839 |
| | * Amica Mutual Insurance Company | 943 | 943 | 943 | 986 | 1215 | 1100 | 1100 | 1100 |
| | * Brethren Mutual Insurance Co. | 809 | 809 | 809 | 1050 | 1171 | 898 | 898 | 898 |
| | * Chartis Property Casualty Company | 2890 | 2890 | 1447 | 2133 | 3255 | 3039 | 3039 | 3039 |
| Rates Effective as of 1/1/2011 | * Chubb National Insurance Company | 1690 | 1690 | 1615 | 2054 | 2182 | 1927 | 2021 | 1867 |
| | Cincinnati Insurance Company | 1112 | 1203 | 1024 | 1355 | 2358 | 1217 | 1184 | 1257 |
| | * Cumberland Insurance Company Inc | 1460 | 1460 | 1460 | 1706 | 2276 | 1807 | 1807 | 1807 |
| | * Dairyland Insurance Company of WI | 2603 | 2603 | 2556 | 3171 | 3888 | 3094 | 3779 | 3267 |
| | * Depositors Insurance Company | 1191 | 1183 | 1137 | 1553 | 1589 | 1553 | 1560 | 1433 |
| | * Donegal Mutual Insurance Company | 2018 | 2018 | 1564 | 3264 | 3395 | 2096 | 2499 | 2499 |
| | * Elephant Insurance Company | 1953 | 1953 | 1935 | 2289 | 2598 | 2308 | 2544 | 2215 |
| | * Encompass Home/Auto Insurance Co. | 1186 | 1186 | 1186 | 1568 | 1848 | 1515 | 1670 | 1435 |
| | Erie Insurance Company | 2179 | 2179 | 2029 | 2922 | 3056 | 2484 | 2852 | 2484 |
| | Erie Insurance Exchange | 1214 | 1214 | 1131 | 1616 | 1696 | 1378 | 1584 | 1378 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 2008 | 2008 | 1940 | 2300 | 2540 | 2298 | 2526 | 2162 |
| | * Fireman's Fund Insurance Company | 1249 | 1249 | 1249 | 1693 | 1541 | 1599 | 1596 | 1596 |
| | * First Liberty Insurance Corporation | 1560 | 1560 | 1540 | 1918 | 1672 | 1884 | 2044 | 1830 |
| | * Foremost Insurance Company | 2204 | 2204 | 2137 | 2668 | 3066 | 2604 | 2963 | 2438 |
| | * Garrison Property and Casualty Ins Co | 1397 | 1397 | 1397 | 1700 | 1901 | 1481 | 1767 | 1423 |
| | GEICO General Insurance Company | 558 | 558 | 546 | 579 | 748 | 603 | 744 | 579 |
| | GEICO Indemnity Company | 1583 | 1583 | 1556 | 1656 | 2083 | 1751 | 2139 | 1632 |
| | Government Employees Ins. Company | 558 | 558 | 546 | 579 | 748 | 603 | 744 | 579 |
| | * Harleysville Preferred Insurance Co | 821 | 821 | 821 | 2108 | 3066 | 2091 | 2091 | 2091 |
| | * Horace Mann Insurance Company | 962 | 962 | 1053 | 1440 | 1453 | 1091 | 1693 | 1196 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 1348 | 1348 | 1238 | 1710 | 1994 | 1736 | 1834 | 1736 |
| | Interstate Auto Insurance Company | 3252 | 3252 | 3252 | 3320 | 4191 | 3252 | 3544 | 3252 |

Scenario 11: Family Rate, No youthful drivers

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 | |
|---|--|------------------------------------|---------|------------|------------|-----------------|---------|---------|--------------|------|
| Insurance Company | | Allegany | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's | |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | * Keystone Insurance Company | 1611 | 1806 | 1024 | 1721 | 2178 | 1699 | 1465 | 1589 | |
| | * Liberty Mutual Fire Insurance Co | 1734 | 1734 | 1711 | 2134 | 1853 | 2096 | 2274 | 2026 | |
| | Maryland Automobile Insurance Fund | 3528 | 3528 | 3528 | 3528 | 3742 | 3528 | 3528 | 3528 | |
| | Metropolitan Casualty Insurance Co. | 1161 | 1516 | 1161 | 2078 | 2650 | 1835 | 2168 | 1835 | |
| | Metropolitan Direct Property and Casualty | 1298 | 1298 | 1298 | 1910 | 1742 | 1738 | 1770 | 1682 | |
| | Metropolitan Group Property and Casualty | 1376 | 1446 | 1376 | 1450 | 1634 | 1682 | 1676 | 1682 | |
| | Mutual Benefit Insurance Company | 1283 | 1341 | 1362 | 1514 | 1622 | 1462 | 1627 | 1057 | |
| | National General Assurance Company | 1119 | 1119 | 1119 | 1631 | 1848 | 1631 | 1739 | 1584 | |
| | * National Surety Corporation | 923 | 923 | 923 | 1309 | 1172 | 1181 | 1173 | 1173 | |
| | * Nationwide General Insurance Co. | 1612 | 1600 | 1461 | 1891 | 1998 | 1771 | 2001 | 1686 | |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 1660 | 1676 | 1646 | 2004 | 2312 | 1948 | 2226 | 1870 | |
| | Paramount Insurance Company | 2960 | 2960 | 2962 | 2960 | 3345 | 2962 | 2962 | 2962 | |
| | * Peninsula Insurance Company | 1710 | 1640 | 1672 | 2402 | 2822 | 2040 | 2530 | 2090 | |
| | * Indicates those companies that consider credit scores in determining premiums. | Penn National Insurance Company | 1274 | 1274 | 1274 | 1774 | 2288 | 1640 | 1704 | 1704 |
| | Progressive Select Insurance Company | 1898 | 1898 | 1792 | 2170 | 2294 | 2108 | 2366 | 1986 | |
| | Progressive Specialty Insurance Co | 2040 | 2040 | 1906 | 2372 | 2535 | 2293 | 2598 | 2143 | |
| | * Selective Ins. Co. of South Carolina | 947 | 1056 | 761 | 967 | 998 | 1007 | 1121 | 939 | |
| | * State Automobile Mutual Insurance Co | 841 | 834 | 816 | 1296 | 1332 | 1332 | 1120 | 1120 | |
| | * State Farm Fire & Casualty Company | 1370 | 1370 | 1305 | 1812 | 1992 | 1644 | 1904 | 1644 | |
| | * State Farm Mutual Automobile Ins. Co. | 1096 | 1096 | 1043 | 1437 | 1585 | 1320 | 1521 | 1320 | |
| Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 713 | 713 | 820 | 968 | 1205 | 859 | 1204 | 938 | |
| | * Titan Indemnity Company | 3348 | 3089 | 3215 | 4280 | 4766 | 3445 | 4317 | 3374 | |
| | Travelers Commercial Insurance Co | 781 | 827 | 963 | 1651 | 1656 | 1159 | 1348 | 1263 | |
| | Travelers Home and Marine Insurance Co | 814 | 866 | 1007 | 1732 | 1739 | 1217 | 1417 | 1326 | |
| | n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * Twin City Fire Insurance Company | 2187 | 1959 | 2600 | 2916 | 2518 | 2211 | 3207 | 2306 |
| | United Farm Family Insurance Company | 1398 | 1398 | 1398 | 1728 | 2075 | 1742 | 1742 | 1742 | |
| | * United Services Automobile Association | 1211 | 1211 | 1211 | 1466 | 1639 | 1293 | 1525 | 1235 | |
| | * Unitrin Auto and Home Insurance Co. | 994 | 994 | 963 | 1504 | 1697 | 1374 | 1369 | 1424 | |
| | * Unitrin Direct Property & Casualty Co | 2904 | 2264 | 1726 | 1994 | 2195 | 1982 | 2184 | 1872 | |
| | * USAA Casualty Insurance Company | 1334 | 1334 | 1334 | 1622 | 1809 | 1418 | 1685 | 1363 | |
| * USAA General Indemnity Company | 1739 | 1739 | 1739 | 2075 | 2243 | 1884 | 2187 | 1816 | | |
| * Victoria Fire & Casualty Company | 3348 | 3089 | 3215 | 4280 | 4766 | 3445 | 4317 | 3374 | | |

Scenario 12: Family Rate, No youthful drivers

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|---|--|----------|---------|------------|------------|-----------------|---------|---------|--------------|
| | | Allegany | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's |
| Insurance Company | | | | | | | | | |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | 21st Century North America Ins Co | 4362 | 4362 | 4362 | 5289 | 5553 | 5102 | 5627 | 4961 |
| | * Agency Insurance Company of MD, Inc. | 4019 | 3968 | 3810 | 4437 | 5155 | 4428 | 5067 | 4211 |
| | * Allied Property & Casualty Ins Company | 2122 | 2116 | 2001 | 2865 | 2950 | 2871 | 2882 | 2633 |
| | * Allstate Indemnity Company | 3014 | 3014 | 3014 | 3588 | 3548 | 3712 | 3752 | 3752 |
| | * Allstate Property & Casualty Ins Co | 3758 | 3758 | 3758 | 4426 | 4080 | 4396 | 4630 | 4630 |
| | * Amco Insurance Company | 2222 | 2216 | 2095 | 3000 | 3089 | 3006 | 3018 | 2757 |
| | * American States Preferred Insurance Co | 2570 | 2543 | 2611 | 2946 | 3482 | 2954 | 3234 | 3005 |
| | * Amica Mutual Insurance Company | 3040 | 3040 | 3040 | 3011 | 3867 | 3578 | 3578 | 3578 |
| | * Brethren Mutual Insurance Co. | 1481 | 1481 | 1481 | 1903 | 2157 | 1602 | 1602 | 1602 |
| | * Chartis Property Casualty Company | 5356 | 5356 | 2537 | 3823 | 5927 | 5578 | 5578 | 5578 |
| Rates Effective as of 1/1/2011 | * Chubb National Insurance Company | 3102 | 3102 | 2954 | 3761 | 4066 | 3530 | 3737 | 3446 |
| | * Cincinnati Insurance Company | 2186 | 2383 | 2033 | 2536 | 4628 | 2283 | 2222 | 2418 |
| | * Cumberland Insurance Company Inc | 2844 | 2844 | 2844 | 3165 | 4207 | 3575 | 3575 | 3575 |
| | * Dairyland Insurance Company of WI | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Depositors Insurance Company | 2066 | 2060 | 1948 | 2791 | 2873 | 2797 | 2807 | 2565 |
| | * Donegal Mutual Insurance Company | 6725 | 6725 | 5343 | 10181 | 10901 | 6898 | 8386 | 8386 |
| | * Elephant Insurance Company | 5731 | 5731 | 5631 | 6355 | 7358 | 6540 | 7314 | 6309 |
| | * Encompass Home/Auto Insurance Co. | 1547 | 1547 | 1547 | 1917 | 2310 | 1901 | 2139 | 1868 |
| | * Erie Insurance Company | 5473 | 5473 | 4932 | 6697 | 7166 | 5977 | 6800 | 5977 |
| | * Erie Insurance Exchange | 3048 | 3048 | 2739 | 3680 | 3956 | 3306 | 3762 | 3306 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 3062 | 3062 | 2938 | 3442 | 3846 | 3450 | 3834 | 3228 |
| | * Fireman's Fund Insurance Company | 3437 | 3437 | 3437 | 4097 | 3893 | 4333 | 4388 | 4388 |
| | * First Liberty Insurance Corporation | 4613 | 4613 | 4458 | 5314 | 4697 | 5295 | 5922 | 5263 |
| | * Foremost Insurance Company | 3108 | 3108 | 3005 | 3733 | 4286 | 3643 | 4146 | 3389 |
| | * Garrison Property and Casualty Ins Co | 1918 | 1918 | 1918 | 2307 | 2620 | 2049 | 2463 | 1980 |
| | * GEICO General Insurance Company | 1725 | 1725 | 1641 | 1628 | 2209 | 1793 | 2212 | 1755 |
| | * GEICO Indemnity Company | 3419 | 3419 | 3298 | 3370 | 4342 | 3671 | 4498 | 3468 |
| | * Government Employees Ins. Company | 1725 | 1725 | 1641 | 1628 | 2209 | 1793 | 2212 | 1755 |
| | * Harleysville Preferred Insurance Co | 1503 | 1503 | 1503 | 3774 | 5207 | 3836 | 3836 | 3836 |
| | * Horace Mann Insurance Company | 3264 | 3264 | 3667 | 4746 | 4868 | 3534 | 5812 | 3840 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 1724 | 1724 | 1592 | 2176 | 2526 | 2182 | 2334 | 2182 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 12: Family Rate, No youthful drivers

| | | 21502 | 21550 | 21740 | 20855 | 20769 | 20678 | 20603 | 20650 |
|--|--|----------|---------|------------|------------|-----------------|---------|---------|--------------|
| | | Allegany | Garrett | Washington | Montgomery | Prince George's | Calvert | Charles | Saint Mary's |
| Insurance Company | | | | | | | | | |
| Western Maryland, Washington D.C. suburbs, and Southern Maryland | * Keystone Insurance Company | 3081 | 3388 | 1852 | 3276 | 4168 | 3260 | 2778 | 3035 |
| | * Liberty Mutual Fire Insurance Co | 5128 | 5128 | 4950 | 5902 | 5214 | 5887 | 6571 | 5835 |
| | Maryland Automobile Insurance Fund | 6063 | 6063 | 6063 | 6063 | 6435 | 6063 | 6063 | 6063 |
| | Metropolitan Casualty Insurance Co. | 3478 | 4481 | 3478 | 5923 | 7678 | 5531 | 6661 | 5531 |
| | Metropolitan Direct Property and Casualty | 4464 | 4464 | 4464 | 6240 | 5568 | 5720 | 5798 | 5626 |
| | Metropolitan Group Property and Casualty | 4470 | 4778 | 4470 | 4672 | 5434 | 5734 | 5814 | 5734 |
| | * Mutual Benefit Insurance Company | 2580 | 2731 | 2611 | 2943 | 3189 | 2867 | 3222 | 2123 |
| | National General Assurance Company | 1751 | 1751 | 1751 | 2575 | 2924 | 2575 | 2749 | 2500 |
| | * National Surety Corporation | 2326 | 2326 | 2326 | 2900 | 2698 | 2905 | 2928 | 2928 |
| | * Nationwide General Insurance Co. | 2851 | 2839 | 2518 | 3344 | 3597 | 3161 | 3601 | 2972 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 3176 | 3192 | 3090 | 3700 | 4272 | 3630 | 4140 | 3416 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 3986 | 3876 | 3956 | 5610 | 6608 | 5150 | 5938 | 5156 |
| | * Indicates those companies that consider credit scores in determining premiums. | | | | | | | | |
| | Refer to "Notes to Rate Tables" | | | | | | | | |
| | Penn National Insurance Company | 1794 | 1794 | 1794 | 2446 | 3130 | 2224 | 2274 | 2274 |
| | Progressive Select Insurance Company | 4101 | 4101 | 3798 | 4739 | 5066 | 4437 | 5094 | 4191 |
| | Progressive Specialty Insurance Co | 4312 | 4312 | 3983 | 5112 | 5522 | 4758 | 5441 | 4438 |
| | * Selective Ins. Co. of South Carolina | 2471 | 2782 | 1928 | 2364 | 2510 | 2553 | 2806 | 2430 |
| | * State Automobile Mutual Insurance Co | 3098 | 3 | 3004 | 4443 | 4735 | 4735 | 3947 | 3947 |
| * State Farm Fire & Casualty Company | 5739 | 5739 | 5446 | 7378 | 8121 | 6783 | 7810 | 6783 | |
| * State Farm Mutual Automobile Ins. Co. | 3931 | 3931 | 3729 | 5032 | 5552 | 4662 | 5359 | 4662 | |
| * Teachers Insurance Company | 2418 | 2418 | 2789 | 3203 | 4065 | 2777 | 3976 | 3014 | |
| * Titan Indemnity Company | 4372 | 4064 | 4237 | 5700 | 6309 | 4536 | 5623 | 4432 | |
| Travelers Commercial Insurance Co | 2052 | 2177 | 2556 | 4480 | 4458 | 3069 | 3605 | 3353 | |
| Travelers Home and Marine Insurance Co | 2151 | 2286 | 2680 | 4707 | 4683 | 3225 | 3786 | 3521 | |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | | | | | | | | | |
| * Twin City Fire Insurance Company | 3925 | 3496 | 4804 | 5785 | 4723 | 4007 | 6040 | 4312 | |
| United Farm Family Insurance Company | 1736 | 1736 | 1736 | 2135 | 2768 | 2815 | 2815 | 2815 | |
| * United Services Automobile Association | 1893 | 1893 | 1893 | 2271 | 2586 | 2037 | 2432 | 1956 | |
| * Unitrin Auto and Home Insurance Co. | 3644 | 3644 | 3370 | 4901 | 5915 | 4882 | 4973 | 5002 | |
| * Unitrin Direct Property & Casualty Co | 2128 | 2508 | 2062 | 2405 | 2646 | 2396 | 2630 | 2260 | |
| * USAA Casualty Insurance Company | 1839 | 1839 | 1839 | 2210 | 2506 | 1969 | 2360 | 1903 | |
| * USAA General Indemnity Company | 2670 | 2670 | 2670 | 3162 | 3469 | 2907 | 3424 | 2814 | |
| * Victoria Fire & Casualty Company | 4372 | 4064 | 4237 | 5700 | 6309 | 4536 | 5623 | 4432 | |

Scenario 1: Young Single Male, Age 23

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|--|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Insurance Company | | | | | | | | | |
| Greater Baltimore Suburban area | 21st Century North America Ins Co | 3544 | 5889 | 4976 | 3560 | 3739 | 3020 | 3587 | 3490 |
| | * Agency Insurance Company of MD, Inc. | 2189 | 4175 | 3158 | 2216 | 2167 | 1866 | 2321 | 2325 |
| | * Allied Property & Casualty Ins Company | 1196 | 2565 | 1914 | 1154 | 1128 | 1019 | 1286 | 1422 |
| | * Allstate Indemnity Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Allstate Property & Casualty Ins Co | 2918 | 5806 | 4568 | 3068 | 3288 | 2644 | 3038 | 3316 |
| | * Amco Insurance Company | 1252 | 2686 | 2004 | 1208 | 1181 | 1068 | 1346 | 1489 |
| | * American States Preferred Insurance Co | 2350 | 4442 | 3318 | 2159 | 2521 | 1992 | 2307 | 2682 |
| | * Amica Mutual Insurance Company | 1443 | 2836 | 1668 | 1437 | 1437 | 1408 | 1437 | 1441 |
| | Brethren Mutual Insurance Co. | 1309 | 3121 | 2023 | 1204 | 1195 | 1204 | 1313 | 1309 |
| | * Chartis Property Casualty Company | 3122 | 4289 | 3582 | 3327 | 3787 | 1737 | 3327 | 3376 |
| | * Chubb National Insurance Company | 2588 | 3610 | 3222 | 2405 | 2498 | 2071 | 2658 | 2722 |
| | Cincinnati Insurance Company | 1914 | 3315 | 2631 | 1594 | 1993 | 1550 | 1769 | 1947 |
| | * Cumberland Insurance Company Inc | 1978 | 3917 | 2897 | 2124 | 2124 | 1770 | 2124 | 2124 |
| | * Dairyland Insurance Company of WI | 3193 | 6916 | 4597 | 3019 | 3466 | 2743 | 3635 | 3471 |
| | * Depositors Insurance Company | 1164 | 2499 | 1863 | 1124 | 1098 | 993 | 1252 | 1385 |
| * Donegal Mutual Insurance Company | 2994 | 6732 | 3439 | 1933 | 2133 | 1933 | 2706 | 3171 | |
| * Elephant Insurance Company | 2094 | 3895 | 3032 | 2070 | 2145 | 1842 | 2210 | 2232 | |
| * Encompass Home/Auto Insurance Co. | 1286 | 3249 | 2301 | 1394 | 1606 | 1217 | 1619 | 1670 | |
| Erie Insurance Company | 2748 | 3874 | 3769 | 2502 | 2876 | 2269 | 2757 | 2669 | |
| Erie Insurance Exchange | 1702 | 2399 | 2335 | 1563 | 1794 | 1417 | 1724 | 1656 | |
| * Esurance Property & Casualty Ins Co | 2180 | 3526 | 2996 | 2176 | 2182 | 1894 | 2298 | 2268 | |
| * Fireman's Fund Insurance Company | 2594 | 4527 | 4072 | 2645 | 2556 | 2247 | 3438 | 2957 | |
| * First Liberty Insurance Corporation | 1669 | 3306 | 2509 | 1777 | 1883 | 1488 | 1829 | 1859 | |
| * Foremost Insurance Company | 2742 | 5643 | 4170 | 2720 | 2637 | 2244 | 2915 | 2974 | |
| * Garrison Property and Casualty Ins Co | 1466 | 2052 | 1921 | 1361 | 1429 | 1259 | 1428 | 1406 | |
| GEICO General Insurance Company | 770 | 1359 | 1129 | 774 | 871 | 706 | 871 | 804 | |
| GEICO Indemnity Company | 1758 | 3185 | 2547 | 1883 | 1943 | 1627 | 1943 | 1886 | |
| Government Employees Ins. Company | 770 | 1359 | 1129 | 774 | 871 | 706 | 871 | 804 | |
| * Harleysville Preferred Insurance Co | 2416 | 4372 | 1741 | 1694 | 1720 | 1059 | 1631 | 2416 | |
| * Horace Mann Insurance Company | 1855 | 3023 | 2367 | 1901 | 1740 | 1605 | 2076 | 1855 | |
| * IDS Property Casualty Insurance Co | 2084 | 3454 | 2556 | 2008 | 2344 | 1806 | 2004 | 2008 | |
| Interstate Auto Insurance Company | 3616 | 7550 | 4666 | 3413 | 3116 | 3116 | 3120 | 4144 | |

Rates Effective as of 1/1/2011

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

n/a = Carriers 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 23

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|---|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | * Keystone Insurance Company | 1552 | 3538 | 2641 | 1286 | 2123 | 1259 | 1773 | 1984 |
| | * Liberty Mutual Fire Insurance Co | 1853 | 3672 | 2787 | 1976 | 2091 | 1654 | 2030 | 2065 |
| | Maryland Automobile Insurance Fund | 2763 | 4977 | 3689 | 2763 | 2763 | 2763 | 2763 | 2763 |
| | Metropolitan Casualty Insurance Co. | 2070 | 4147 | 2076 | 1435 | 2172 | 1553 | 2048 | 1621 |
| | Metropolitan Direct Property and Casualty | 2308 | 4024 | 3512 | 2052 | 2486 | 1746 | 2486 | 2098 |
| | Metropolitan Group Property and Casualty | 2264 | 4832 | 3404 | 1922 | 2132 | 1954 | 1960 | 2104 |
| | Mutual Benefit Insurance Company | 1559 | 3286 | 2232 | 1475 | 1783 | 1645 | 1434 | 1841 |
| | National General Assurance Company | 1657 | 3453 | 2432 | 1618 | 1693 | 1362 | 1779 | 1785 |
| | * National Surety Corporation | 1915 | 3425 | 3074 | 1966 | 1865 | 1628 | 2567 | 2207 |
| | * Nationwide General Insurance Co. | 1538 | 2797 | 2246 | 1403 | 1397 | 1310 | 1543 | 1611 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 2042 | 4152 | 3018 | 2056 | 1970 | 1718 | 2170 | 2196 |
| | Paramount Insurance Company | 3740 | 7716 | 5152 | 3740 | 3030 | 3738 | 3709 | 3740 |
| | * Peninsula Insurance Company | 2284 | 5948 | 3348 | 1742 | 2264 | 1708 | 2210 | 2400 |
| | Penn National Insurance Company | 2194 | 5050 | 2730 | 1778 | 2150 | 1578 | 2194 | 2194 |
| | Progressive Select Insurance Company | 2580 | 4549 | 3621 | 2697 | 2650 | 2285 | 2797 | 2851 |
| | Progressive Specialty Insurance Co | 2891 | 5294 | 4147 | 3034 | 2980 | 2529 | 3163 | 3220 |
| | * Selective Ins. Co. of South Carolina | 1259 | 2579 | 1609 | 1198 | 1549 | 1119 | 1192 | 1253 |
| | * State Automobile Mutual Insurance Co | 2151 | 4757 | 2723 | 2106 | 2504 | 1660 | 2680 | 2468 |
| | * State Farm Fire & Casualty Company | 2072 | 3465 | 2640 | 2219 | 2575 | 1904 | 2308 | 2219 |
| | * State Farm Mutual Automobile Ins. Co. | 1662 | 2789 | 2122 | 1790 | 2080 | 1537 | 1859 | 1790 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 1401 | 2665 | 1885 | 1348 | 1497 | 1178 | 1558 | 1401 |
| | * Titan Indemnity Company | 3262 | 5532 | 4858 | 3507 | 3217 | 2780 | 3522 | 3092 |
| | Travelers Commercial Insurance Co | 1533 | 3479 | 2100 | 1235 | 1377 | 1047 | 1443 | 1644 |
| | Travelers Home and Marine Insurance Co | 1607 | 3657 | 2206 | 1297 | 1445 | 1098 | 1512 | 1727 |
| | * Twin City Fire Insurance Company | 3442 | 8954 | 8954 | 4198 | 4276 | 3037 | 4177 | 5936 |
| | United Farm Family Insurance Company | 1499 | 3422 | 1977 | 1507 | 1507 | 1163 | 1507 | 1507 |
| | * United Services Automobile Association | 1212 | 1685 | 1577 | 1125 | 1183 | 1042 | 1180 | 1162 |
| | * Unitrin Auto and Home Insurance Co. | 1759 | 3971 | 2264 | 1694 | 1872 | 1380 | 1734 | 1834 |
| | * Unitrin Direct Property & Casualty Co | 1838 | 3088 | 2559 | 1812 | 1840 | 1595 | 1937 | 1923 |
| | * USAA Casualty Insurance Company | 1397 | 1935 | 1812 | 1298 | 1359 | 1204 | 1358 | 1336 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * USAA General Indemnity Company | 1843 | 2505 | 2382 | 1717 | 1806 | 1589 | 1800 | 1765 |
| | * Victoria Fire & Casualty Company | 3262 | 5532 | 4858 | 3507 | 3217 | 2780 | 3522 | 3092 |

Scenario 2: Young Single Female, Age 23

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|--|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | 21st Century North America Ins Co | 3384 | 5626 | 4744 | 3418 | 3577 | 2904 | 3433 | 3331 |
| | * Agency Insurance Company of MD, Inc. | 2503 | 5190 | 3715 | 2516 | 2447 | 2090 | 2648 | 2686 |
| | * Allied Property & Casualty Ins Company | 1239 | 2662 | 1986 | 1195 | 1161 | 1054 | 1332 | 1474 |
| | * Allstate Indemnity Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Allstate Property & Casualty Ins Co | 2924 | 6146 | 4720 | 3038 | 3292 | 2622 | 3068 | 3364 |
| | * Amco Insurance Company | 1297 | 2787 | 2079 | 1251 | 1216 | 1104 | 1394 | 1544 |
| | * American States Preferred Insurance Co | 3017 | 5762 | 4295 | 2781 | 3247 | 2562 | 2969 | 3452 |
| | * Amica Mutual Insurance Company | 1457 | 2835 | 1690 | 1460 | 1460 | 1439 | 1460 | 1454 |
| | Brethren Mutual Insurance Co. | 1251 | 2835 | 1890 | 1144 | 1139 | 1144 | 1238 | 1251 |
| | * Chartis Property Casualty Company | 3583 | 4919 | 4107 | 3816 | 4372 | 1985 | 3816 | 3855 |
| Rates Effective as of 1/1/2011 | * Chubb National Insurance Company | 2587 | 3593 | 3206 | 2405 | 2498 | 2077 | 2650 | 2715 |
| | Cincinnati Insurance Company | 1738 | 2987 | 2386 | 1458 | 1820 | 1418 | 1606 | 1769 |
| | * Cumberland Insurance Company Inc | 1976 | 3831 | 2844 | 2120 | 2120 | 1771 | 2120 | 2120 |
| | * Dairyland Insurance Company of WI | 3367 | 7492 | 4939 | 3208 | 3697 | 2908 | 3884 | 3695 |
| | * Depositors Insurance Company | 1206 | 2592 | 1933 | 1164 | 1131 | 1026 | 1296 | 1436 |
| | * Donegal Mutual Insurance Company | 2650 | 5908 | 3026 | 1717 | 1887 | 1717 | 2388 | 2808 |
| | * Elephant Insurance Company | 2171 | 4105 | 3169 | 2127 | 2210 | 1887 | 2292 | 2319 |
| | * Encompass Home/Auto Insurance Co. | 1652 | 4258 | 2991 | 1771 | 2082 | 1541 | 2090 | 2169 |
| | Erie Insurance Company | 2707 | 3815 | 3711 | 2458 | 2831 | 2231 | 2718 | 2630 |
| | Erie Insurance Exchange | 1596 | 2245 | 2188 | 1460 | 1677 | 1329 | 1611 | 1554 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 2468 | 4134 | 3442 | 2448 | 2460 | 2124 | 2608 | 2584 |
| | * Fireman's Fund Insurance Company | 2572 | 4518 | 4088 | 2622 | 2502 | 2199 | 3423 | 2940 |
| | * First Liberty Insurance Corporation | 1726 | 3403 | 2592 | 1835 | 1948 | 1541 | 1892 | 1920 |
| | * Foremost Insurance Company | 2425 | 4981 | 3700 | 2411 | 2330 | 1990 | 2577 | 2624 |
| | * Garrison Property and Casualty Ins Co | 1566 | 2209 | 2064 | 1455 | 1510 | 1336 | 1517 | 1508 |
| | GEICO General Insurance Company | 834 | 1512 | 1237 | 839 | 946 | 763 | 946 | 871 |
| | GEICO Indemnity Company | 1801 | 3273 | 2611 | 1929 | 1994 | 1670 | 1994 | 1932 |
| | Government Employees Ins. Company | 834 | 1512 | 1237 | 839 | 946 | 763 | 946 | 871 |
| | * Harleysville Preferred Insurance Co | 2151 | 3900 | 1550 | 1507 | 1534 | 944 | 1454 | 2151 |
| | * Horace Mann Insurance Company | 2030 | 3347 | 2627 | 2083 | 1891 | 1753 | 2272 | 2030 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 2358 | 3904 | 2892 | 2276 | 2638 | 2048 | 2270 | 2276 |
| | Interstate Auto Insurance Company | 3822 | 7802 | 4898 | 3628 | 3350 | 3350 | 3311 | 4339 |

Scenario 2: Young Single Female, Age 23

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|---|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | * Keystone Insurance Company | 1019 | 2287 | 1710 | 844 | 1361 | 831 | 1147 | 1265 |
| | * Liberty Mutual Fire Insurance Co | 1918 | 3782 | 2880 | 2043 | 2163 | 1714 | 2098 | 2133 |
| | Maryland Automobile Insurance Fund | 1980 | 3602 | 2612 | 1980 | 1980 | 1980 | 1980 | 1980 |
| | Metropolitan Casualty Insurance Co. | 2729 | 5312 | 2676 | 1889 | 2852 | 2056 | 2652 | 2122 |
| | Metropolitan Direct Property and Casualty | 2344 | 4046 | 3538 | 2092 | 2524 | 1782 | 2524 | 2134 |
| | Metropolitan Group Property and Casualty | 2348 | 5028 | 3528 | 1978 | 2212 | 2008 | 2018 | 2178 |
| | Mutual Benefit Insurance Company | 1687 | 3592 | 2421 | 1597 | 1944 | 1791 | 1555 | 2002 |
| | National General Assurance Company | 1890 | 4080 | 2783 | 1825 | 1906 | 1521 | 2022 | 2049 |
| | * National Surety Corporation | 1946 | 3493 | 3156 | 1993 | 1870 | 1634 | 2615 | 2245 |
| | * Nationwide General Insurance Co. | 1632 | 3003 | 2397 | 1483 | 1471 | 1384 | 1636 | 1710 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 2634 | 5576 | 3980 | 2632 | 2546 | 2192 | 2806 | 2836 |
| | Paramount Insurance Company | 2108 | 4449 | 2885 | 2108 | 1715 | 2109 | 2088 | 2108 |
| | * Peninsula Insurance Company | 2256 | 5750 | 3260 | 1714 | 2242 | 1684 | 2172 | 2370 |
| | Penn National Insurance Company | 2434 | 5574 | 3028 | 1980 | 2384 | 1748 | 2434 | 2434 |
| | Progressive Select Insurance Company | 2867 | 5321 | 4129 | 2978 | 2930 | 2521 | 3120 | 3193 |
| | Progressive Specialty Insurance Co | 3089 | 5947 | 4535 | 3223 | 3164 | 2691 | 3390 | 3471 |
| | * Selective Ins. Co. of South Carolina | 1278 | 2579 | 1615 | 1215 | 1557 | 1125 | 1207 | 1270 |
| | * State Automobile Mutual Insurance Co | 2601 | 5799 | 3340 | 2580 | 3041 | 2049 | 3262 | 2996 |
| | * State Farm Fire & Casualty Company | 2381 | 3862 | 2968 | 2547 | 2954 | 2191 | 2641 | 2547 |
| | * State Farm Mutual Automobile Ins. Co. | 1662 | 2713 | 2079 | 1790 | 2079 | 1538 | 1857 | 1790 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 1542 | 2958 | 2092 | 1475 | 1625 | 1287 | 1708 | 1542 |
| | * Titan Indemnity Company | 3366 | 5865 | 5052 | 3607 | 3292 | 2852 | 3615 | 3216 |
| | Travelers Commercial Insurance Co | 1400 | 3229 | 1934 | 1132 | 1265 | 955 | 1327 | 1499 |
| | Travelers Home and Marine Insurance Co | 1469 | 3392 | 2032 | 1187 | 1328 | 1001 | 1391 | 1575 |
| | * Twin City Fire Insurance Company | 4572 | 11883 | 11883 | 5656 | 5811 | 4108 | 5641 | 7890 |
| | United Farm Family Insurance Company | 1615 | 3657 | 2152 | 1626 | 1626 | 1329 | 1626 | 1626 |
| | * United Services Automobile Association | 1291 | 1809 | 1691 | 1200 | 1248 | 1103 | 1250 | 1243 |
| | * Unitrin Auto and Home Insurance Co. | 1628 | 3660 | 2096 | 1581 | 1738 | 1282 | 1603 | 1701 |
| | * Unitrin Direct Property & Casualty Co | 2814 | 4561 | 3905 | 2802 | 2831 | 2441 | 2979 | 2929 |
| | * USAA Casualty Insurance Company | 1486 | 2074 | 1938 | 1383 | 1431 | 1273 | 1437 | 1428 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * USAA General Indemnity Company | 1939 | 2651 | 2521 | 1807 | 1881 | 1663 | 1883 | 1864 |
| | * Victoria Fire & Casualty Company | 3366 | 5865 | 5052 | 3607 | 3292 | 2852 | 3615 | 3216 |

Scenario 3: Young Single Male, Age 30

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|--|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | 21st Century North America Ins Co | 1319 | 2475 | 1991 | 1332 | 1414 | 1121 | 1353 | 1317 |
| | * Agency Insurance Company of MD, Inc. | 1887 | 3593 | 2742 | 1915 | 1889 | 1619 | 2006 | 2013 |
| | * Allied Property & Casualty Ins Company | 865 | 1757 | 1333 | 831 | 822 | 749 | 920 | 1003 |
| | * Allstate Indemnity Company | 1442 | 2620 | 2278 | 1426 | 1458 | 1206 | 1416 | 1644 |
| | * Allstate Property & Casualty Ins Co | 1552 | 3110 | 2402 | 1634 | 1752 | 1412 | 1596 | 1750 |
| | * Amco Insurance Company | 906 | 1841 | 1396 | 870 | 861 | 784 | 963 | 1050 |
| | * American States Preferred Insurance Co | 1285 | 2419 | 1821 | 1198 | 1383 | 1109 | 1278 | 1462 |
| | * Amica Mutual Insurance Company | 824 | 1647 | 952 | 827 | 827 | 811 | 827 | 823 |
| | * Atlantic States Insurance Company | 1327 | 3038 | 1539 | 873 | 968 | 873 | 1210 | 1405 |
| | Brethren Mutual Insurance Co. | 563 | 1362 | 850 | 509 | 509 | 509 | 1137 | 563 |
| Rates Effective as of 1/1/2011 | * Chartis Property Casualty Company | 1721 | 2377 | 1967 | 1831 | 2071 | 984 | 1831 | 1852 |
| | * Chubb National Insurance Company | 1615 | 2247 | 2044 | 1504 | 1564 | 1305 | 1655 | 1698 |
| | Cincinnati Insurance Company | 1127 | 1940 | 1545 | 939 | 1162 | 912 | 1033 | 1145 |
| | * Cumberland Insurance Company Inc | 867 | 1972 | 1509 | 930 | 930 | 781 | 930 | 930 |
| | * Dairyland Insurance Company of WI | 2484 | 5358 | 3567 | 2356 | 2696 | 2138 | 2825 | 2699 |
| | * Depositors Insurance Company | 843 | 1712 | 1298 | 809 | 801 | 729 | 896 | 977 |
| | * Elephant Insurance Company | 1911 | 3418 | 2709 | 1916 | 1986 | 1722 | 2016 | 2035 |
| | * Encompass Home/Auto Insurance Co. | 817 | 1981 | 1366 | 879 | 993 | 782 | 1001 | 1023 |
| | Erie Insurance Company | 1652 | 2349 | 2260 | 1492 | 1731 | 1361 | 1666 | 1603 |
| | Erie Insurance Exchange | 1038 | 1469 | 1416 | 943 | 1092 | 862 | 1048 | 1010 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 1668 | 2644 | 2286 | 1658 | 1686 | 1462 | 1762 | 1730 |
| | * Fireman's Fund Insurance Company | 1844 | 3317 | 2932 | 1859 | 1817 | 1596 | 2465 | 2100 |
| | * First Liberty Insurance Corporation | 1221 | 2381 | 1821 | 1297 | 1372 | 1092 | 1331 | 1354 |
| | * Foremost Insurance Company | 1294 | 2564 | 1962 | 1288 | 1255 | 1074 | 1379 | 1390 |
| | * Garrison Property and Casualty Ins Co | 1121 | 1579 | 1478 | 1040 | 1096 | 962 | 1094 | 1082 |
| | GEICO General Insurance Company | 604 | 1097 | 897 | 605 | 685 | 552 | 685 | 629 |
| | GEICO Indemnity Company | 1766 | 3243 | 2566 | 1879 | 1953 | 1631 | 1953 | 1885 |
| | Government Employees Ins. Company | 604 | 1097 | 897 | 605 | 685 | 552 | 685 | 629 |
| | * Harleysville Preferred Insurance Co | 1422 | 2665 | 1043 | 990 | 1024 | 627 | 968 | 1422 |
| | * Horace Mann Insurance Company | 1607 | 2693 | 2071 | 1662 | 1489 | 1369 | 1784 | 1607 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 1202 | 1922 | 1452 | 1152 | 1338 | 1048 | 1142 | 1152 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 3: Young Single Male, Age 30

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|---|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | * Keystone Insurance Company | 959 | 2144 | 1585 | 802 | 1269 | 794 | 1071 | 1198 |
| | * Liberty Mutual Fire Insurance Co | 1356 | 2645 | 2022 | 1443 | 1524 | 1213 | 1483 | 1503 |
| | Maryland Automobile Insurance Fund | 2256 | 4369 | 3067 | 2256 | 2256 | 2256 | 2256 | 2256 |
| | Metropolitan Casualty Insurance Co. | 1465 | 2870 | 1451 | 1007 | 1534 | 1096 | 1432 | 1148 |
| | Metropolitan Direct Property and Casualty | 1572 | 2722 | 2354 | 1386 | 1676 | 1196 | 1676 | 1412 |
| | Metropolitan Group Property and Casualty | 1272 | 2680 | 1898 | 1076 | 1192 | 1096 | 1088 | 1178 |
| | Mutual Benefit Insurance Company | 945 | 2056 | 1363 | 894 | 1102 | 1012 | 871 | 1127 |
| | National General Assurance Company | 1717 | 3529 | 2525 | 1673 | 1761 | 1411 | 1851 | 1852 |
| | * National Surety Corporation | 1344 | 2498 | 2195 | 1366 | 1309 | 1139 | 1823 | 1551 |
| | * Nationwide General Insurance Co. | 1036 | 1805 | 1460 | 948 | 948 | 899 | 1042 | 1077 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 1276 | 2590 | 1906 | 1282 | 1244 | 1074 | 1364 | 1372 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 800 | 2076 | 1150 | 642 | 798 | 626 | 776 | 832 |
| | Penn National Insurance Company | 1138 | 2614 | 1454 | 936 | 1114 | 832 | 1138 | 1138 |
| | Progressive Select Insurance Company | 1816 | 3136 | 2527 | 1894 | 1885 | 1619 | 1963 | 1997 |
| | Progressive Specialty Insurance Co | 1847 | 3414 | 2662 | 1934 | 1922 | 1623 | 2028 | 2065 |
| | * Selective Ins. Co. of South Carolina | 852 | 1654 | 1066 | 814 | 1027 | 764 | 809 | 847 |
| | * State Automobile Mutual Insurance Co | 1502 | 3263 | 1896 | 1446 | 1705 | 1142 | 1711 | 1711 |
| | * State Farm Fire & Casualty Company | 1294 | 2129 | 1675 | 1336 | 1543 | 1160 | 1381 | 1336 |
| | * State Farm Mutual Automobile Ins. Co. | 1013 | 1690 | 1321 | 1063 | 1232 | 922 | 1097 | 1063 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 1221 | 2383 | 1647 | 1172 | 1278 | 1019 | 1335 | 1221 |
| | * Titan Indemnity Company | 2555 | 4389 | 3830 | 2765 | 2586 | 2250 | 2793 | 2473 |
| | Travelers Commercial Insurance Co | 765 | 1667 | 1029 | 625 | 692 | 538 | 719 | 819 |
| | Travelers Home and Marine Insurance Co | 801 | 1750 | 1080 | 656 | 723 | 561 | 754 | 859 |
| | * Twin City Fire Insurance Company | 2874 | 6553 | 6553 | 3093 | 3090 | 2273 | 3035 | 4319 |
| | United Farm Family Insurance Company | 1295 | 2957 | 1795 | 1304 | 1304 | 1095 | 1304 | 1304 |
| | * United Services Automobile Association | 960 | 1343 | 1257 | 891 | 938 | 825 | 936 | 925 |
| | * Unitrin Auto and Home Insurance Co. | 1248 | 2824 | 1580 | 1194 | 1351 | 1013 | 1230 | 1273 |
| | * Unitrin Direct Property & Casualty Co | 2555 | 2333 | 2048 | 1497 | 1528 | 1552 | 2780 | 1548 |
| | * USAA Casualty Insurance Company | 1072 | 1497 | 1401 | 996 | 1047 | 923 | 1045 | 1032 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * USAA General Indemnity Company | 1468 | 2014 | 1916 | 1365 | 1439 | 1259 | 1436 | 1410 |
| | * Victoria Fire & Casualty Company | 2555 | 4389 | 3830 | 2765 | 2586 | 2250 | 2793 | 2473 |

Scenario 4: Young Single Female, Age 30

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|--|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | 21st Century North America Ins Co | 874 | 1714 | 1353 | 890 | 945 | 752 | 902 | 879 |
| | * Agency Insurance Company of MD, Inc. | 1394 | 2654 | 2038 | 1412 | 1408 | 1198 | 1489 | 1487 |
| | * Allied Property & Casualty Ins Company | 727 | 1466 | 1117 | 699 | 685 | 629 | 771 | 835 |
| | * Allstate Indemnity Company | 1048 | 1988 | 1702 | 1030 | 1058 | 866 | 1026 | 1210 |
| | * Allstate Property & Casualty Ins Co | 1098 | 2278 | 1716 | 1146 | 1234 | 986 | 1122 | 1240 |
| | * Amco Insurance Company | 761 | 1536 | 1169 | 732 | 717 | 659 | 807 | 875 |
| | * American States Preferred Insurance Co | 863 | 1617 | 1215 | 804 | 925 | 744 | 860 | 980 |
| | * Amica Mutual Insurance Company | 837 | 1639 | 969 | 849 | 849 | 834 | 849 | 838 |
| | * Atlantic States Insurance Company | 864 | 1929 | 986 | 587 | 638 | 587 | 790 | 913 |
| | Brethren Mutual Insurance Co. | 647 | 1540 | 961 | 587 | 583 | 587 | 666 | 647 |
| Rates Effective as of 1/1/2011 | * Chartis Property Casualty Company | 1510 | 2085 | 1729 | 1609 | 1839 | 857 | 1609 | 1619 |
| | * Chubb National Insurance Company | 1427 | 1973 | 1805 | 1332 | 1390 | 1166 | 1462 | 1498 |
| | * Cincinnati Insurance Company | 1130 | 1929 | 1543 | 947 | 1170 | 925 | 1036 | 1150 |
| | * Cumberland Insurance Company Inc | 767 | 1705 | 1302 | 821 | 821 | 694 | 821 | 821 |
| | * Dairyland Insurance Company of WI | 2372 | 5135 | 3452 | 2258 | 2593 | 2050 | 2717 | 2573 |
| | * Depositors Insurance Company | 708 | 1428 | 1087 | 681 | 667 | 613 | 751 | 814 |
| | * Elephant Insurance Company | 1100 | 2118 | 1629 | 1092 | 1144 | 976 | 1167 | 1174 |
| | * Encompass Home/Auto Insurance Co. | 680 | 1607 | 1111 | 727 | 814 | 652 | 821 | 840 |
| | * Erie Insurance Company | 1109 | 1589 | 1520 | 997 | 1159 | 914 | 1122 | 1076 |
| | * Erie Insurance Exchange | 878 | 1254 | 1204 | 797 | 920 | 728 | 888 | 852 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 1214 | 1922 | 1670 | 1206 | 1230 | 1066 | 1282 | 1258 |
| | * Fireman's Fund Insurance Company | 1422 | 2642 | 2299 | 1433 | 1404 | 1217 | 1925 | 1623 |
| | * First Liberty Insurance Corporation | 854 | 1651 | 1269 | 902 | 955 | 761 | 925 | 939 |
| | * Foremost Insurance Company | 992 | 1883 | 1482 | 998 | 965 | 840 | 1059 | 1060 |
| | * Garrison Property and Casualty Ins Co | 760 | 1050 | 988 | 713 | 743 | 665 | 743 | 736 |
| | GEICO General Insurance Company | 612 | 1125 | 908 | 618 | 696 | 564 | 696 | 640 |
| | GEICO Indemnity Company | 1732 | 3214 | 2527 | 1846 | 1926 | 1610 | 1926 | 1847 |
| | Government Employees Ins. Company | 612 | 1125 | 908 | 618 | 696 | 564 | 696 | 640 |
| | * Harleysville Preferred Insurance Co | 1013 | 1903 | 749 | 708 | 735 | 453 | 694 | 1013 |
| | * Horace Mann Insurance Company | 1529 | 2626 | 2015 | 1581 | 1400 | 1308 | 1712 | 1529 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 964 | 1514 | 1158 | 928 | 1056 | 850 | 916 | 928 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 4: Young Single Female, Age 30

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|---|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | * Keystone Insurance Company | 752 | 1594 | 1194 | 635 | 973 | 630 | 830 | 922 |
| | * Liberty Mutual Fire Insurance Co | 947 | 1833 | 1409 | 1003 | 1062 | 847 | 1030 | 1045 |
| | Maryland Automobile Insurance Fund | 2719 | 4963 | 3587 | 2719 | 2719 | 2719 | 2719 | 2719 |
| | Metropolitan Casualty Insurance Co. | 904 | 1757 | 886 | 619 | 944 | 677 | 875 | 705 |
| | Metropolitan Direct Property and Casualty | 910 | 1568 | 1354 | 810 | 966 | 696 | 966 | 812 |
| | Metropolitan Group Property and Casualty | 806 | 1656 | 1186 | 684 | 756 | 698 | 692 | 744 |
| | * Mutual Benefit Insurance Company | 657 | 1390 | 933 | 622 | 756 | 696 | 606 | 779 |
| | National General Assurance Company | 1200 | 2498 | 1803 | 1174 | 1234 | 991 | 1295 | 1292 |
| | * National Surety Corporation | 1058 | 2033 | 1756 | 1071 | 1033 | 887 | 1453 | 1221 |
| | * Nationwide General Insurance Co. | 874 | 1563 | 1244 | 803 | 801 | 762 | 883 | 915 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 850 | 1780 | 1298 | 848 | 834 | 712 | 910 | 912 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 612 | 1532 | 852 | 486 | 608 | 482 | 592 | 634 |
| | Penn National Insurance Company | 1206 | 2736 | 1550 | 994 | 1182 | 882 | 1206 | 1206 |
| | Progressive Select Insurance Company | 1406 | 2570 | 2047 | 1455 | 1460 | 1237 | 1523 | 1551 |
| | Progressive Specialty Insurance Co | 1447 | 2779 | 2151 | 1504 | 1503 | 1261 | 1587 | 1619 |
| | * Selective Ins. Co. of South Carolina | 678 | 1320 | 846 | 645 | 818 | 607 | 642 | 675 |
| | * State Automobile Mutual Insurance Co | 1023 | 2172 | 1269 | 972 | 1132 | 790 | 1208 | 1155 |
| | * State Farm Fire & Casualty Company | 1053 | 1725 | 1354 | 1073 | 1232 | 935 | 1109 | 1073 |
| | * State Farm Mutual Automobile Ins. Co. | 815 | 1359 | 1059 | 848 | 977 | 737 | 875 | 848 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 1171 | 2345 | 1601 | 1112 | 1211 | 972 | 1280 | 1171 |
| | * Titan Indemnity Company | 1836 | 3201 | 2743 | 1965 | 1841 | 1620 | 1997 | 1788 |
| | Travelers Commercial Insurance Co | 576 | 1295 | 791 | 473 | 525 | 401 | 549 | 617 |
| | Travelers Home and Marine Insurance Co | 604 | 1361 | 830 | 496 | 549 | 420 | 575 | 644 |
| | * Twin City Fire Insurance Company | 1394 | 3048 | 3048 | 1501 | 1519 | 1135 | 1476 | 2048 |
| | United Farm Family Insurance Company | 1433 | 3230 | 1986 | 1443 | 1443 | 1219 | 1443 | 1443 |
| | * United Services Automobile Association | 792 | 1089 | 1024 | 742 | 771 | 692 | 771 | 765 |
| | * Unitrin Auto and Home Insurance Co. | 809 | 1798 | 1026 | 780 | 869 | 655 | 794 | 826 |
| | * Unitrin Direct Property & Casualty Co | 1317 | 1613 | 1395 | 985 | 1339 | 871 | 1045 | 1206 |
| | * USAA Casualty Insurance Company | 730 | 1000 | 941 | 686 | 713 | 641 | 713 | 706 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * USAA General Indemnity Company | 1394 | 1916 | 1827 | 1308 | 1361 | 1209 | 1362 | 1346 |
| | * Victoria Fire & Casualty Company | 1836 | 3201 | 2743 | 1965 | 1841 | 1620 | 1997 | 1788 |

Scenario 5: Single Male Age 50

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|--|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | 21st Century North America Ins Co | 1009 | 2164 | 1649 | 1039 | 1105 | 872 | 1054 | 1026 |
| | * Agency Insurance Company of MD, Inc. | 1982 | 3932 | 2888 | 2006 | 1959 | 1686 | 2094 | 2125 |
| | * Allied Property & Casualty Ins Company | 1079 | 2021 | 1574 | 1040 | 1023 | 952 | 1129 | 1211 |
| | * Allstate Indemnity Company | 1440 | 2770 | 2344 | 1400 | 1440 | 1168 | 1406 | 1636 |
| | * Allstate Property & Casualty Ins Co | 1356 | 2832 | 2126 | 1392 | 1504 | 1196 | 1380 | 1518 |
| | * Amco Insurance Company | 1130 | 2116 | 1648 | 1090 | 1072 | 997 | 1182 | 1269 |
| | * American States Preferred Insurance Co | 990 | 1884 | 1403 | 920 | 1058 | 845 | 992 | 1125 |
| | * Amica Mutual Insurance Company | 858 | 1722 | 990 | 867 | 867 | 851 | 867 | 858 |
| | * Brethren Mutual Insurance Co. | 769 | 1909 | 1133 | 683 | 693 | 683 | 780 | 769 |
| | * Chartis Property Casualty Company | 1442 | 2028 | 1647 | 1538 | 1712 | 862 | 1538 | 1561 |
| Rates Effective as of 1/1/2011 | * Chubb National Insurance Company | 1911 | 2635 | 2462 | 1789 | 1859 | 1575 | 1952 | 2005 |
| | * Cincinnati Insurance Company | 1616 | 2786 | 2202 | 1341 | 1659 | 1308 | 1472 | 1643 |
| | * Cumberland Insurance Company Inc | 861 | 2172 | 1671 | 921 | 921 | 778 | 921 | 921 |
| | * Dairyland Insurance Company of WI | 2525 | 5519 | 3618 | 2378 | 2730 | 2158 | 2866 | 2751 |
| | * Depositors Insurance Company | 1051 | 1968 | 1532 | 1014 | 997 | 927 | 1099 | 1180 |
| | * Donegal Mutual Insurance Company | 1325 | 3143 | 1578 | 894 | 1011 | 894 | 1240 | 1397 |
| | * Elephant Insurance Company | 1844 | 3501 | 2695 | 1811 | 1897 | 1607 | 1953 | 1980 |
| | * Encompass Home/Auto Insurance Co. | 1174 | 2810 | 1909 | 1238 | 1420 | 1112 | 1420 | 1457 |
| | * Erie Insurance Company | 1956 | 2796 | 2682 | 1757 | 2044 | 1600 | 1971 | 1897 |
| | * Erie Insurance Exchange | 1237 | 1766 | 1690 | 1114 | 1297 | 1021 | 1253 | 1198 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 1736 | 2874 | 2422 | 1726 | 1754 | 1514 | 1840 | 1822 |
| | * Fireman's Fund Insurance Company | 2029 | 3832 | 3306 | 2012 | 1986 | 1734 | 2742 | 2303 |
| | * First Liberty Insurance Corporation | 1145 | 2289 | 1734 | 1202 | 1285 | 1016 | 1241 | 1262 |
| | * Foremost Insurance Company | 1357 | 2636 | 1991 | 1372 | 1306 | 1147 | 1440 | 1463 |
| | * Garrison Property and Casualty Ins Co | 1003 | 1384 | 1299 | 937 | 973 | 865 | 977 | 974 |
| | GEICO General Insurance Company | 714 | 1330 | 1072 | 715 | 812 | 652 | 812 | 743 |
| | GEICO Indemnity Company | 2445 | 4609 | 3607 | 2588 | 2714 | 2247 | 2714 | 2608 |
| | Government Employees Ins. Company | 714 | 1330 | 1072 | 715 | 812 | 652 | 812 | 743 |
| | * Harleysville Preferred Insurance Co | 1196 | 2380 | 911 | 838 | 877 | 534 | 824 | 1196 |
| | * Horace Mann Insurance Company | 1352 | 2204 | 1726 | 1405 | 1267 | 1168 | 1513 | 1352 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 1346 | 2144 | 1620 | 1280 | 1478 | 1164 | 1274 | 1280 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 5: Single Male Age 50

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|---|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | * Keystone Insurance Company | 1269 | 2680 | 1999 | 1077 | 1606 | 1070 | 1380 | 1527 |
| | * Liberty Mutual Fire Insurance Co | 1271 | 2544 | 1930 | 1336 | 1427 | 1129 | 1379 | 1404 |
| | Maryland Automobile Insurance Fund | 5640 | 10173 | 7409 | 5640 | 5640 | 5640 | 5640 | 5640 |
| | Metropolitan Casualty Insurance Co. | 1293 | 2551 | 1260 | 900 | 1347 | 963 | 1244 | 996 |
| | Metropolitan Direct Property and Casualty | 1238 | 2124 | 1830 | 1086 | 1316 | 952 | 1316 | 1106 |
| | Metropolitan Group Property and Casualty | 1354 | 2270 | 1772 | 1226 | 1302 | 1240 | 1232 | 1290 |
| | * Mutual Benefit Insurance Company | 727 | 1621 | 1071 | 696 | 863 | 794 | 680 | 882 |
| | National General Assurance Company | 1964 | 5033 | 3227 | 1712 | 1848 | 1323 | 2120 | 2314 |
| | * National Surety Corporation | 1502 | 2949 | 2519 | 1500 | 1455 | 1255 | 2063 | 1727 |
| | * Nationwide General Insurance Co. | 1495 | 2544 | 2062 | 1384 | 1391 | 1315 | 1506 | 1558 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 880 | 1940 | 1376 | 886 | 876 | 744 | 962 | 972 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 886 | 2188 | 1220 | 720 | 872 | 712 | 854 | 908 |
| | Penn National Insurance Company | 1370 | 3276 | 1808 | 1138 | 1348 | 1002 | 1370 | 1370 |
| | Progressive Select Insurance Company | 1720 | 3135 | 2448 | 2188 | 1788 | 1530 | 1867 | 1911 |
| | Progressive Specialty Insurance Co | 1871 | 3574 | 2721 | 1955 | 1953 | 1645 | 2060 | 2111 |
| | * Selective Ins. Co. of South Carolina | 817 | 1546 | 1006 | 780 | 971 | 735 | 775 | 812 |
| | * State Automobile Mutual Insurance Co | 1488 | 3182 | 1886 | 1411 | 1638 | 1125 | 1745 | 1688 |
| | * State Farm Fire & Casualty Company | 1367 | 2189 | 1743 | 1362 | 1568 | 1185 | 1411 | 1362 |
| | * State Farm Mutual Automobile Ins. Co. | 1044 | 1710 | 1348 | 1067 | 1234 | 924 | 1105 | 1067 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 1033 | 1954 | 1377 | 990 | 1093 | 878 | 1137 | 1033 |
| | * Titan Indemnity Company | 3062 | 5435 | 4424 | 3262 | 3058 | 2819 | 3234 | 3050 |
| | Travelers Commercial Insurance Co | 828 | 1842 | 1131 | 677 | 747 | 574 | 779 | 889 |
| | Travelers Home and Marine Insurance Co | 871 | 1936 | 1182 | 706 | 786 | 604 | 818 | 933 |
| | * Twin City Fire Insurance Company | 1788 | 4141 | 4141 | 1975 | 2006 | 1476 | 1709 | 2801 |
| | United Farm Family Insurance Company | 2102 | 4875 | 2990 | 2051 | 2051 | 1753 | 2051 | 2051 |
| | * United Services Automobile Association | 1051 | 1444 | 1353 | 981 | 1015 | 905 | 1020 | 1018 |
| | * Unitrin Auto and Home Insurance Co. | 969 | 2309 | 1217 | 915 | 1083 | 777 | 966 | 989 |
| | * Unitrin Direct Property & Casualty Co | 1353 | 2294 | 2649 | 1337 | 2645 | 1590 | 1980 | 1421 |
| | * USAA Casualty Insurance Company | 961 | 1313 | 1233 | 899 | 931 | 833 | 935 | 932 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * USAA General Indemnity Company | 1905 | 2635 | 2514 | 1771 | 1848 | 1614 | 1857 | 1842 |
| | * Victoria Fire & Casualty Company | 3062 | 5435 | 4424 | 3262 | 3058 | 2819 | 3234 | 3050 |

Scenario 6: Senior Citizen - Single Male Age 65

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|--|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | 21st Century North America Ins Co | 569 | 1232 | 942 | 576 | 623 | 484 | 591 | 580 |
| | * Agency Insurance Company of MD, Inc. | 1172 | 2520 | 1768 | 1168 | 1152 | 969 | 1247 | 1270 |
| | * Allied Property & Casualty Ins Company | 627 | 1217 | 937 | 604 | 588 | 547 | 661 | 713 |
| | * Allstate Indemnity Company | 638 | 1242 | 1054 | 618 | 630 | 506 | 624 | 724 |
| | * Allstate Property & Casualty Ins Co | 704 | 1490 | 1124 | 720 | 780 | 616 | 728 | 800 |
| | * Amco Insurance Company | 657 | 1274 | 982 | 633 | 616 | 573 | 692 | 747 |
| | * American States Preferred Insurance Co | 828 | 1544 | 1141 | 752 | 875 | 692 | 823 | 939 |
| | * Amica Mutual Insurance Company | 611 | 1267 | 698 | 609 | 609 | 591 | 609 | 612 |
| | * Atlantic States Insurance Company | 481 | 1137 | 569 | 326 | 371 | 326 | 447 | 506 |
| | Brethren Mutual Insurance Co. | 320 | 802 | 492 | 281 | 292 | 281 | 331 | 320 |
| Rates Effective as of 1/1/2011 | * Chartis Property Casualty Company | 943 | 1319 | 1074 | 1003 | 1110 | 560 | 1003 | 1025 |
| | * Chubb National Insurance Company | 1014 | 1410 | 1312 | 948 | 984 | 828 | 1034 | 1065 |
| | * Cincinnati Insurance Company | 707 | 1233 | 967 | 579 | 720 | 564 | 641 | 717 |
| | * Cumberland Insurance Company Inc | 435 | 1040 | 812 | 466 | 466 | 390 | 466 | 466 |
| | * Dairyland Insurance Company of WI | 1589 | 3562 | 2285 | 1481 | 1712 | 1342 | 1804 | 1736 |
| | * Depositors Insurance Company | 611 | 1185 | 913 | 589 | 573 | 533 | 644 | 695 |
| | * Elephant Insurance Company | 1043 | 2020 | 1546 | 1015 | 1063 | 904 | 1106 | 1118 |
| | * Encompass Home/Auto Insurance Co. | 625 | 1463 | 1005 | 655 | 745 | 592 | 746 | 769 |
| | * Erie Insurance Company | 857 | 1237 | 1186 | 767 | 894 | 695 | 863 | 831 |
| | * Erie Insurance Exchange | 593 | 850 | 813 | 528 | 617 | 483 | 596 | 573 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 940 | 1508 | 1274 | 922 | 942 | 822 | 988 | 978 |
| | * Fireman's Fund Insurance Company | 515 | 1131 | 946 | 512 | 469 | 397 | 738 | 610 |
| | * First Liberty Insurance Corporation | 631 | 1287 | 966 | 665 | 712 | 557 | 689 | 702 |
| | * Foremost Insurance Company | 927 | 1884 | 1391 | 919 | 888 | 757 | 987 | 1005 |
| | * Garrison Property and Casualty Ins Co | 492 | 681 | 643 | 463 | 478 | 427 | 481 | 479 |
| | GEICO General Insurance Company | 435 | 818 | 661 | 431 | 496 | 392 | 496 | 451 |
| | GEICO Indemnity Company | 1247 | 2371 | 1858 | 1312 | 1384 | 1133 | 1384 | 1333 |
| | Government Employees Ins. Company | 435 | 818 | 661 | 431 | 496 | 392 | 496 | 451 |
| | * Harleysville Preferred Insurance Co | 618 | 1263 | 475 | 434 | 456 | 276 | 429 | 618 |
| | * Horace Mann Insurance Company | 1192 | 2036 | 1564 | 1228 | 1092 | 1017 | 1322 | 1192 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 820 | 1312 | 992 | 778 | 886 | 700 | 778 | 778 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 6: Senior Citizen - Single Male Age 65

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|---|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | * Keystone Insurance Company | 537 | 1120 | 830 | 460 | 664 | 457 | 575 | 639 |
| | * Liberty Mutual Fire Insurance Co | 700 | 1431 | 1073 | 739 | 790 | 618 | 766 | 781 |
| | Maryland Automobile Insurance Fund | 2193 | 4274 | 2990 | 2193 | 2193 | 2193 | 2193 | 2193 |
| | Metropolitan Casualty Insurance Co. | 603 | 1220 | 610 | 414 | 628 | 444 | 602 | 468 |
| | Metropolitan Direct Property and Casualty | 532 | 910 | 790 | 460 | 560 | 400 | 560 | 472 |
| | Metropolitan Group Property and Casualty | 532 | 1140 | 794 | 436 | 496 | 448 | 450 | 498 |
| | * Mutual Benefit Insurance Company | 431 | 996 | 651 | 415 | 520 | 479 | 405 | 533 |
| | National General Assurance Company | 1230 | 2700 | 1843 | 1177 | 1231 | 978 | 1315 | 1342 |
| | * National Surety Corporation | 432 | 967 | 804 | 429 | 392 | 330 | 624 | 513 |
| | * Nationwide General Insurance Co. | 794 | 1362 | 1104 | 730 | 726 | 694 | 801 | 828 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 592 | 1354 | 928 | 586 | 576 | 480 | 632 | 640 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 436 | 1132 | 618 | 364 | 434 | 354 | 428 | 450 |
| | Penn National Insurance Company | 720 | 1764 | 966 | 592 | 706 | 522 | 720 | 720 |
| | Progressive Select Insurance Company | 1076 | 1917 | 1487 | 1788 | 1103 | 963 | 1172 | 1197 |
| | Progressive Specialty Insurance Co | 1140 | 2182 | 1641 | 1186 | 1173 | 1005 | 1260 | 1291 |
| | * Selective Ins. Co. of South Carolina | 484 | 933 | 601 | 463 | 581 | 431 | 460 | 481 |
| | * State Automobile Mutual Insurance Co | 796 | 1682 | 999 | 736 | 864 | 585 | 916 | 902 |
| | * State Farm Fire & Casualty Company | 707 | 1121 | 897 | 694 | 797 | 602 | 721 | 694 |
| | * State Farm Mutual Automobile Ins. Co. | 534 | 869 | 687 | 539 | 623 | 465 | 560 | 539 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 917 | 1814 | 1246 | 875 | 943 | 760 | 997 | 917 |
| | * Titan Indemnity Company | 1471 | 2566 | 2127 | 1544 | 1443 | 1309 | 1557 | 1429 |
| | Travelers Commercial Insurance Co | 569 | 1279 | 775 | 460 | 513 | 393 | 539 | 604 |
| | Travelers Home and Marine Insurance Co | 596 | 1344 | 814 | 480 | 536 | 410 | 566 | 634 |
| | * Twin City Fire Insurance Company | 749 | 1595 | 1595 | 571 | 571 | 616 | 783 | 1074 |
| | United Farm Family Insurance Company | 796 | 1819 | 1098 | 799 | 799 | 672 | 799 | 799 |
| | * United Services Automobile Association | 551 | 762 | 718 | 517 | 532 | 476 | 535 | 534 |
| | * Unitrin Auto and Home Insurance Co. | 594 | 1395 | 746 | 564 | 655 | 485 | 590 | 605 |
| | * Unitrin Direct Property & Casualty Co | 1160 | 2086 | 1389 | 966 | 988 | 1150 | 1047 | 1895 |
| | * USAA Casualty Insurance Company | 472 | 646 | 610 | 444 | 457 | 411 | 460 | 458 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * USAA General Indemnity Company | 936 | 1296 | 1244 | 876 | 906 | 797 | 914 | 906 |
| | * Victoria Fire & Casualty Company | 1471 | 2566 | 2127 | 1544 | 1443 | 1309 | 1557 | 1429 |

Scenario 7: Senior Citizen - Single Female Age 65

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|--|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | 21st Century North America Ins Co | 668 | 1389 | 1075 | 680 | 728 | 573 | 693 | 678 |
| | * Agency Insurance Company of MD, Inc. | 1479 | 3061 | 2201 | 1474 | 1451 | 1223 | 1570 | 1583 |
| | * Allied Property & Casualty Ins Company | 785 | 1595 | 1212 | 756 | 732 | 677 | 835 | 908 |
| | * Allstate Indemnity Company | 744 | 1424 | 1224 | 726 | 736 | 594 | 732 | 846 |
| | * Allstate Property & Casualty Ins Co | 820 | 1722 | 1306 | 842 | 910 | 718 | 852 | 934 |
| | * Amco Insurance Company | 822 | 1670 | 1269 | 792 | 766 | 709 | 874 | 951 |
| | * American States Preferred Insurance Co | 930 | 1731 | 1286 | 849 | 989 | 784 | 922 | 1058 |
| | * Amica Mutual Insurance Company | 755 | 1524 | 869 | 760 | 760 | 740 | 760 | 754 |
| | Brethren Mutual Insurance Co. | 419 | 1022 | 629 | 374 | 431 | 374 | 431 | 419 |
| | * Chartis Property Casualty Company | 1293 | 1808 | 1479 | 1379 | 1551 | 760 | 1379 | 1396 |
| Rates Effective as of 1/1/2011 | * Chubb National Insurance Company | 1191 | 1653 | 1530 | 1113 | 1158 | 973 | 1219 | 1252 |
| | * Cincinnati Insurance Company | 922 | 1587 | 1260 | 767 | 947 | 745 | 841 | 937 |
| | * Cumberland Insurance Company Inc | 550 | 1280 | 996 | 589 | 589 | 496 | 589 | 589 |
| | * Dairyland Insurance Company of WI | 1877 | 4103 | 2720 | 1775 | 2042 | 1612 | 2143 | 2041 |
| | * Depositors Insurance Company | 745 | 1554 | 1180 | 736 | 712 | 659 | 813 | 884 |
| | * Donegal Mutual Insurance Company | 748 | 1729 | 875 | 506 | 564 | 506 | 692 | 789 |
| | * Elephant Insurance Company | 1160 | 2238 | 1721 | 1138 | 1189 | 1010 | 1230 | 1240 |
| | * Encompass Home/Auto Insurance Co. | 770 | 1857 | 1281 | 810 | 931 | 725 | 933 | 964 |
| | * Erie Insurance Company | 1008 | 1452 | 1388 | 903 | 1050 | 824 | 1015 | 978 |
| | * Erie Insurance Exchange | 699 | 1003 | 959 | 628 | 732 | 575 | 707 | 677 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 1082 | 1734 | 1478 | 1066 | 1090 | 950 | 1144 | 1128 |
| | * Fireman's Fund Insurance Company | 1007 | 1928 | 1673 | 1020 | 972 | 841 | 1375 | 1164 |
| | * First Liberty Insurance Corporation | 889 | 1754 | 1336 | 940 | 999 | 790 | 967 | 986 |
| | * Foremost Insurance Company | 1393 | 2705 | 2056 | 1397 | 1331 | 1162 | 1479 | 1496 |
| | * Garrison Property and Casualty Ins Co | 535 | 746 | 705 | 504 | 517 | 464 | 522 | 521 |
| | GEICO General Insurance Company | 516 | 978 | 785 | 514 | 589 | 467 | 589 | 537 |
| | GEICO Indemnity Company | 1378 | 2616 | 2045 | 1456 | 1535 | 1263 | 1535 | 1471 |
| | Government Employees Ins. Company | 516 | 978 | 785 | 514 | 589 | 467 | 589 | 537 |
| | * Harleysville Preferred Insurance Co | 874 | 1699 | 654 | 610 | 636 | 388 | 601 | 874 |
| | * Horace Mann Insurance Company | 1341 | 2359 | 1806 | 1375 | 1210 | 1138 | 1489 | 1341 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 944 | 1496 | 1140 | 900 | 1020 | 816 | 898 | 900 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 7: Senior Citizen - Single Female Age 65

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|---|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | * Keystone Insurance Company | 602 | 1264 | 942 | 513 | 757 | 509 | 652 | 722 |
| | * Liberty Mutual Fire Insurance Co | 985 | 1949 | 1483 | 1044 | 1109 | 880 | 1076 | 1092 |
| | Maryland Automobile Insurance Fund | 2344 | 4499 | 3173 | 2344 | 2344 | 2344 | 2344 | 2344 |
| | Metropolitan Casualty Insurance Co. | 830 | 1666 | 835 | 567 | 870 | 617 | 823 | 652 |
| | Metropolitan Direct Property and Casualty | 674 | 1162 | 1002 | 588 | 712 | 512 | 712 | 600 |
| | Metropolitan Group Property and Casualty | 674 | 1414 | 998 | 568 | 630 | 578 | 576 | 628 |
| | * Mutual Benefit Insurance Company | 545 | 1196 | 796 | 520 | 638 | 589 | 508 | 658 |
| | National General Assurance Company | 1375 | 3012 | 2087 | 1324 | 1390 | 1099 | 1479 | 1495 |
| | * National Surety Corporation | 750 | 1491 | 1283 | 762 | 712 | 611 | 1039 | 877 |
| | * Nationwide General Insurance Co. | 996 | 1782 | 1428 | 911 | 899 | 860 | 1008 | 1044 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 768 | 1718 | 1200 | 764 | 752 | 628 | 826 | 834 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 488 | 1246 | 688 | 400 | 484 | 396 | 476 | 504 |
| | Penn National Insurance Company | 898 | 2136 | 1192 | 742 | 882 | 658 | 898 | 898 |
| | Progressive Select Insurance Company | 1321 | 2313 | 1826 | 1378 | 1359 | 1174 | 1439 | 1464 |
| | Progressive Specialty Insurance Co | 1372 | 2573 | 1966 | 1431 | 1411 | 1202 | 1512 | 1544 |
| | * Selective Ins. Co. of South Carolina | 644 | 1271 | 808 | 613 | 783 | 576 | 610 | 641 |
| | * State Automobile Mutual Insurance Co | 1010 | 2131 | 1255 | 946 | 1103 | 762 | 1171 | 1138 |
| | * State Farm Fire & Casualty Company | 988 | 1634 | 1275 | 1001 | 1151 | 867 | 1040 | 1001 |
| | * State Farm Mutual Automobile Ins. Co. | 762 | 1284 | 994 | 788 | 910 | 681 | 818 | 788 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 1038 | 2109 | 1437 | 985 | 1045 | 844 | 1124 | 1038 |
| | * Titan Indemnity Company | 1873 | 3216 | 2766 | 1994 | 1847 | 1642 | 2023 | 1794 |
| | Travelers Commercial Insurance Co | 671 | 1512 | 919 | 543 | 605 | 461 | 636 | 715 |
| | Travelers Home and Marine Insurance Co | 703 | 1588 | 963 | 569 | 633 | 481 | 665 | 750 |
| | * Twin City Fire Insurance Company | 1021 | 2153 | 2153 | 753 | 753 | 816 | 1041 | 1421 |
| | United Farm Family Insurance Company | 998 | 2259 | 1382 | 1006 | 1006 | 849 | 1006 | 1006 |
| | * United Services Automobile Association | 594 | 830 | 783 | 560 | 573 | 514 | 578 | 578 |
| | * Unitrin Auto and Home Insurance Co. | 654 | 1502 | 827 | 627 | 714 | 534 | 648 | 669 |
| | * Unitrin Direct Property & Casualty Co | 1392 | 2279 | 1951 | 1381 | 1674 | 1209 | 1478 | 2005 |
| | * USAA Casualty Insurance Company | 511 | 706 | 668 | 483 | 494 | 446 | 498 | 498 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * USAA General Indemnity Company | 996 | 1383 | 1330 | 937 | 962 | 851 | 972 | 966 |
| | * Victoria Fire & Casualty Company | 1873 | 3216 | 2766 | 1994 | 1847 | 1642 | 2023 | 1794 |

Scenario 8: Family Rate with Youthful driver

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|--|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | 21st Century North America Ins Co | 3255 | 5955 | 4852 | 3252 | 3464 | 2729 | 3320 | 3249 |
| | * Agency Insurance Company of MD, Inc. | 3692 | 7982 | 5578 | 3677 | 3620 | 3036 | 3926 | 4000 |
| | * Allied Property & Casualty Ins Company | 1787 | 3771 | 2831 | 1715 | 1655 | 1519 | 1905 | 2078 |
| | * Allstate Indemnity Company | 2772 | 5136 | 4502 | 2718 | 2706 | 2222 | 2734 | 3176 |
| | * Allstate Property & Casualty Ins Co | 3076 | 6496 | 4992 | 3164 | 3442 | 2732 | 3276 | 3560 |
| | * Amco Insurance Company | 1871 | 3950 | 2965 | 1797 | 1734 | 1591 | 1994 | 2177 |
| | * American States Preferred Insurance Co | 2423 | 4732 | 3436 | 2185 | 2581 | 1993 | 2426 | 2787 |
| | * Amica Mutual Insurance Company | 2003 | 4144 | 2288 | 2001 | 2001 | 1930 | 2001 | 2001 |
| | Brethren Mutual Insurance Co. | 1130 | 2901 | 1773 | 972 | 1017 | 972 | 1172 | 1130 |
| | * Chartis Property Casualty Company | 3540 | 4895 | 4044 | 3779 | 4159 | 2040 | 3779 | 3873 |
| Rates Effective as of 1/1/2011 | * Chubb National Insurance Company | 4410 | 6153 | 5550 | 4108 | 4232 | 3532 | 4522 | 4636 |
| | * Cincinnati Insurance Company | 2545 | 4472 | 3483 | 2074 | 2578 | 2018 | 2309 | 2582 |
| | * Cumberland Insurance Company Inc | 1629 | 3779 | 2897 | 1763 | 1763 | 1447 | 1763 | 1763 |
| | * Dairyland Insurance Company of WI | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Depositors Insurance Company | 1740 | 3674 | 2757 | 1671 | 1612 | 1479 | 1855 | 2025 |
| | * Donegal Mutual Insurance Company | 4257 | 10769 | 5252 | 2628 | 3087 | 2628 | 3888 | 4515 |
| | * Elephant Insurance Company | 3822 | 7349 | 5663 | 3726 | 3902 | 3259 | 4059 | 4118 |
| | * Encompass Home/Auto Insurance Co. | 1829 | 4438 | 3067 | 1915 | 2231 | 1708 | 2230 | 2313 |
| | * Erie Insurance Company | 3900 | 5678 | 5414 | 3463 | 4048 | 3115 | 3902 | 3786 |
| | * Erie Insurance Exchange | 2980 | 4324 | 4127 | 2658 | 3097 | 2397 | 2993 | 2890 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 4154 | 7362 | 5984 | 4052 | 4156 | 3478 | 4444 | 4408 |
| | * Fireman's Fund Insurance Company | 3631 | 6609 | 5910 | 3699 | 3482 | 3082 | 4886 | 4212 |
| | * First Liberty Insurance Corporation | 1956 | 3964 | 2974 | 2077 | 2213 | 1733 | 2156 | 2190 |
| | * Foremost Insurance Company | 4270 | 8778 | 6499 | 4210 | 4127 | 3473 | 4563 | 4643 |
| | * Garrison Property and Casualty Ins Co | 1844 | 2679 | 2520 | 1726 | 1773 | 1563 | 1794 | 1805 |
| | GEICO General Insurance Company | 2062 | 3866 | 3140 | 2045 | 2358 | 1862 | 2358 | 2141 |
| | GEICO Indemnity Company | 3958 | 7342 | 5806 | 4187 | 4378 | 3613 | 4378 | 4234 |
| | Government Employees Ins. Company | 2062 | 3866 | 3140 | 2045 | 2358 | 1862 | 2358 | 2141 |
| | * Harleysville Preferred Insurance Co | 4068 | 7667 | 2981 | 2851 | 2918 | 1776 | 2757 | 4068 |
| | * Horace Mann Insurance Company | 1601 | 2802 | 2076 | 1645 | 1458 | 1329 | 1748 | 1601 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 2942 | 4734 | 3574 | 2784 | 3192 | 2498 | 2798 | 2784 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 8: Family Rate with Youthful driver

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|---|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | * Keystone Insurance Company | 1491 | 3297 | 2399 | 1255 | 1916 | 1252 | 1627 | 1850 |
| | * Liberty Mutual Fire Insurance Co | 2159 | 4356 | 3275 | 2298 | 2440 | 1915 | 2379 | 2419 |
| | Maryland Automobile Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | Metropolitan Casualty Insurance Co. | 2535 | 5178 | 2597 | 1731 | 2645 | 1875 | 2542 | 1985 |
| | Metropolitan Direct Property and Casualty | 2624 | 4556 | 3968 | 2298 | 2794 | 1990 | 2794 | 2352 |
| | Metropolitan Group Property and Casualty | 2174 | 3016 | 2538 | 2052 | 2132 | 2062 | 2068 | 2132 |
| | * Mutual Benefit Insurance Company | 1323 | 3121 | 2018 | 1278 | 1616 | 1484 | 1252 | 1647 |
| | National General Assurance Company | 3861 | 10020 | 6395 | 3354 | 3627 | 2575 | 4173 | 4563 |
| | * National Surety Corporation | 2725 | 5096 | 4544 | 2788 | 2572 | 2266 | 3708 | 3198 |
| | * Nationwide General Insurance Co. | 2475 | 4511 | 3593 | 2270 | 2253 | 2121 | 2505 | 2610 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 2348 | 5152 | 3578 | 2330 | 2274 | 1936 | 2524 | 2570 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 1754 | 4772 | 2610 | 1406 | 1732 | 1364 | 1718 | 1804 |
| | Penn National Insurance Company | 3486 | 8658 | 4478 | 2772 | 3414 | 2452 | 3486 | 3486 |
| | Progressive Select Insurance Company | 3436 | 6744 | 5064 | 3566 | 3541 | 3000 | 3800 | 3898 |
| | Progressive Specialty Insurance Co | 4357 | 8855 | 6540 | 4531 | 4533 | 3783 | 4875 | 5002 |
| | * Selective Ins. Co. of South Carolina | 1998 | 3947 | 2524 | 1907 | 2439 | 1794 | 1901 | 1992 |
| | * State Automobile Mutual Insurance Co | 3400 | 7470 | 4354 | 3625 | 3888 | 2576 | 4142 | 3913 |
| | * State Farm Fire & Casualty Company | 3160 | 4890 | 3892 | 3200 | 3716 | 2723 | 3359 | 3200 |
| | * State Farm Mutual Automobile Ins. Co. | 2255 | 3570 | 2815 | 2333 | 2722 | 1974 | 2453 | 2333 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 1207 | 2480 | 1644 | 1165 | 1246 | 982 | 1302 | 1207 |
| | * Titan Indemnity Company | 7010 | 12921 | 10516 | 7308 | 6798 | 6125 | 7477 | 6666 |
| | Travelers Commercial Insurance Co | 2184 | 5158 | 3041 | 1703 | 1940 | 1442 | 2063 | 2322 |
| | Travelers Home and Marine Insurance Co | 2297 | 5426 | 3198 | 1791 | 2038 | 1515 | 2164 | 2440 |
| | * Twin City Fire Insurance Company | 2018 | 4386 | 4386 | 2041 | 2060 | 1530 | 1487 | 2852 |
| | United Farm Family Insurance Company | 3008 | 7254 | 4271 | 2924 | 2924 | 2455 | 2924 | 2924 |
| | * United Services Automobile Association | 1838 | 2642 | 2481 | 1721 | 1758 | 1559 | 1780 | 1793 |
| | * Unitrin Auto and Home Insurance Co. | 1753 | 4224 | 2225 | 1680 | 1945 | 1402 | 1758 | 1806 |
| | * Unitrin Direct Property & Casualty Co | 4977 | 6080 | 4913 | 4928 | 3929 | 2808 | 3596 | 4290 |
| | * USAA Casualty Insurance Company | 1731 | 2484 | 2337 | 1623 | 1661 | 1475 | 1681 | 1690 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * USAA General Indemnity Company | 3606 | 5194 | 4966 | 3372 | 3467 | 3024 | 3513 | 3523 |
| | * Victoria Fire & Casualty Company | 7010 | 12921 | 10516 | 7308 | 6798 | 6125 | 7477 | 6666 |

Scenario 9: Family Rate, No youthful drivers

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|--|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | 21st Century North America Ins Co | 1384 | 2828 | 2192 | 1418 | 1505 | 1193 | 1437 | 1398 |
| | * Agency Insurance Company of MD, Inc. | 2008 | 4304 | 3076 | 2012 | 2000 | 1677 | 2140 | 2166 |
| | * Allied Property & Casualty Ins Company | 1258 | 2435 | 1877 | 1209 | 1186 | 1099 | 1323 | 1425 |
| | * Allstate Indemnity Company | 1632 | 3116 | 2656 | 1596 | 1624 | 1324 | 1602 | 1864 |
| | * Allstate Property & Casualty Ins Co | 1482 | 3070 | 2318 | 1520 | 1642 | 1314 | 1524 | 1666 |
| | * Amco Insurance Company | 1318 | 2551 | 1966 | 1266 | 1242 | 1151 | 1385 | 1493 |
| | * American States Preferred Insurance Co | 1076 | 2039 | 1515 | 994 | 1148 | 913 | 1076 | 1224 |
| | * Amica Mutual Insurance Company | 1281 | 2541 | 1467 | 1293 | 1293 | 1267 | 1293 | 1281 |
| | Brethren Mutual Insurance Co. | 983 | 2577 | 1538 | 840 | 899 | 840 | 1006 | 983 |
| | * Chartis Property Casualty Company | 2093 | 2905 | 2390 | 2225 | 2520 | 1216 | 2225 | 2249 |
| | * Chubb National Insurance Company | 2115 | 2854 | 2670 | 1991 | 2070 | 1771 | 2159 | 2213 |
| | * Cincinnati Insurance Company | 1878 | 3231 | 2555 | 1561 | 1908 | 1518 | 1695 | 1909 |
| | * Cumberland Insurance Company Inc | 1549 | 3742 | 2879 | 1667 | 1667 | 1395 | 1667 | 1667 |
| | * Dairyland Insurance Company of WI | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Depositors Insurance Company | 1226 | 2372 | 1828 | 1178 | 1155 | 1071 | 1288 | 1388 |
| * Donegal Mutual Insurance Company | 2851 | 6908 | 3423 | 1858 | 2110 | 1858 | 2632 | 3021 | |
| * Elephant Insurance Company | 1747 | 3404 | 2602 | 1721 | 1813 | 1527 | 1857 | 1875 | |
| * Encompass Home/Auto Insurance Co. | 1079 | 2466 | 1678 | 1138 | 1271 | 1039 | 1251 | 1303 | |
| * Erie Insurance Company | 2012 | 2926 | 2776 | 1785 | 2089 | 1624 | 2024 | 1947 | |
| * Erie Insurance Exchange | 1439 | 2085 | 1977 | 1282 | 1497 | 1171 | 1447 | 1390 | |
| * Esurance Property & Casualty Ins Co | 1606 | 2750 | 2314 | 1582 | 1630 | 1388 | 1706 | 1684 | |
| * Fireman's Fund Insurance Company | 2259 | 4260 | 3690 | 2264 | 2207 | 1926 | 3061 | 2586 | |
| * First Liberty Insurance Corporation | 1272 | 2495 | 1907 | 1336 | 1422 | 1130 | 1379 | 1399 | |
| * Foremost Insurance Company | 1519 | 3074 | 2322 | 1523 | 1476 | 1270 | 1618 | 1641 | |
| * Garrison Property and Casualty Ins Co | 1260 | 1770 | 1663 | 1177 | 1224 | 1083 | 1229 | 1226 | |
| GEICO General Insurance Company | 941 | 1771 | 1424 | 940 | 1074 | 854 | 1074 | 979 | |
| GEICO Indemnity Company | 2470 | 4768 | 3686 | 2598 | 2756 | 2263 | 2756 | 2627 | |
| Government Employees Ins. Company | 941 | 1771 | 1424 | 940 | 1074 | 854 | 1074 | 979 | |
| * Harleysville Preferred Insurance Co | 1556 | 3063 | 1182 | 1093 | 1138 | 698 | 1070 | 1556 | |
| * Horace Mann Insurance Company | 1321 | 2230 | 1705 | 1370 | 1221 | 1127 | 1468 | 1321 | |
| * IDS Property Casualty Insurance Co | 1374 | 2108 | 1634 | 1290 | 1462 | 1184 | 1280 | 1290 | |
| Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |

Rates Effective as of 1/1/2011

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

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

Scenario 9: Family Rate, No youthful drivers

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|---|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | * Keystone Insurance Company | 1234 | 2547 | 1907 | 1057 | 1544 | 1049 | 1334 | 1471 |
| | * Liberty Mutual Fire Insurance Co | 1410 | 2777 | 2117 | 1485 | 1577 | 1257 | 1531 | 1555 |
| | Maryland Automobile Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | Metropolitan Casualty Insurance Co. | 1384 | 2790 | 1374 | 961 | 1444 | 1035 | 1350 | 1086 |
| | Metropolitan Direct Property and Casualty | 1534 | 2658 | 2294 | 1348 | 1628 | 1176 | 1628 | 1364 |
| | Metropolitan Group Property and Casualty | 1346 | 2102 | 1684 | 1232 | 1302 | 1248 | 1242 | 1298 |
| | * Mutual Benefit Insurance Company | 849 | 1906 | 1253 | 813 | 1017 | 931 | 794 | 1039 |
| | National General Assurance Company | 1915 | 4903 | 3144 | 1669 | 1801 | 1291 | 2066 | 2255 |
| | * National Surety Corporation | 1635 | 3215 | 2757 | 1649 | 1574 | 1357 | 2253 | 1897 |
| | * Nationwide General Insurance Co. | 1687 | 2894 | 2340 | 1558 | 1556 | 1482 | 1704 | 1757 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 1092 | 2392 | 1700 | 1096 | 1082 | 918 | 1186 | 1204 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 1136 | 2912 | 1592 | 928 | 1130 | 926 | 1096 | 1168 |
| | Penn National Insurance Company | 1814 | 4302 | 2416 | 1506 | 1780 | 1340 | 1814 | 1814 |
| | Progressive Select Insurance Company | 1687 | 3300 | 2544 | 1734 | 1747 | 1479 | 1835 | 1884 |
| | Progressive Specialty Insurance Co | 1966 | 4020 | 3015 | 2034 | 2049 | 1705 | 2171 | 2227 |
| | * Selective Ins. Co. of South Carolina | 1005 | 1819 | 1215 | 965 | 1175 | 910 | 959 | 999 |
| | * State Automobile Mutual Insurance Co | 925 | 820 | 1112 | 828 | 947 | 675 | 995 | 1020 |
| | * State Farm Fire & Casualty Company | 1904 | 3055 | 2422 | 1878 | 2156 | 1634 | 1949 | 1878 |
| | * State Farm Mutual Automobile Ins. Co. | 1443 | 2373 | 1862 | 1462 | 1688 | 1267 | 1517 | 1462 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 1010 | 1985 | 1357 | 967 | 1054 | 847 | 1101 | 1010 |
| | * Titan Indemnity Company | 3416 | 6050 | 5024 | 3670 | 3421 | 3132 | 3668 | 3383 |
| | Travelers Commercial Insurance Co | 982 | 2225 | 1349 | 792 | 885 | 676 | 929 | 1051 |
| | Travelers Home and Marine Insurance Co | 1029 | 2339 | 1416 | 832 | 929 | 708 | 975 | 1105 |
| | * Twin City Fire Insurance Company | 2022 | 3970 | 3970 | 1930 | 1923 | 1469 | 1610 | 2599 |
| | United Farm Family Insurance Company | 2303 | 5521 | 3305 | 2249 | 2249 | 1922 | 2249 | 2249 |
| | * United Services Automobile Association | 1266 | 1769 | 1660 | 1183 | 1226 | 1088 | 1231 | 1228 |
| | * Unitrin Auto and Home Insurance Co. | 1286 | 2996 | 1611 | 1228 | 1445 | 1053 | 1283 | 1303 |
| | * Unitrin Direct Property & Casualty Co | 1781 | 2468 | 2321 | 1653 | 1473 | 1253 | 1539 | 1947 |
| | * USAA Casualty Insurance Company | 1204 | 1676 | 1575 | 1127 | 1169 | 1040 | 1174 | 1170 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * USAA General Indemnity Company | 2290 | 3194 | 3052 | 2133 | 2224 | 1939 | 2237 | 2214 |
| | * Victoria Fire & Casualty Company | 3416 | 6050 | 5024 | 3670 | 3421 | 3132 | 3668 | 3383 |

Scenario 10: Family Rate, No youthful drivers

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|--|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | 21st Century North America Ins Co | 1322 | 2799 | 2145 | 1347 | 1441 | 1129 | 1374 | 1342 |
| | * Agency Insurance Company of MD, Inc. | 1916 | 3931 | 2875 | 1921 | 1912 | 1611 | 2035 | 2059 |
| | * Allied Property & Casualty Ins Company | 1191 | 2271 | 1759 | 1144 | 1123 | 1044 | 1248 | 1342 |
| | * Allstate Indemnity Company | 1444 | 2778 | 2348 | 1412 | 1446 | 1178 | 1416 | 1642 |
| | * Allstate Property & Casualty Ins Co | 1362 | 2812 | 2118 | 1396 | 1508 | 1208 | 1394 | 1526 |
| | * Amco Insurance Company | 1248 | 2379 | 1842 | 1198 | 1176 | 1094 | 1306 | 1405 |
| | * American States Preferred Insurance Co | 1122 | 2148 | 1592 | 1037 | 1201 | 953 | 1125 | 1279 |
| | * Amica Mutual Insurance Company | 1307 | 2635 | 1492 | 1313 | 1313 | 1279 | 1313 | 1304 |
| | * Atlantic States Insurance Company | 1171 | 2732 | 1374 | 789 | 886 | 789 | 1081 | 1231 |
| | Brethren Mutual Insurance Co. | 647 | 1757 | 1027 | 546 | 601 | 546 | 669 | 647 |
| | * Chartis Property Casualty Company | 1759 | 2457 | 2009 | 1878 | 2087 | 1043 | 1878 | 1909 |
| | * Chubb National Insurance Company | 2233 | 3032 | 2823 | 2096 | 2172 | 1853 | 2279 | 2336 |
| | * Cincinnati Insurance Company | 1620 | 2810 | 2206 | 1331 | 1627 | 1294 | 1453 | 1647 |
| | * Cumberland Insurance Company Inc | 1158 | 2880 | 2239 | 1245 | 1245 | 1040 | 1245 | 1245 |
| | * Dairyland Insurance Company of WI | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| * Depositors Insurance Company | 1160 | 2212 | 1712 | 1114 | 1093 | 1017 | 1215 | 1307 | |
| * Elephant Insurance Company | 1746 | 3399 | 2601 | 1720 | 1810 | 1524 | 1856 | 1874 | |
| * Encompass Home/Auto Insurance Co. | 1143 | 2597 | 1780 | 1205 | 1346 | 1095 | 1354 | 1382 | |
| * Erie Insurance Company | 1691 | 2464 | 2336 | 1487 | 1749 | 1353 | 1693 | 1628 | |
| * Erie Insurance Exchange | 1231 | 1797 | 1699 | 1086 | 1281 | 998 | 1240 | 1188 | |
| * Esurance Property & Casualty Ins Co | 1676 | 2792 | 2374 | 1658 | 1696 | 1456 | 1774 | 1746 | |
| * Fireman's Fund Insurance Company | 2404 | 4467 | 3872 | 2408 | 2371 | 2071 | 3237 | 2737 | |
| * First Liberty Insurance Corporation | 1036 | 2076 | 1571 | 1085 | 1160 | 913 | 1126 | 1144 | |
| * Foremost Insurance Company | 1640 | 3310 | 2505 | 1635 | 1594 | 1360 | 1751 | 1772 | |
| * Garrison Property and Casualty Ins Co | 1221 | 1708 | 1603 | 1139 | 1191 | 1052 | 1193 | 1187 | |
| GEICO General Insurance Company | 810 | 1521 | 1224 | 806 | 921 | 735 | 921 | 841 | |
| GEICO Indemnity Company | 2651 | 5046 | 3924 | 2799 | 2949 | 2436 | 2949 | 2822 | |
| Government Employees Ins. Company | 810 | 1521 | 1224 | 806 | 921 | 735 | 921 | 841 | |
| * Harleysville Preferred Insurance Co | 1255 | 2546 | 969 | 883 | 926 | 563 | 867 | 1255 | |
| * Horace Mann Insurance Company | 1161 | 1941 | 1477 | 1198 | 1075 | 986 | 1279 | 1161 | |
| * IDS Property Casualty Insurance Co | 1400 | 2156 | 1666 | 1312 | 1498 | 1200 | 1306 | 1312 | |
| Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |

Rates Effective as of 1/1/2011

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

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

Scenario 10: Family Rate, No youthful drivers

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|---|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | * Keystone Insurance Company | 1136 | 2336 | 1741 | 974 | 1405 | 969 | 1219 | 1346 |
| | * Liberty Mutual Fire Insurance Co | 1147 | 2306 | 1743 | 1208 | 1288 | 1019 | 1250 | 1272 |
| | Maryland Automobile Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | Metropolitan Casualty Insurance Co. | 1464 | 2985 | 1477 | 1011 | 1535 | 1098 | 1452 | 1155 |
| | Metropolitan Direct Property and Casualty | 1204 | 2070 | 1786 | 1052 | 1264 | 918 | 1264 | 1060 |
| | Metropolitan Group Property and Casualty | 1134 | 1824 | 1442 | 1032 | 1090 | 1046 | 1042 | 1092 |
| | * Mutual Benefit Insurance Company | 855 | 1949 | 1278 | 819 | 1027 | 943 | 802 | 1055 |
| | National General Assurance Company | 1866 | 4775 | 3062 | 1626 | 1755 | 1258 | 2013 | 2197 |
| | * National Surety Corporation | 1755 | 3387 | 2908 | 1771 | 1712 | 1477 | 2401 | 2024 |
| | * Nationwide General Insurance Co. | 1711 | 2951 | 2380 | 1581 | 1580 | 1501 | 1727 | 1785 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 1166 | 2566 | 1810 | 1164 | 1150 | 976 | 1262 | 1286 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 984 | 2604 | 1406 | 822 | 978 | 814 | 966 | 1014 |
| | Penn National Insurance Company | 2126 | 5086 | 2800 | 1748 | 2086 | 1550 | 2126 | 2126 |
| | Progressive Select Insurance Company | 1530 | 2783 | 2189 | 1593 | 1587 | 1360 | 1666 | 1698 |
| | Progressive Specialty Insurance Co | 1856 | 3563 | 2727 | 1936 | 1938 | 1623 | 2048 | 2091 |
| | * Selective Ins. Co. of South Carolina | 890 | 1605 | 1076 | 856 | 1043 | 808 | 852 | 886 |
| | * State Automobile Mutual Insurance Co | 1796 | 3796 | 2247 | 1451 | 1981 | 1361 | 2105 | 2035 |
| | * State Farm Fire & Casualty Company | 1719 | 2696 | 2169 | 1675 | 1919 | 1456 | 1740 | 1675 |
| | * State Farm Mutual Automobile Ins. Co. | 1291 | 2082 | 1656 | 1295 | 1494 | 1119 | 1346 | 1295 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 883 | 1724 | 1179 | 853 | 927 | 742 | 962 | 883 |
| | * Titan Indemnity Company | 3858 | 6766 | 5668 | 4134 | 3821 | 3487 | 4136 | 3762 |
| | Travelers Commercial Insurance Co | 1176 | 2699 | 1629 | 947 | 1059 | 801 | 1112 | 1258 |
| | Travelers Home and Marine Insurance Co | 1234 | 2838 | 1709 | 992 | 1109 | 839 | 1168 | 1320 |
| | * Twin City Fire Insurance Company | 2335 | 5165 | 5165 | 2575 | 2637 | 1940 | 2172 | 3455 |
| | United Farm Family Insurance Company | 2081 | 5299 | 3018 | 2035 | 2035 | 1731 | 2035 | 2035 |
| | * United Services Automobile Association | 1229 | 1710 | 1604 | 1146 | 1195 | 1058 | 1197 | 1191 |
| | * Unitrin Auto and Home Insurance Co. | 1230 | 2902 | 1532 | 1164 | 1390 | 1006 | 1228 | 1243 |
| | * Unitrin Direct Property & Casualty Co | 1982 | 3524 | 2447 | 2352 | 1727 | 1470 | 1803 | 2209 |
| | * USAA Casualty Insurance Company | 1170 | 1621 | 1522 | 1092 | 1140 | 1012 | 1142 | 1135 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * USAA General Indemnity Company | 2229 | 3097 | 2955 | 2072 | 2173 | 1892 | 2180 | 2151 |
| | * Victoria Fire & Casualty Company | 3858 | 6766 | 5668 | 4134 | 3821 | 3487 | 4136 | 3762 |

Scenario 11: Family Rate, No youthful drivers

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|--|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | 21st Century North America Ins Co | 2171 | 3973 | 3230 | 2185 | 2314 | 1836 | 2215 | 2157 |
| | * Agency Insurance Company of MD, Inc. | 2033 | 4276 | 3058 | 2053 | 2012 | 1708 | 2155 | 2200 |
| | * Allied Property & Casualty Ins Company | 1399 | 2801 | 2137 | 1352 | 1323 | 1216 | 1484 | 1615 |
| | * Allstate Indemnity Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Allstate Property & Casualty Ins Co | 2650 | 5464 | 4208 | 2748 | 2968 | 2366 | 2738 | 3002 |
| | * Amco Insurance Company | 1465 | 2934 | 2238 | 1416 | 1385 | 1274 | 1554 | 1691 |
| | * American States Preferred Insurance Co | 1807 | 3557 | 2610 | 1660 | 1941 | 1516 | 1792 | 2073 |
| | * Amica Mutual Insurance Company | 979 | 2010 | 1130 | 966 | 966 | 943 | 966 | 977 |
| | Brethren Mutual Insurance Co. | 898 | 2261 | 1438 | 809 | 815 | 809 | 887 | 898 |
| | * Chartis Property Casualty Company | 2512 | 3486 | 2864 | 2677 | 2981 | 1447 | 2677 | 2735 |
| Rates Effective as of 1/1/2011 | * Chubb National Insurance Company | 1958 | 2699 | 2484 | 1834 | 1897 | 1606 | 2002 | 2054 |
| | Cincinnati Insurance Company | 1285 | 2246 | 1766 | 1058 | 1327 | 1032 | 1181 | 1309 |
| | * Cumberland Insurance Company Inc | 1642 | 3980 | 2963 | 1768 | 1768 | 1460 | 1768 | 1768 |
| | * Dairyland Insurance Company of WI | 3083 | 7224 | 4562 | 2879 | 3358 | 2595 | 3546 | 3376 |
| | * Depositors Insurance Company | 1362 | 2728 | 2080 | 1317 | 1288 | 1184 | 1445 | 1573 |
| | * Donegal Mutual Insurance Company | 2478 | 5882 | 2966 | 1564 | 1811 | 1564 | 2261 | 2629 |
| | * Elephant Insurance Company | 2143 | 4229 | 3201 | 2102 | 2208 | 1870 | 2272 | 2293 |
| | * Encompass Home/Auto Insurance Co. | 1322 | 3343 | 2293 | 1404 | 1616 | 1245 | 1631 | 1667 |
| | Erie Insurance Company | 2585 | 3733 | 3584 | 2311 | 2685 | 2086 | 2591 | 2506 |
| | Erie Insurance Exchange | 1424 | 2055 | 1970 | 1282 | 1482 | 1163 | 1432 | 1379 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 2208 | 3818 | 3152 | 2180 | 2220 | 1898 | 2338 | 2316 |
| | * Fireman's Fund Insurance Company | 1541 | 3122 | 2671 | 1530 | 1457 | 1249 | 2149 | 1782 |
| | * First Liberty Insurance Corporation | 1672 | 3450 | 2577 | 1772 | 1890 | 1472 | 1836 | 1870 |
| | * Foremost Insurance Company | 2531 | 5260 | 3950 | 2521 | 2472 | 2095 | 2701 | 2742 |
| | * Garrison Property and Casualty Ins Co | 1658 | 2319 | 2179 | 1549 | 1603 | 1425 | 1612 | 1602 |
| | GEICO General Insurance Company | 577 | 1065 | 871 | 575 | 657 | 522 | 657 | 601 |
| | GEICO Indemnity Company | 1642 | 3092 | 2436 | 1740 | 1823 | 1501 | 1823 | 1762 |
| | Government Employees Ins. Company | 577 | 1065 | 871 | 575 | 657 | 522 | 657 | 601 |
| | * Harleysville Preferred Insurance Co | 1894 | 3653 | 1400 | 1324 | 1362 | 821 | 1285 | 1894 |
| | * Horace Mann Insurance Company | 1119 | 1827 | 1428 | 1153 | 1048 | 962 | 1245 | 1119 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 1558 | 2540 | 1894 | 1494 | 1736 | 1348 | 1486 | 1494 |
| | Interstate Auto Insurance Company | 3795 | 7979 | 4908 | 3575 | 3252 | 3252 | 3268 | 4361 |

Scenario 11: Family Rate, No youthful drivers

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|---|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | * Keystone Insurance Company | 1267 | 2772 | 2055 | 1068 | 1622 | 1049 | 1387 | 1538 |
| | * Liberty Mutual Fire Insurance Co | 1853 | 3833 | 2864 | 1967 | 2101 | 1640 | 2040 | 2077 |
| | Maryland Automobile Insurance Fund | 3528 | 6564 | 4704 | 3528 | 3528 | 3528 | 3528 | 3528 |
| | Metropolitan Casualty Insurance Co. | 1853 | 3811 | 1898 | 1292 | 1944 | 1389 | 1858 | 1462 |
| | Metropolitan Direct Property and Casualty | 1634 | 2826 | 2474 | 1430 | 1746 | 1232 | 1746 | 1474 |
| | Metropolitan Group Property and Casualty | 1554 | 2476 | 1956 | 1416 | 1506 | 1432 | 1438 | 1502 |
| | Mutual Benefit Insurance Company | 1258 | 2864 | 1874 | 1205 | 1507 | 1384 | 1183 | 1539 |
| | National General Assurance Company | 1584 | 4034 | 2592 | 1383 | 1491 | 1072 | 1708 | 1863 |
| | * National Surety Corporation | 1172 | 2475 | 2097 | 1167 | 1091 | 923 | 1662 | 1371 |
| | * Nationwide General Insurance Co. | 1744 | 3073 | 2477 | 1607 | 1608 | 1517 | 1754 | 1824 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 1872 | 4174 | 2910 | 1888 | 1838 | 1578 | 2012 | 2052 |
| | Paramount Insurance Company | 2960 | 6652 | 4116 | 2960 | 2397 | 2962 | 2928 | 2960 |
| | * Peninsula Insurance Company | 2166 | 5664 | 3170 | 1682 | 2132 | 1640 | 2108 | 2256 |
| | Penn National Insurance Company | 1672 | 3954 | 2138 | 1380 | 1640 | 1206 | 1672 | 1672 |
| | Progressive Select Insurance Company | 2499 | 3632 | 2823 | 2145 | 2113 | 1841 | 2232 | 2288 |
| | Progressive Specialty Insurance Co | 2245 | 4118 | 3163 | 2356 | 2321 | 1984 | 2463 | 2524 |
| | * Selective Ins. Co. of South Carolina | 899 | 1809 | 1140 | 853 | 1095 | 800 | 848 | 894 |
| | * State Automobile Mutual Insurance Co | 1097 | 2413 | 1392 | 1036 | 1225 | 778 | 1298 | 1247 |
| | * State Farm Fire & Casualty Company | 1533 | 2625 | 2026 | 1604 | 1872 | 1370 | 1676 | 1604 |
| | * State Farm Mutual Automobile Ins. Co. | 1213 | 2096 | 1611 | 1284 | 1502 | 1096 | 1339 | 1284 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 849 | 1611 | 1139 | 818 | 899 | 713 | 937 | 849 |
| | * Titan Indemnity Company | 3646 | 6532 | 5390 | 3926 | 3637 | 3264 | 3872 | 3655 |
| | Travelers Commercial Insurance Co | 1172 | 2689 | 1612 | 954 | 1067 | 810 | 1115 | 1254 |
| | Travelers Home and Marine Insurance Co | 1228 | 2827 | 1691 | 1000 | 1117 | 847 | 1169 | 1318 |
| | * Twin City Fire Insurance Company | 2865 | 6890 | 6890 | 3297 | 3492 | 2492 | 2456 | 4658 |
| | United Farm Family Insurance Company | 1693 | 3892 | 2379 | 1649 | 1649 | 1398 | 1649 | 1649 |
| | * United Services Automobile Association | 1433 | 1992 | 1871 | 1339 | 1389 | 1234 | 1394 | 1384 |
| | * Unitrin Auto and Home Insurance Co. | 1226 | 2985 | 1546 | 1147 | 1368 | 954 | 1224 | 1265 |
| | * Unitrin Direct Property & Casualty Co | 1927 | 3539 | 2713 | 2108 | 1948 | 1686 | 2034 | 2006 |
| | * USAA Casualty Insurance Company | 1580 | 2186 | 2054 | 1478 | 1525 | 1364 | 1534 | 1523 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * USAA General Indemnity Company | 2038 | 2765 | 2645 | 1910 | 1980 | 1757 | 1986 | 1963 |
| | * Victoria Fire & Casualty Company | 3646 | 6532 | 5390 | 3926 | 3637 | 3264 | 3872 | 3655 |

Scenario 12: Family Rate, No youthful drivers

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|--|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | 21st Century North America Ins Co | 5005 | 8617 | 7119 | 5143 | 5334 | 4362 | 5134 | 4936 |
| | * Agency Insurance Company of MD, Inc. | 4243 | 8404 | 6318 | 4301 | 4271 | 3645 | 4517 | 4529 |
| | * Allied Property & Casualty Ins Company | 2459 | 5323 | 3962 | 2352 | 2317 | 2086 | 2633 | 2895 |
| | * Allstate Indemnity Company | 3548 | 6336 | 5492 | 3514 | 3612 | 3014 | 3472 | 4020 |
| | * Allstate Property & Casualty Ins Co | 4080 | 7962 | 6232 | 4310 | 4612 | 3758 | 4170 | 4552 |
| | * Amco Insurance Company | 2575 | 5574 | 4149 | 2463 | 2426 | 2185 | 2756 | 3033 |
| | * American States Preferred Insurance Co | 2922 | 5666 | 4233 | 2724 | 3172 | 2516 | 2904 | 3350 |
| | * Amica Mutual Insurance Company | 3027 | 5896 | 3525 | 3081 | 3081 | 3040 | 3081 | 3028 |
| | Brethren Mutual Insurance Co. | 1602 | 3798 | 2378 | 1481 | 1454 | 1481 | 1604 | 1602 |
| | * Chartis Property Casualty Company | 4533 | 6197 | 5176 | 4812 | 5606 | 2537 | 4812 | 4811 |
| Rates Effective as of 1/1/2011 | * Chubb National Insurance Company | 3592 | 4953 | 4480 | 3353 | 3506 | 2924 | 3678 | 3763 |
| | * Cincinnati Insurance Company | 2436 | 4117 | 3320 | 2079 | 2554 | 2022 | 2240 | 2479 |
| | * Cumberland Insurance Company Inc | 3141 | 7021 | 5297 | 3357 | 3357 | 2844 | 3357 | 3357 |
| | * Dairyland Insurance Company of WI | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Depositors Insurance Company | 2395 | 5185 | 3858 | 2291 | 2256 | 2031 | 2564 | 2821 |
| | * Donegal Mutual Insurance Company | 7947 | 17933 | 9102 | 5343 | 5784 | 5343 | 7330 | 8403 |
| | * Elephant Insurance Company | 6039 | 11159 | 8730 | 6030 | 6278 | 5341 | 6389 | 6454 |
| | * Encompass Home/Auto Insurance Co. | 1650 | 4111 | 2812 | 1784 | 2027 | 1577 | 2046 | 2081 |
| | * Erie Insurance Company | 5983 | 8462 | 8130 | 5451 | 6320 | 5029 | 6078 | 5811 |
| | * Erie Insurance Exchange | 3279 | 4636 | 4447 | 3013 | 3475 | 2787 | 3350 | 3186 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 3334 | 5674 | 4784 | 3304 | 3372 | 2866 | 3548 | 3494 |
| | * Fireman's Fund Insurance Company | 3893 | 6841 | 6047 | 3891 | 3887 | 3437 | 5141 | 4377 |
| | * First Liberty Insurance Corporation | 4697 | 8843 | 6872 | 5012 | 5265 | 4230 | 5108 | 5175 |
| | * Foremost Insurance Company | 3565 | 7230 | 5531 | 3545 | 3487 | 2958 | 3810 | 3844 |
| | * Garrison Property and Casualty Ins Co | 2270 | 3184 | 2974 | 2103 | 2225 | 1951 | 2216 | 2188 |
| | GEICO General Insurance Company | 1651 | 3018 | 2426 | 1684 | 1878 | 1537 | 1878 | 1731 |
| | GEICO Indemnity Company | 3373 | 6216 | 4891 | 3603 | 3745 | 3149 | 3745 | 3592 |
| | Government Employees Ins. Company | 1651 | 3018 | 2426 | 1684 | 1878 | 1537 | 1878 | 1731 |
| | * Harleysville Preferred Insurance Co | 3886 | 6119 | 2447 | 2335 | 2425 | 1503 | 2294 | 3386 |
| | * Horace Mann Insurance Company | 3686 | 5870 | 4647 | 3833 | 3503 | 3264 | 4232 | 3686 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 1980 | 3154 | 2390 | 1894 | 2182 | 1724 | 1880 | 1894 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 12: Family Rate, No youthful drivers

| | | 21401 | 21218 | 21117 | 21157 | 21921 | 21701 | 21014 | 21044 |
|---|---|---------|-----------|-----------|---------|-------|-----------|---------|--------|
| | | Anne | Baltimore | Baltimore | | | | | |
| Insurance Company | | Arundel | City | County | Carroll | Cecil | Frederick | Harford | Howard |
| Greater Baltimore Suburban area | * Keystone Insurance Company | 2301 | 5127 | 3834 | 1921 | 3086 | 1894 | 2600 | 2871 |
| | * Liberty Mutual Fire Insurance Co | 5214 | 9827 | 7624 | 5560 | 5842 | 4699 | 5677 | 5751 |
| | Maryland Automobile Insurance Fund | 6063 | 10945 | 7973 | 6063 | 6063 | 6063 | 6063 | 6063 |
| | Metropolitan Casualty Insurance Co. | 5495 | 10612 | 5317 | 3777 | 5755 | 4139 | 5285 | 4269 |
| | Metropolitan Direct Property and Casualty | 5316 | 9134 | 7890 | 4750 | 5632 | 4120 | 5632 | 4730 |
| | Metropolitan Group Property and Casualty | 5076 | 8288 | 6588 | 4648 | 4886 | 4728 | 4636 | 4816 |
| | * Mutual Benefit Insurance Company | 2527 | 5328 | 3602 | 2392 | 2913 | 2679 | 2324 | 2996 |
| | National General Assurance Company | 2500 | 6441 | 4121 | 2175 | 2350 | 1677 | 2699 | 2949 |
| | * National Surety Corporation | 2698 | 4918 | 4314 | 2724 | 2663 | 2326 | 3620 | 3078 |
| | * Nationwide General Insurance Co. | 3072 | 5701 | 4514 | 2794 | 2802 | 2625 | 3097 | 3221 |
| Rates Effective as of 1/1/2011 | * Old Dominion Insurance Company | 3534 | 7112 | 5270 | 3556 | 3446 | 3000 | 3790 | 3796 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 5344 | 12406 | 6816 | 3886 | 5378 | 3884 | 5020 | 5692 |
| | Penn National Insurance Company | 2266 | 5062 | 2886 | 1874 | 2224 | 1664 | 2266 | 2266 |
| | Progressive Select Insurance Company | 4464 | 8616 | 6697 | 4622 | 4632 | 3898 | 4868 | 4981 |
| | Progressive Specialty Insurance Co | 4816 | 9543 | 7279 | 5009 | 5011 | 4172 | 5301 | 5422 |
| | * Selective Ins. Co. of South Carolina | 2243 | 4333 | 2774 | 2145 | 2681 | 1990 | 2124 | 2222 |
| | * State Automobile Mutual Insurance Co | 3678 | 8085 | 4666 | 3617 | 4241 | 2887 | 4547 | 4200 |
| | * State Farm Fire & Casualty Company | 6250 | 10668 | 8243 | 6662 | 7717 | 5739 | 6904 | 6662 |
| | * State Farm Mutual Automobile Ins. Co. | 4255 | 7317 | 5634 | 4564 | 5301 | 3931 | 4728 | 4564 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Teachers Insurance Company | 2767 | 5233 | 3687 | 2639 | 3051 | 2418 | 3137 | 2767 |
| | * Titan Indemnity Company | 4750 | 8887 | 7207 | 5187 | 4796 | 4398 | 5122 | 4818 |
| | Travelers Commercial Insurance Co | 3145 | 7218 | 4340 | 2532 | 2829 | 2136 | 2968 | 3374 |
| | Travelers Home and Marine Insurance Co | 3299 | 7588 | 4563 | 2660 | 2970 | 2241 | 3115 | 3543 |
| | * Twin City Fire Insurance Company | 5696 | 12811 | 12811 | 6139 | 6239 | 4550 | 5008 | 8475 |
| | United Farm Family Insurance Company | 2092 | 5176 | 2994 | 2045 | 2045 | 1736 | 2045 | 2045 |
| | * United Services Automobile Association | 2241 | 3144 | 2935 | 2073 | 2201 | 1923 | 2188 | 2156 |
| | * Unitrin Auto and Home Insurance Co. | 4257 | 9283 | 5485 | 4207 | 4551 | 3400 | 4189 | 4432 |
| | * Unitrin Direct Property & Casualty Co | 2550 | 3986 | 3345 | 2514 | 2587 | 2018 | 2453 | 2426 |
| | * USAA Casualty Insurance Company | 2173 | 3023 | 2824 | 2015 | 2128 | 1874 | 2119 | 2091 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * USAA General Indemnity Company | 3137 | 4277 | 4053 | 2906 | 3088 | 2696 | 3069 | 3002 |
| | * Victoria Fire & Casualty Company | 4750 | 8887 | 7207 | 5187 | 4796 | 4398 | 5122 | 4818 |

Scenario 1: Young Single Male, Age 23

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|---|--|----------|------------|-------|--------|----------|--------|----------|-----------|
| | | Queen | | | | | | | |
| Insurance Company | | Caroline | Dorchester | Kent | Anne's | Somerset | Talbot | Wicomico | Worcester |
| Eastern Shore (w/o Cecil) | 21st Century North America Ins Co | 3265 | 3265 | 3265 | 3265 | 3265 | 3265 | 3265 | 3265 |
| | * Agency Insurance Company of MD, Inc. | 1867 | 1867 | 1867 | 1867 | 1867 | 1867 | 2032 | 1867 |
| | * Allied Property & Casualty Ins Company | 1105 | 1091 | 1128 | 1128 | 1098 | 1105 | 1089 | 1081 |
| | * Allstate Indemnity Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Allstate Property & Casualty Ins Co | 2658 | 2658 | 2564 | 2564 | 2658 | 2564 | 2658 | 2658 |
| | * Amco Insurance Company | 1157 | 1143 | 1181 | 1181 | 1150 | 1157 | 1140 | 1132 |
| | * American States Preferred Insurance Co | 2041 | 2041 | 2041 | 2041 | 2130 | 2041 | 2215 | 2066 |
| | * Amica Mutual Insurance Company | 1343 | 1343 | 1343 | 1343 | 1343 | 1343 | 1343 | 1343 |
| | Brethren Mutual Insurance Co. | 1309 | 1195 | 1309 | 1309 | 1195 | 1195 | 1195 | 1195 |
| | * Chartis Property Casualty Company | 2743 | 2743 | 2743 | 2743 | 2743 | 2743 | 2743 | 3136 |
| | * Chubb National Insurance Company | 2266 | 2266 | 2266 | 2266 | 2085 | 2266 | 2271 | 2147 |
| | Cincinnati Insurance Company | 1696 | 1705 | 1639 | 1711 | 1692 | 1654 | 1658 | 1610 |
| | * Cumberland Insurance Company Inc | 1821 | 1821 | 1821 | 1821 | 1821 | 1821 | 1821 | 1821 |
| | * Dairyland Insurance Company of WI | 2774 | 3774 | 2750 | 2750 | 2774 | 2750 | 2802 | 2802 |
| | * Depositors Insurance Company | 1076 | 1063 | 1098 | 1098 | 1069 | 1076 | 1060 | 1052 |
| | * Donegal Mutual Insurance Company | 2005 | 2005 | 2005 | 2005 | 2005 | 2005 | 2005 | 2005 |
| | * Elephant Insurance Company | 1931 | 1943 | 1931 | 1931 | 1943 | 1931 | 2004 | 1943 |
| | * Encompass Home/Auto Insurance Co. | 1368 | 1368 | 1368 | 1368 | 1368 | 1368 | 1368 | 1368 |
| | Erie Insurance Company | 2458 | 2458 | 2458 | 2458 | 2458 | 2458 | 2458 | 2458 |
| | Erie Insurance Exchange | 1541 | 1541 | 1541 | 1541 | 1541 | 1541 | 1541 | 1541 |
| * Esurance Property & Casualty Ins Co | 1914 | 1914 | 1914 | 1914 | 1914 | 1914 | 2058 | 1914 | |
| * Fireman's Fund Insurance Company | 2417 | 2417 | 2569 | 2569 | 2417 | 2569 | 2417 | 2417 | |
| * First Liberty Insurance Corporation | 1574 | 1574 | 1653 | 1653 | 1574 | 1653 | 1574 | 1574 | |
| * Foremost Insurance Company | 2179 | 2179 | 2179 | 2179 | 2179 | 2179 | 2464 | 2179 | |
| * Garrison Property and Casualty Ins Co | 1165 | 1165 | 1165 | 1165 | 1289 | 1165 | 1289 | 1289 | |
| GEICO General Insurance Company | 690 | 755 | 690 | 690 | 755 | 690 | 755 | 755 | |
| GEICO Indemnity Company | 1571 | 1731 | 1571 | 1571 | 1731 | 1571 | 1731 | 1731 | |
| Government Employees Ins. Company | 690 | 755 | 690 | 690 | 755 | 690 | 755 | 755 | |
| * Harleysville Preferred Insurance Co | 1868 | 1868 | 1868 | 1868 | 1868 | 1868 | 1868 | 1868 | |
| * Horace Mann Insurance Company | 1720 | 1720 | 1720 | 1720 | 1720 | 1720 | 1720 | 1720 | |
| * IDS Property Casualty Insurance Co | 1812 | 1862 | 1812 | 1812 | 1862 | 1812 | 1862 | 1862 | |
| Interstate Auto Insurance Company | 2423 | 2423 | 2423 | 2423 | 2423 | 2423 | 2813 | 2423 | |

Rates Effective as of 1/1/2011

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

n/a = Carriers 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 23

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|--|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Insurance Company | | | | | | | | | |
| Eastern Shore (w/o Cecil) | * Keystone Insurance Company | 1958 | 2179 | 1308 | 1787 | 1863 | 1268 | 1612 | 1341 |
| | * Liberty Mutual Fire Insurance Co | 1750 | 1750 | 1833 | 1833 | 1750 | 1833 | 1750 | 1750 |
| | Maryland Automobile Insurance Fund | 2071 | 2071 | 2071 | 2071 | 2071 | 2071 | 2071 | 2071 |
| | Metropolitan Casualty Insurance Co. | 1868 | 1868 | 1868 | 1868 | 1868 | 1868 | 1868 | 1868 |
| | Metropolitan Direct Property and Casualty | 1972 | 1972 | 1972 | 1972 | 1972 | 1972 | 1972 | 1972 |
| | Metropolitan Group Property and Casualty | 2160 | 2160 | 2160 | 2160 | 2160 | 2160 | 2160 | 2160 |
| | Mutual Benefit Insurance Company | 1559 | 1596 | 1964 | 1538 | 1617 | 1538 | 1783 | 1720 |
| | National General Assurance Company | 1427 | 1427 | 1427 | 1427 | 1427 | 1427 | 1525 | 1427 |
| | * National Surety Corporation | 1735 | 1735 | 1834 | 1834 | 1735 | 1834 | 1735 | 1735 |
| | * Nationwide General Insurance Co. | 1294 | 1306 | 1397 | 1397 | 1324 | 1294 | 1299 | 1245 |
| | * Old Dominion Insurance Company | 1708 | 1708 | 1708 | 1708 | 1708 | 1708 | 1888 | 1708 |
| | Paramount Insurance Company | 3030 | 3030 | 3030 | 3030 | 3021 | 3030 | 3021 | 3021 |
| | * Peninsula Insurance Company | 1568 | 1616 | 1568 | 1568 | 1990 | 1568 | 1906 | 1846 |
| | * Penn National Insurance Company | 1788 | 1788 | 1822 | 1822 | 1788 | 1788 | 1788 | 1788 |
| | * Progressive Select Insurance Company | 2219 | 2219 | 2219 | 2219 | 2219 | 2219 | 2359 | 2219 |
| * Progressive Specialty Insurance Co | 2364 | 2364 | 2364 | 2364 | 2364 | 2364 | 2524 | 2364 | |
| * Selective Ins. Co. of South Carolina | 1406 | 1367 | 1196 | 1178 | 1284 | 1074 | 1198 | 1223 | |
| * State Automobile Mutual Insurance Co | 1990 | 1990 | 1990 | 1990 | 1990 | 1990 | 1990 | 1990 | |
| * State Farm Fire & Casualty Company | 1912 | 2002 | 1912 | 1912 | 2002 | 1912 | 2002 | 2002 | |
| * State Farm Mutual Automobile Ins. Co. | 1547 | 1618 | 1547 | 1547 | 1618 | 1547 | 1618 | 1618 | |
| * Teachers Insurance Company | 1347 | 1347 | 1347 | 1347 | 1347 | 1347 | 1347 | 1347 | |
| * Titan Indemnity Company | 2639 | 3045 | 3053 | 3053 | 2809 | 2639 | 2681 | 2638 | |
| Travelers Commercial Insurance Co | 1484 | 1495 | 1251 | 1268 | 1330 | 1182 | 1401 | 1393 | |
| Travelers Home and Marine Insurance Co | 1557 | 1569 | 1311 | 1330 | 1395 | 1241 | 1471 | 1463 | |
| * Twin City Fire Insurance Company | 2082 | 2372 | 4171 | 2800 | 3082 | 3036 | 3706 | 4131 | |
| United Farm Family Insurance Company | 1366 | 1366 | 1366 | 1366 | 1366 | 1366 | 1366 | 1366 | |
| * United Services Automobile Association | 970 | 970 | 970 | 970 | 1067 | 970 | 1067 | 1067 | |
| * Unitrin Auto and Home Insurance Co. | 1716 | 1716 | 1705 | 1716 | 1739 | 1716 | 1739 | 1739 | |
| * Unitrin Direct Property & Casualty Co | 1618 | 1618 | 2146 | 2146 | 2146 | 2146 | 2320 | 2146 | |
| * USAA Casualty Insurance Company | 1115 | 1115 | 1115 | 1115 | 1227 | 1115 | 1227 | 1227 | |
| * USAA General Indemnity Company | 1486 | 1486 | 1486 | 1486 | 1611 | 1486 | 1611 | 1611 | |
| * Victoria Fire & Casualty Company | 2639 | 3045 | 3053 | 3053 | 2809 | 2639 | 2681 | 2638 | |

Rates Effective as of 1/1/2011

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

n/a = Carriers 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 23

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|---|--|----------|------------|-------|--------------|----------|--------|----------|-----------|
| | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Insurance Company | | | | | | | | | |
| Eastern Shore (w/o Cecil) | 21st Century North America Ins Co | 3141 | 3141 | 3141 | 3141 | 3141 | 3141 | 3141 | 3141 |
| | * Agency Insurance Company of MD, Inc. | 2060 | 2060 | 2060 | 2060 | 2060 | 2060 | 2279 | 2060 |
| | * Allied Property & Casualty Ins Company | 1137 | 1124 | 1161 | 1161 | 1132 | 1137 | 1124 | 1114 |
| | * Allstate Indemnity Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Allstate Property & Casualty Ins Co | 2614 | 2614 | 2490 | 2490 | 2614 | 2490 | 2614 | 2614 |
| | * Amco Insurance Company | 1190 | 1177 | 1216 | 1216 | 1185 | 1190 | 1177 | 1166 |
| | * American States Preferred Insurance Co | 2637 | 2637 | 2637 | 2637 | 2757 | 2637 | 2859 | 2675 |
| | * Amica Mutual Insurance Company | 1371 | 1371 | 1371 | 1371 | 1371 | 1371 | 1371 | 1371 |
| | Brethren Mutual Insurance Co. | 1251 | 1139 | 1251 | 1251 | 1139 | 1139 | 1139 | 1139 |
| | * Chartis Property Casualty Company | 3162 | 3162 | 3162 | 3162 | 3162 | 3162 | 3162 | 3600 |
| | * Chubb National Insurance Company | 2272 | 2272 | 2272 | 2272 | 2078 | 2272 | 2274 | 2159 |
| | Cincinnati Insurance Company | 1545 | 1554 | 1492 | 1559 | 1544 | 1506 | 1509 | 1468 |
| | * Cumberland Insurance Company Inc | 1828 | 1828 | 1828 | 1828 | 1828 | 1828 | 1828 | 1828 |
| | * Dairyland Insurance Company of WI | 2968 | 2968 | 2939 | 2939 | 2968 | 2939 | 2994 | 2994 |
| | * Depositors Insurance Company | 1107 | 1094 | 1131 | 1131 | 1102 | 1107 | 1094 | 1085 |
| * Donegal Mutual Insurance Company | 1771 | 1771 | 1771 | 1771 | 1771 | 1771 | 1771 | 1771 | |
| * Elephant Insurance Company | 1968 | 1981 | 1968 | 1968 | 1981 | 1968 | 2053 | 1981 | |
| * Encompass Home/Auto Insurance Co. | 1749 | 1749 | 1749 | 1749 | 1749 | 1749 | 1749 | 1749 | |
| Erie Insurance Company | 2411 | 2411 | 2411 | 2411 | 2411 | 2411 | 2411 | 2411 | |
| Erie Insurance Exchange | 1437 | 1437 | 1437 | 1437 | 1437 | 1437 | 1437 | 1437 | |
| * Esurance Property & Casualty Ins Co | 2132 | 2132 | 2132 | 2132 | 2132 | 2132 | 2306 | 2132 | |
| * Fireman's Fund Insurance Company | 2360 | 2360 | 2503 | 2503 | 2360 | 2503 | 2360 | 2360 | |
| * First Liberty Insurance Corporation | 1629 | 1629 | 1706 | 1706 | 1629 | 1706 | 1629 | 1629 | |
| * Foremost Insurance Company | 1941 | 1941 | 1941 | 1941 | 1941 | 1941 | 2186 | 1941 | |
| * Garrison Property and Casualty Ins Co | 1229 | 1229 | 1229 | 1229 | 1377 | 1229 | 1377 | 1377 | |
| GEICO General Insurance Company | 755 | 824 | 755 | 755 | 824 | 755 | 824 | 824 | |
| GEICO Indemnity Company | 1620 | 1781 | 1620 | 1620 | 1781 | 1620 | 1781 | 1781 | |
| Government Employees Ins. Company | 755 | 824 | 755 | 755 | 824 | 755 | 824 | 824 | |
| * Harleysville Preferred Insurance Co | 1674 | 1674 | 1674 | 1674 | 1674 | 1674 | 1674 | 1674 | |
| * Horace Mann Insurance Company | 1871 | 1871 | 1871 | 1871 | 1871 | 1871 | 1871 | 1871 | |
| * IDS Property Casualty Insurance Co | 2042 | 2100 | 2042 | 2042 | 2100 | 2042 | 2100 | 2100 | |
| Interstate Auto Insurance Company | 2639 | 2639 | 2639 | 2639 | 2639 | 2639 | 3004 | 2639 | |

Rates Effective as of 1/1/2011

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

n/a = Carriers 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 23

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|--|--|--------------------------------------|------------|-------|-----------------|----------|--------|----------|-----------|
| | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Insurance Company | | | | | | | | | |
| Eastern Shore (w/o Cecil) | * Keystone Insurance Company | 1260 | 1397 | 870 | 1164 | 1213 | 841 | 1047 | 886 |
| | * Liberty Mutual Fire Insurance Co | 1807 | 1807 | 1893 | 1893 | 1807 | 1893 | 1807 | 1807 |
| | Maryland Automobile Insurance Fund | 1517 | 1517 | 1517 | 1517 | 1517 | 1517 | 1517 | 1517 |
| | Metropolitan Casualty Insurance Co. | 2477 | 2477 | 2477 | 2477 | 2477 | 2477 | 2477 | 2477 |
| | Metropolitan Direct Property and Casualty | 2010 | 2010 | 2010 | 2010 | 2010 | 2010 | 2010 | 2010 |
| | Metropolitan Group Property and Casualty | 2218 | 2218 | 2218 | 2218 | 2218 | 2218 | 2218 | 2218 |
| | Mutual Benefit Insurance Company | 1687 | 1722 | 2139 | 1664 | 1762 | 1664 | 1944 | 1877 |
| | National General Assurance Company | 1573 | 1573 | 1573 | 1573 | 1573 | 1573 | 1710 | 1573 |
| | * National Surety Corporation | 1741 | 1735 | 1838 | 1838 | 1741 | 1838 | 1741 | 1741 |
| | * Nationwide General Insurance Co. | 1361 | 1375 | 1471 | 1471 | 1395 | 1361 | 1369 | 1310 |
| | * Old Dominion Insurance Company | 2174 | 2174 | 2174 | 2174 | 2174 | 2174 | 2416 | 2174 |
| | Paramount Insurance Company | 1715 | 1715 | 1715 | 1715 | 1712 | 1715 | 1712 | 1712 |
| | * Peninsula Insurance Company | 1552 | 1594 | 1552 | 1552 | 1948 | 1552 | 1862 | 1806 |
| | Penn National Insurance Company | 1992 | 1992 | 2034 | 2034 | 1992 | 1992 | 1992 | 1992 |
| | * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Progressive Select Insurance Company | 2426 | 2426 | 2426 | 2426 | 2426 | 2426 | 2613 |
| | Progressive Specialty Insurance Co | 2471 | 2471 | 2471 | 2471 | 2471 | 2471 | 2677 | 2471 |
| | * Selective Ins. Co. of South Carolina | 1430 | 1432 | 1233 | 1206 | 1315 | 1096 | 1215 | 1252 |
| | * State Automobile Mutual Insurance Co | 2443 | 2443 | 2443 | 2443 | 2443 | 2443 | 2443 | 2443 |
| | * State Farm Fire & Casualty Company | 2203 | 2303 | 2203 | 2203 | 2303 | 2203 | 2303 | 2303 |
| | * State Farm Mutual Automobile Ins. Co. | 1546 | 1617 | 1546 | 1546 | 1617 | 1546 | 1617 | 1617 |
| | * Teachers Insurance Company | 1470 | 1470 | 1470 | 1470 | 1470 | 1470 | 1470 | 1470 |
| | * Titan Indemnity Company | 2706 | 3077 | 3117 | 3117 | 2873 | 2706 | 2783 | 2678 |
| | Travelers Commercial Insurance Co | 1355 | 1365 | 1145 | 1152 | 1211 | 1079 | 1283 | 1275 |
| | Travelers Home and Marine Insurance Co | 1420 | 1431 | 1200 | 1209 | 1271 | 1132 | 1347 | 1336 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * Twin City Fire Insurance Company | 2802 | 3205 | 5640 | 3787 | 4162 | 4096 | 5001 | 5574 |
| | United Farm Family Insurance Company | 1477 | 1477 | 1477 | 1477 | 1477 | 1477 | 1477 | 1477 |
| | * United Services Automobile Association | 1020 | 1020 | 1020 | 1020 | 1137 | 1020 | 1137 | 1137 |
| | * Unitrin Auto and Home Insurance Co. | 1597 | 1597 | 1588 | 1597 | 1606 | 1597 | 1606 | 1606 |
| | * Unitrin Direct Property & Casualty Co | 2454 | 2454 | 2153 | 1831 | 1831 | 1831 | 1956 | 1831 |
| | * USAA Casualty Insurance Company | 1172 | 1172 | 1172 | 1172 | 1307 | 1172 | 1307 | 1307 |
| | * USAA General Indemnity Company | 1543 | 1543 | 1543 | 1543 | 1697 | 1543 | 1697 | 1697 |
| | * Victoria Fire & Casualty Company | 2706 | 3077 | 3117 | 3117 | 2873 | 2706 | 2783 | 2678 |

Scenario 3: Young Single Male, Age 30

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|---|--|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurance Company | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Eastern Shore (w/o Cecil) | 21st Century North America Ins Co | 1220 | 1220 | 1220 | 1220 | 1220 | 1220 | 1220 | 1220 |
| | * Agency Insurance Company of MD, Inc. | 1645 | 1645 | 1645 | 1645 | 1645 | 1645 | 1775 | 1645 |
| | * Allied Property & Casualty Ins Company | 809 | 799 | 822 | 822 | 803 | 809 | 796 | 792 |
| | * Allstate Indemnity Company | 1256 | 1256 | 1392 | 1392 | 1256 | 1392 | 1256 | 1256 |
| | * Allstate Property & Casualty Ins Co | 1424 | 1424 | 1388 | 1388 | 1424 | 1388 | 1424 | 1424 |
| | * Amco Insurance Company | 847 | 837 | 861 | 861 | 840 | 847 | 833 | 829 |
| | * American States Preferred Insurance Co | 1146 | 1146 | 1146 | 1146 | 1203 | 1146 | 1233 | 1168 |
| | * Amica Mutual Insurance Company | 764 | 764 | 764 | 764 | 764 | 764 | 764 | 764 |
| | * Atlantic States Insurance Company | 905 | 905 | 905 | 905 | 905 | 905 | 905 | 905 |
| | Brethren Mutual Insurance Co. | 563 | 509 | 563 | 563 | 509 | 509 | 509 | 509 |
| | * Chartis Property Casualty Company | 1519 | 1519 | 1519 | 1519 | 1519 | 1519 | 1519 | 1733 |
| | * Chubb National Insurance Company | 1423 | 1423 | 1423 | 1423 | 1320 | 1423 | 1427 | 1353 |
| | Cincinnati Insurance Company | 995 | 999 | 962 | 1004 | 993 | 971 | 973 | 942 |
| | * Cumberland Insurance Company Inc | 804 | 804 | 804 | 804 | 804 | 804 | 804 | 804 |
| | * Dairyland Insurance Company of WI | 2179 | 2179 | 2155 | 2155 | 2179 | 2155 | 2190 | 2190 |
| | * Depositors Insurance Company | 787 | 778 | 801 | 801 | 782 | 787 | 775 | 771 |
| | * Elephant Insurance Company | 1836 | 1844 | 1836 | 1836 | 1844 | 1836 | 1884 | 1844 |
| | * Encompass Home/Auto Insurance Co. | 869 | 869 | 869 | 869 | 869 | 869 | 869 | 869 |
| | Erie Insurance Company | 1476 | 1476 | 1476 | 1476 | 1476 | 1476 | 1476 | 1476 |
| | Erie Insurance Exchange | 937 | 937 | 937 | 937 | 937 | 937 | 937 | 937 |
| * Esurance Property & Casualty Ins Co | 1500 | 1500 | 1500 | 1500 | 1500 | 1500 | 1594 | 1500 | |
| * Fireman's Fund Insurance Company | 1736 | 1736 | 1849 | 1849 | 1736 | 1849 | 1736 | 1736 | |
| * First Liberty Insurance Corporation | 1153 | 1153 | 1207 | 1207 | 1153 | 1207 | 1153 | 1153 | |
| * Foremost Insurance Company | 1070 | 1070 | 1070 | 1070 | 1070 | 1070 | 1184 | 1070 | |
| * Garrison Property and Casualty Ins Co | 890 | 890 | 890 | 890 | 990 | 890 | 990 | 990 | |
| GEICO General Insurance Company | 549 | 597 | 549 | 549 | 597 | 549 | 597 | 597 | |
| GEICO Indemnity Company | 1600 | 1748 | 1600 | 1600 | 1748 | 1600 | 1748 | 1748 | |
| Government Employees Ins. Company | 549 | 597 | 549 | 549 | 597 | 549 | 597 | 597 | |
| * Harleysville Preferred Insurance Co | 1104 | 1104 | 1104 | 1104 | 1104 | 1104 | 1104 | 1104 | |
| * Horace Mann Insurance Company | 1483 | 1483 | 1483 | 1483 | 1483 | 1483 | 1483 | 1483 | |
| * IDS Property Casualty Insurance Co | 1048 | 1072 | 1048 | 1048 | 1072 | 1048 | 1072 | 1072 | |
| Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |

Rates Effective as of 1/1/2011

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

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

Scenario 3: Young Single Male, Age 30

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|--|--|--------------------------------------|------------|-------|--------------|----------|--------|----------|-----------|
| | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Eastern Shore (w/o Cecil) | * Keystone Insurance Company | 1184 | 1291 | 820 | 1096 | 1133 | 804 | 974 | 843 |
| | * Liberty Mutual Fire Insurance Co | 1281 | 1281 | 1342 | 1342 | 1281 | 1342 | 1281 | 1281 |
| | Maryland Automobile Insurance Fund | 1682 | 1682 | 1682 | 1682 | 1682 | 1682 | 1682 | 1682 |
| | Metropolitan Casualty Insurance Co. | 1320 | 1320 | 1320 | 1320 | 1320 | 1320 | 1320 | 1320 |
| | Metropolitan Direct Property and Casualty | 1342 | 1342 | 1342 | 1342 | 1342 | 1342 | 1342 | 1342 |
| | Metropolitan Group Property and Casualty | 1204 | 1204 | 1204 | 1204 | 1204 | 1204 | 1204 | 1204 |
| | Mutual Benefit Insurance Company | 945 | 954 | 1212 | 929 | 996 | 929 | 1102 | 1067 |
| | National General Assurance Company | 1481 | 1481 | 1481 | 1481 | 1481 | 1481 | 1581 | 1481 |
| | * National Surety Corporation | 1225 | 1225 | 1297 | 1297 | 1225 | 1297 | 1225 | 1225 |
| | * Nationwide General Insurance Co. | 896 | 902 | 948 | 948 | 914 | 896 | 894 | 870 |
| | * Old Dominion Insurance Company | 1086 | 1086 | 1086 | 1086 | 1086 | 1086 | 1188 | 1086 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 586 | 596 | 586 | 586 | 708 | 586 | 686 | 666 |
| | Penn National Insurance Company | 956 | 956 | 974 | 974 | 956 | 956 | 956 | 956 |
| | * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Progressive Select Insurance Company | 1611 | 1611 | 1611 | 1611 | 1611 | 1611 | 1687 |
| | Progressive Specialty Insurance Co | 1535 | 1535 | 1535 | 1535 | 1535 | 1535 | 1633 | 1535 |
| | * Selective Ins. Co. of South Carolina | 945 | 936 | 823 | 808 | 872 | 741 | 814 | 834 |
| | * State Automobile Mutual Insurance Co | 1366 | 1366 | 1366 | 1366 | 1366 | 1366 | 1366 | 1366 |
| | * State Farm Fire & Casualty Company | 1171 | 1218 | 1171 | 1171 | 1218 | 1171 | 1218 | 1218 |
| | * State Farm Mutual Automobile Ins. Co. | 933 | 970 | 933 | 933 | 970 | 933 | 970 | 970 |
| | * Teachers Insurance Company | 1176 | 1176 | 1176 | 1176 | 1176 | 1176 | 1176 | 1176 |
| | * Titan Indemnity Company | 2153 | 2473 | 2459 | 2459 | 2277 | 2153 | 2173 | 2151 |
| | Travelers Commercial Insurance Co | 748 | 755 | 636 | 648 | 675 | 603 | 707 | 704 |
| | Travelers Home and Marine Insurance Co | 783 | 788 | 666 | 677 | 708 | 630 | 740 | 736 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * Twin City Fire Insurance Company | 1645 | 1852 | 3000 | 2137 | 2284 | 2237 | 2679 | 2966 |
| | United Farm Family Insurance Company | 1189 | 1189 | 1189 | 1189 | 1189 | 1189 | 1189 | 1189 |
| | * United Services Automobile Association | 766 | 766 | 766 | 766 | 849 | 766 | 849 | 849 |
| | * Unitrin Auto and Home Insurance Co. | 1224 | 1224 | 1203 | 1224 | 1221 | 1224 | 1221 | 1221 |
| | * Unitrin Direct Property & Casualty Co | 1404 | 1404 | 1804 | 1404 | 1404 | 1404 | 1907 | 1404 |
| | * USAA Casualty Insurance Company | 855 | 855 | 855 | 855 | 947 | 855 | 947 | 947 |
| | * USAA General Indemnity Company | 1164 | 1164 | 1164 | 1164 | 1292 | 1164 | 1292 | 1292 |
| | * Victoria Fire & Casualty Company | 2153 | 2473 | 2459 | 2459 | 2277 | 2153 | 2173 | 2151 |

Scenario 4: Young Single Female, Age 30

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|---|--|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurance Company | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Eastern Shore (w/o Cecil) | 21st Century North America Ins Co | 817 | 817 | 817 | 817 | 817 | 817 | 817 | 817 |
| | * Agency Insurance Company of MD, Inc. | 1222 | 1222 | 1222 | 1222 | 1222 | 1222 | 1310 | 1222 |
| | * Allied Property & Casualty Ins Company | 671 | 664 | 685 | 685 | 668 | 671 | 665 | 660 |
| | * Allstate Indemnity Company | 896 | 896 | 994 | 994 | 896 | 994 | 896 | 896 |
| | * Allstate Property & Casualty Ins Co | 980 | 980 | 956 | 956 | 980 | 956 | 980 | 980 |
| | * Amco Insurance Company | 703 | 696 | 717 | 717 | 700 | 703 | 696 | 691 |
| | * American States Preferred Insurance Co | 768 | 768 | 768 | 768 | 804 | 768 | 825 | 780 |
| | * Amica Mutual Insurance Company | 781 | 781 | 781 | 781 | 781 | 781 | 781 | 781 |
| | * Atlantic States Insurance Company | 603 | 603 | 603 | 603 | 603 | 603 | 603 | 603 |
| | Brethren Mutual Insurance Co. | 647 | 583 | 647 | 647 | 583 | 583 | 583 | 583 |
| | * Chartis Property Casualty Company | 1342 | 1342 | 1342 | 1342 | 1342 | 1342 | 1342 | 1521 |
| | * Chubb National Insurance Company | 1267 | 1267 | 1267 | 1267 | 1171 | 1267 | 1271 | 1211 |
| | * Cincinnati Insurance Company | 1002 | 1004 | 966 | 1009 | 999 | 977 | 979 | 951 |
| | * Cumberland Insurance Company Inc | 717 | 717 | 717 | 717 | 717 | 717 | 717 | 717 |
| | * Dairyland Insurance Company of WI | 2111 | 2111 | 2080 | 2080 | 2111 | 2080 | 2114 | 2114 |
| | * Depositors Insurance Company | 654 | 647 | 667 | 667 | 651 | 654 | 647 | 643 |
| | * Elephant Insurance Company | 1041 | 1044 | 1041 | 1041 | 1044 | 1041 | 1073 | 1044 |
| | * Encompass Home/Auto Insurance Co. | 715 | 715 | 715 | 715 | 715 | 715 | 715 | 715 |
| | * Erie Insurance Company | 990 | 990 | 990 | 990 | 990 | 990 | 990 | 990 |
| | * Erie Insurance Exchange | 796 | 796 | 796 | 796 | 796 | 796 | 796 | 796 |
| * Esurance Property & Casualty Ins Co | 1090 | 1090 | 1090 | 1090 | 1090 | 1090 | 1162 | 1090 | |
| * Fireman's Fund Insurance Company | 1315 | 1315 | 1400 | 1400 | 1315 | 1400 | 1315 | 1315 | |
| * First Liberty Insurance Corporation | 806 | 806 | 845 | 845 | 806 | 845 | 806 | 806 | |
| * Foremost Insurance Company | 850 | 850 | 850 | 850 | 850 | 850 | 926 | 850 | |
| * Garrison Property and Casualty Ins Co | 605 | 605 | 605 | 605 | 675 | 605 | 675 | 675 | |
| GEICO General Insurance Company | 564 | 612 | 564 | 564 | 612 | 564 | 612 | 612 | |
| GEICO Indemnity Company | 1595 | 1734 | 1595 | 1595 | 1734 | 1595 | 1734 | 1734 | |
| Government Employees Ins. Company | 564 | 612 | 564 | 564 | 612 | 564 | 612 | 612 | |
| * Harleysville Preferred Insurance Co | 802 | 802 | 802 | 802 | 802 | 802 | 802 | 802 | |
| * Horace Mann Insurance Company | 1387 | 1387 | 1387 | 1387 | 1387 | 1387 | 1387 | 1387 | |
| * IDS Property Casualty Insurance Co | 846 | 864 | 846 | 846 | 864 | 846 | 864 | 864 | |
| Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |

Rates Effective as of 1/1/2011

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

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

Scenario 4: Young Single Female, Age 30

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 | |
|---|--|--|------------|-------|--------------|----------|--------|----------|-----------|------|
| | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester | |
| Eastern Shore (w/o Cecil) | * Keystone Insurance Company | 920 | 995 | 649 | 855 | 876 | 642 | 758 | 668 | |
| | * Liberty Mutual Fire Insurance Co | 894 | 894 | 938 | 938 | 894 | 938 | 894 | 894 | |
| Rates Effective as of 1/1/2011 | Maryland Automobile Insurance Fund | 2089 | 2089 | 2089 | 2089 | 2089 | 2089 | 2089 | 2089 | |
| | Metropolitan Casualty Insurance Co. | 816 | 816 | 816 | 816 | 816 | 816 | 816 | 816 | |
| | Metropolitan Direct Property and Casualty | 784 | 784 | 784 | 784 | 784 | 784 | 784 | 784 | |
| | Metropolitan Group Property and Casualty | 772 | 772 | 772 | 772 | 772 | 772 | 772 | 772 | |
| | * Mutual Benefit Insurance Company | 657 | 671 | 829 | 648 | 684 | 648 | 756 | 730 | |
| | National General Assurance Company | 1046 | 1046 | 1046 | 1046 | 1046 | 1046 | 1106 | 1046 | |
| | * National Surety Corporation | 950 | 950 | 1006 | 1006 | 950 | 1006 | 950 | 950 | |
| | * Nationwide General Insurance Co. | 754 | 759 | 801 | 801 | 770 | 754 | 761 | 736 | |
| | * Old Dominion Insurance Company | 722 | 722 | 722 | 722 | 722 | 722 | 790 | 722 | |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |
| | * Peninsula Insurance Company | 454 | 462 | 454 | 454 | 536 | 454 | 518 | 508 | |
| | * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Penn National Insurance Company | 1016 | 1016 | 1038 | 1038 | 1016 | 1016 | 1016 | 1016 |
| | | Progressive Select Insurance Company | 1229 | 1229 | 1229 | 1229 | 1229 | 1229 | 1291 | 1229 |
| | | Progressive Specialty Insurance Co | 1187 | 1187 | 1187 | 1187 | 1187 | 1187 | 1265 | 1187 |
| | | * Selective Ins. Co. of South Carolina | 748 | 733 | 646 | 636 | 691 | 588 | 645 | 658 |
| | * State Automobile Mutual Insurance Co | 933 | 933 | 933 | 933 | 933 | 933 | 933 | 933 | |
| | * State Farm Fire & Casualty Company | 938 | 977 | 938 | 938 | 977 | 938 | 977 | 977 | |
| | * State Farm Mutual Automobile Ins. Co. | 741 | 772 | 741 | 741 | 772 | 741 | 772 | 772 | |
| | * Teachers Insurance Company | 1105 | 1105 | 1105 | 1105 | 1105 | 1105 | 1105 | 1105 | |
| | * Titan Indemnity Company | 1531 | 1726 | 1738 | 1738 | 1613 | 1531 | 1576 | 1517 | |
| | Travelers Commercial Insurance Co | 560 | 566 | 479 | 482 | 505 | 455 | 533 | 531 | |
| | Travelers Home and Marine Insurance Co | 587 | 594 | 502 | 504 | 528 | 475 | 558 | 554 | |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * Twin City Fire Insurance Company | 845 | 947 | 1462 | 1068 | 1135 | 1110 | 1309 | 1439 | |
| | United Farm Family Insurance Company | 1320 | 1320 | 1320 | 1320 | 1320 | 1320 | 1320 | 1320 | |
| | * United Services Automobile Association | 630 | 630 | 630 | 630 | 702 | 630 | 702 | 702 | |
| | * Unitrin Auto and Home Insurance Co. | 799 | 799 | 787 | 799 | 794 | 799 | 794 | 794 | |
| | * Unitrin Direct Property & Casualty Co | 903 | 1579 | 903 | 903 | 903 | 903 | 955 | 903 | |
| | * USAA Casualty Insurance Company | 584 | 584 | 584 | 584 | 649 | 584 | 649 | 649 | |
| | * USAA General Indemnity Company | 1086 | 1086 | 1086 | 1086 | 1229 | 1086 | 1229 | 1229 | |
| | * Victoria Fire & Casualty Company | 1531 | 1726 | 1738 | 1738 | 1613 | 1531 | 1576 | 1517 | |

Scenario 5: Single Male Age 50

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|---|--|----------|------------|-------|--------------|----------|--------|----------|-----------|
| | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Insurance Company | | | | | | | | | |
| Eastern Shore (w/o Cecil) | 21st Century North America Ins Co | 951 | 951 | 951 | 951 | 951 | 951 | 951 | 951 |
| | * Agency Insurance Company of MD, Inc. | 1877 | 1877 | 1877 | 1877 | 1877 | 1877 | 1853 | 1877 |
| | * Allied Property & Casualty Ins Company | 1005 | 993 | 1023 | 1023 | 999 | 1005 | 994 | 989 |
| | * Allstate Indemnity Company | 1240 | 1240 | 1368 | 1368 | 1240 | 1368 | 1240 | 1240 |
| | * Allstate Property & Casualty Ins Co | 1210 | 1210 | 1170 | 1170 | 1210 | 1170 | 1210 | 1210 |
| | * Amco Insurance Company | 1053 | 1040 | 1072 | 1072 | 1046 | 1053 | 1041 | 1036 |
| | * American States Preferred Insurance Co | 876 | 876 | 876 | 876 | 917 | 876 | 941 | 890 |
| | * Amica Mutual Insurance Company | 804 | 804 | 804 | 804 | 804 | 804 | 804 | 804 |
| | Brethren Mutual Insurance Co. | 769 | 693 | 769 | 769 | 693 | 693 | 693 | 693 |
| | * Chartis Property Casualty Company | 1294 | 1294 | 1294 | 1294 | 1294 | 1294 | 1294 | 1454 |
| | * Chubb National Insurance Company | 1702 | 1702 | 1702 | 1702 | 1600 | 1702 | 1716 | 1631 |
| | * Cincinnati Insurance Company | 1420 | 1427 | 1374 | 1434 | 1419 | 1386 | 1388 | 1350 |
| | * Cumberland Insurance Company Inc | 805 | 805 | 805 | 805 | 805 | 805 | 805 | 805 |
| | * Dairyland Insurance Company of WI | 2176 | 2176 | 2163 | 2163 | 2176 | 2163 | 2203 | 2203 |
| | * Depositors Insurance Company | 979 | 967 | 997 | 997 | 973 | 979 | 968 | 963 |
| | * Donegal Mutual Insurance Company | 935 | 935 | 935 | 935 | 935 | 935 | 935 | 935 |
| | * Elephant Insurance Company | 1718 | 1724 | 1718 | 1718 | 1724 | 1718 | 1778 | 1724 |
| | * Encompass Home/Auto Insurance Co. | 1238 | 1238 | 1238 | 1238 | 1238 | 1238 | 1238 | 1238 |
| | * Erie Insurance Company | 1744 | 1744 | 1744 | 1744 | 1744 | 1744 | 1744 | 1744 |
| | * Erie Insurance Exchange | 1118 | 1118 | 1118 | 1118 | 1118 | 1118 | 1118 | 1118 |
| * Esurance Property & Casualty Ins Co | 1560 | 1560 | 1560 | 1560 | 1560 | 1560 | 1666 | 1560 | |
| * Fireman's Fund Insurance Company | 1922 | 1922 | 2046 | 2046 | 1922 | 2046 | 1922 | 1922 | |
| * First Liberty Insurance Corporation | 1078 | 1078 | 1133 | 1133 | 1078 | 1133 | 1078 | 1078 | |
| * Foremost Insurance Company | 1139 | 1139 | 1139 | 1139 | 1139 | 1139 | 1260 | 1139 | |
| * Garrison Property and Casualty Ins Co | 812 | 812 | 812 | 812 | 899 | 812 | 899 | 899 | |
| GEICO General Insurance Company | 656 | 707 | 656 | 656 | 707 | 656 | 707 | 707 | |
| GEICO Indemnity Company | 2233 | 2424 | 2233 | 2233 | 2424 | 2233 | 2424 | 2424 | |
| Government Employees Ins. Company | 656 | 707 | 656 | 656 | 707 | 656 | 707 | 707 | |
| * Harleysville Preferred Insurance Co | 950 | 950 | 950 | 950 | 950 | 950 | 950 | 950 | |
| * Horace Mann Insurance Company | 1265 | 1265 | 1265 | 1265 | 1265 | 1265 | 1265 | 1265 | |
| * IDS Property Casualty Insurance Co | 1164 | 1196 | 1164 | 1164 | 1196 | 1164 | 1196 | 1196 | |
| Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |

Rates Effective as of 1/1/2011

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

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

Scenario 5: Single Male Age 50

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|--|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Insurance Company | | | | | | | | | |
| Eastern Shore (w/o Cecil) | * Keystone Insurance Company | 1518 | 1630 | 1094 | 1431 | 1463 | 1089 | 1268 | 1131 |
| | * Liberty Mutual Fire Insurance Co | 1198 | 1198 | 1258 | 1258 | 1198 | 1258 | 1198 | 1198 |
| | Maryland Automobile Insurance Fund | 4386 | 4386 | 4386 | 4386 | 4386 | 4386 | 4386 | 4386 |
| | Metropolitan Casualty Insurance Co. | 1157 | 1157 | 1157 | 1157 | 1157 | 1157 | 1157 | 1157 |
| | Metropolitan Direct Property and Casualty | 1058 | 1058 | 1058 | 1058 | 1058 | 1058 | 1058 | 1058 |
| | Metropolitan Group Property and Casualty | 1320 | 1320 | 1320 | 1320 | 1320 | 1320 | 1320 | 1320 |
| | * Mutual Benefit Insurance Company | 727 | 738 | 947 | 719 | 782 | 719 | 863 | 840 |
| | National General Assurance Company | 1323 | 1323 | 1323 | 1323 | 1323 | 1323 | 1634 | 1323 |
| | * National Surety Corporation | 1376 | 1376 | 1456 | 1456 | 1376 | 1456 | 1376 | 1376 |
| | * Nationwide General Insurance Co. | 1313 | 1318 | 1391 | 1391 | 1330 | 1313 | 1322 | 1281 |
| | * Old Dominion Insurance Company | 750 | 758 | 768 | 774 | 776 | 780 | 854 | 786 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 678 | 688 | 678 | 678 | 788 | 678 | 764 | 746 |
| | * Penn National Insurance Company | 1158 | 1158 | 1186 | 1186 | 1158 | 1158 | 1158 | 1158 |
| | * Progressive Select Insurance Company | 1549 | 1549 | 1549 | 1549 | 1549 | 1549 | 1629 | 1549 |
| * Progressive Specialty Insurance Co | 1563 | 1563 | 1563 | 1563 | 1563 | 1563 | 1670 | 1563 | |
| * Selective Ins. Co. of South Carolina | 902 | 904 | 796 | 781 | 838 | 721 | 780 | 801 | |
| * State Automobile Mutual Insurance Co | 1320 | 1320 | 1320 | 1320 | 1320 | 1320 | 1320 | 1320 | |
| * State Farm Fire & Casualty Company | 1199 | 1246 | 1199 | 1199 | 1246 | 1199 | 1246 | 1246 | |
| * State Farm Mutual Automobile Ins. Co. | 938 | 975 | 938 | 938 | 975 | 938 | 975 | 975 | |
| * Teachers Insurance Company | 1011 | 1011 | 1011 | 1011 | 1011 | 1011 | 1011 | 1011 | |
| * Titan Indemnity Company | 2658 | 2865 | 2930 | 2930 | 2758 | 2658 | 2737 | 2582 | |
| Travelers Commercial Insurance Co | 816 | 823 | 690 | 703 | 737 | 653 | 770 | 763 | |
| Travelers Home and Marine Insurance Co | 855 | 863 | 724 | 737 | 770 | 682 | 806 | 803 | |
| * Twin City Fire Insurance Company | 1077 | 1153 | 1935 | 1386 | 1491 | 1451 | 1734 | 1919 | |
| United Farm Family Insurance Company | 1882 | 1882 | 1882 | 1882 | 1882 | 1882 | 1882 | 1882 | |
| * United Services Automobile Association | 850 | 850 | 850 | 850 | 940 | 850 | 940 | 940 | |
| * Unitrin Auto and Home Insurance Co. | 929 | 929 | 918 | 929 | 941 | 929 | 941 | 941 | |
| * Unitrin Direct Property & Casualty Co | 1198 | 1408 | 1787 | 1554 | 1554 | 1329 | 1410 | 1597 | |
| * USAA Casualty Insurance Company | 782 | 782 | 782 | 782 | 862 | 782 | 862 | 862 | |
| * USAA General Indemnity Company | 1493 | 1493 | 1493 | 1493 | 1689 | 1493 | 1689 | 1689 | |
| * Victoria Fire & Casualty Company | 2658 | 2865 | 2930 | 2930 | 2758 | 2658 | 2737 | 2582 | |

Rates Effective as of 1/1/2011

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

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

Scenario 6: Senior Citizen - Single Male Age 65

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|---|--|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurance Company | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Eastern Shore (w/o Cecil) | 21st Century North America Ins Co | 526 | 526 | 526 | 526 | 526 | 526 | 526 | 526 |
| | * Agency Insurance Company of MD, Inc. | 949 | 949 | 949 | 949 | 949 | 949 | 1058 | 949 |
| | * Allied Property & Casualty Ins Company | 576 | 569 | 588 | 588 | 574 | 576 | 572 | 567 |
| | * Allstate Indemnity Company | 536 | 536 | 588 | 588 | 536 | 588 | 536 | 536 |
| | * Allstate Property & Casualty Ins Co | 616 | 616 | 586 | 586 | 616 | 586 | 616 | 616 |
| | * Amco Insurance Company | 603 | 596 | 616 | 616 | 601 | 603 | 599 | 594 |
| | * American States Preferred Insurance Co | 701 | 701 | 701 | 701 | 733 | 701 | 760 | 703 |
| | * Amica Mutual Insurance Company | 556 | 556 | 556 | 556 | 556 | 556 | 556 | 556 |
| | * Atlantic States Insurance Company | 343 | 343 | 343 | 343 | 343 | 343 | 343 | 343 |
| | Brethren Mutual Insurance Co. | 320 | 292 | 320 | 320 | 292 | 292 | 292 | 292 |
| | * Chartis Property Casualty Company | 834 | 834 | 834 | 834 | 834 | 834 | 834 | 950 |
| | * Chubb National Insurance Company | 897 | 897 | 897 | 897 | 848 | 897 | 905 | 856 |
| | * Cincinnati Insurance Company | 617 | 621 | 596 | 621 | 617 | 601 | 603 | 586 |
| | * Cumberland Insurance Company Inc | 401 | 401 | 401 | 401 | 401 | 401 | 401 | 401 |
| | * Dairyland Insurance Company of WI | 1338 | 1338 | 1336 | 1336 | 1338 | 1336 | 1366 | 1366 |
| | * Depositors Insurance Company | 561 | 554 | 573 | 573 | 559 | 561 | 557 | 553 |
| | * Elephant Insurance Company | 940 | 947 | 940 | 940 | 947 | 940 | 982 | 947 |
| | * Encompass Home/Auto Insurance Co. | 647 | 647 | 647 | 647 | 647 | 647 | 647 | 647 |
| | * Erie Insurance Company | 752 | 752 | 752 | 752 | 752 | 752 | 752 | 752 |
| | * Erie Insurance Exchange | 525 | 525 | 525 | 525 | 525 | 525 | 525 | 525 |
| * Esurance Property & Casualty Ins Co | 836 | 836 | 836 | 836 | 836 | 836 | 890 | 836 | |
| * Fireman's Fund Insurance Company | 438 | 438 | 454 | 454 | 438 | 454 | 438 | 438 | |
| * First Liberty Insurance Corporation | 593 | 593 | 619 | 619 | 593 | 619 | 593 | 593 | |
| * Foremost Insurance Company | 729 | 729 | 729 | 729 | 729 | 729 | 828 | 729 | |
| * Garrison Property and Casualty Ins Co | 395 | 395 | 395 | 395 | 441 | 395 | 441 | 441 | |
| GEICO General Insurance Company | 394 | 426 | 394 | 394 | 426 | 394 | 426 | 426 | |
| GEICO Indemnity Company | 1120 | 1223 | 1120 | 1120 | 1223 | 1120 | 1223 | 1223 | |
| Government Employees Ins. Company | 394 | 426 | 394 | 394 | 426 | 394 | 426 | 426 | |
| * Harleysville Preferred Insurance Co | 484 | 474 | 474 | 474 | 474 | 474 | 474 | 474 | |
| * Horace Mann Insurance Company | 1082 | 1082 | 1082 | 1082 | 1082 | 1082 | 1082 | 1082 | |
| * IDS Property Casualty Insurance Co | 694 | 714 | 694 | 694 | 714 | 694 | 714 | 714 | |
| Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |

Rates Effective as of 1/1/2011

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

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

Scenario 6: Senior Citizen - Single Male Age 65

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|--|--|--------------------------------------|------------|-------|--------------|----------|--------|----------|-----------|
| | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Eastern Shore (w/o Cecil) | * Keystone Insurance Company | 631 | 665 | 461 | 599 | 609 | 467 | 530 | 479 |
| | * Liberty Mutual Fire Insurance Co | 658 | 658 | 687 | 687 | 658 | 687 | 658 | 658 |
| | Maryland Automobile Insurance Fund | 1631 | 1631 | 1631 | 1631 | 1631 | 1631 | 1631 | 1631 |
| | Metropolitan Casualty Insurance Co. | 532 | 532 | 532 | 532 | 532 | 532 | 532 | 532 |
| | Metropolitan Direct Property and Casualty | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 |
| | Metropolitan Group Property and Casualty | 492 | 492 | 492 | 492 | 492 | 492 | 492 | 492 |
| | * Mutual Benefit Insurance Company | 431 | 440 | 574 | 427 | 472 | 427 | 520 | 508 |
| | National General Assurance Company | 1008 | 1008 | 1008 | 1008 | 1008 | 1008 | 1103 | 1008 |
| | * National Surety Corporation | 364 | 364 | 377 | 377 | 364 | 377 | 364 | 364 |
| | * Nationwide General Insurance Co. | 682 | 683 | 726 | 726 | 692 | 682 | 690 | 664 |
| | * Old Dominion Insurance Company | 476 | 476 | 476 | 476 | 476 | 476 | 536 | 476 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 338 | 344 | 338 | 338 | 394 | 338 | 386 | 376 |
| | Penn National Insurance Company | 592 | 592 | 606 | 606 | 592 | 592 | 592 | 592 |
| | * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Progressive Select Insurance Company | 919 | 919 | 919 | 919 | 919 | 919 | 992 |
| | Progressive Specialty Insurance Co | 901 | 901 | 901 | 901 | 901 | 901 | 989 | 901 |
| | * Selective Ins. Co. of South Carolina | 532 | 523 | 460 | 453 | 493 | 419 | 463 | 472 |
| | * State Automobile Mutual Insurance Co | 685 | 685 | 685 | 685 | 685 | 685 | 685 | 685 |
| | * State Farm Fire & Casualty Company | 608 | 633 | 608 | 608 | 633 | 608 | 633 | 633 |
| | * State Farm Mutual Automobile Ins. Co. | 471 | 491 | 471 | 471 | 491 | 471 | 491 | 491 |
| | * Teachers Insurance Company | 864 | 864 | 864 | 864 | 864 | 864 | 864 | 864 |
| | * Titan Indemnity Company | 1207 | 1316 | 1357 | 1357 | 1262 | 1207 | 1266 | 1177 |
| | Travelers Commercial Insurance Co | 537 | 540 | 456 | 461 | 483 | 436 | 514 | 508 |
| | Travelers Home and Marine Insurance Co | 562 | 564 | 478 | 480 | 506 | 456 | 537 | 530 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * Twin City Fire Insurance Company | 472 | 516 | 571 | 571 | 614 | 607 | 708 | 571 |
| | United Farm Family Insurance Company | 729 | 729 | 729 | 729 | 729 | 729 | 729 | 729 |
| | * United Services Automobile Association | 440 | 440 | 440 | 440 | 492 | 440 | 492 | 492 |
| | * Unitrin Auto and Home Insurance Co. | 570 | 570 | 561 | 570 | 575 | 570 | 575 | 575 |
| | * Unitrin Direct Property & Casualty Co | 845 | 1165 | 845 | 1199 | 845 | 845 | 915 | 986 |
| | * USAA Casualty Insurance Company | 380 | 380 | 380 | 380 | 423 | 380 | 423 | 423 |
| | * USAA General Indemnity Company | 726 | 726 | 726 | 726 | 829 | 726 | 829 | 829 |
| | * Victoria Fire & Casualty Company | 1207 | 1316 | 1357 | 1357 | 1262 | 1207 | 1266 | 1177 |

Scenario 7: Senior Citizen - Single Female Age 65

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|---|--|----------|------------|-------|--------|----------|--------|----------|-----------|
| | | Queen | | | | | | | |
| Insurance Company | | Caroline | Dorchester | Kent | Anne's | Somerset | Talbot | Wicomico | Worcester |
| Eastern Shore (w/o Cecil) | 21st Century North America Ins Co | 623 | 623 | 623 | 623 | 623 | 623 | 623 | 623 |
| | * Agency Insurance Company of MD, Inc. | 1204 | 1204 | 1204 | 1204 | 1204 | 1204 | 1337 | 1204 |
| | * Allied Property & Casualty Ins Company | 715 | 707 | 732 | 732 | 714 | 715 | 712 | 704 |
| | * Allstate Indemnity Company | 620 | 620 | 684 | 684 | 620 | 684 | 620 | 620 |
| | * Allstate Property & Casualty Ins Co | 712 | 712 | 678 | 678 | 712 | 678 | 712 | 712 |
| | * Amco Insurance Company | 749 | 740 | 766 | 766 | 747 | 749 | 746 | 738 |
| | * American States Preferred Insurance Co | 794 | 794 | 794 | 794 | 834 | 794 | 862 | 800 |
| | * Amica Mutual Insurance Company | 698 | 698 | 698 | 698 | 698 | 698 | 698 | 698 |
| | Brethren Mutual Insurance Co. | 419 | 431 | 419 | 419 | 431 | 431 | 431 | 431 |
| | * Chartis Property Casualty Company | 1153 | 1153 | 1153 | 1153 | 1153 | 1153 | 1153 | 1304 |
| | * Chubb National Insurance Company | 1056 | 1056 | 1056 | 1056 | 989 | 1056 | 1063 | 1009 |
| | * Cincinnati Insurance Company | 811 | 815 | 784 | 819 | 810 | 793 | 794 | 771 |
| | * Cumberland Insurance Company Inc | 512 | 512 | 512 | 512 | 512 | 512 | 512 | 512 |
| | * Dairyland Insurance Company of WI | 1643 | 1643 | 1626 | 1626 | 1643 | 1626 | 1656 | 1656 |
| | * Depositors Insurance Company | 696 | 688 | 712 | 712 | 695 | 696 | 694 | 686 |
| * Donegal Mutual Insurance Company | 524 | 524 | 524 | 524 | 524 | 524 | 524 | 524 | |
| * Elephant Insurance Company | 1055 | 1063 | 1055 | 1055 | 1063 | 1055 | 1099 | 1063 | |
| * Encompass Home/Auto Insurance Co. | 800 | 800 | 800 | 800 | 800 | 800 | 800 | 800 | |
| * Erie Insurance Company | 894 | 894 | 894 | 894 | 894 | 894 | 894 | 894 | |
| * Erie Insurance Exchange | 627 | 627 | 627 | 627 | 627 | 627 | 627 | 627 | |
| * Esurance Property & Casualty Ins Co | 954 | 954 | 954 | 954 | 954 | 954 | 1016 | 954 | |
| * Fireman's Fund Insurance Company | 910 | 910 | 960 | 960 | 910 | 960 | 910 | 910 | |
| * First Liberty Insurance Corporation | 840 | 840 | 877 | 877 | 840 | 877 | 840 | 840 | |
| * Foremost Insurance Company | 1134 | 1134 | 1134 | 1134 | 1134 | 1134 | 1263 | 1134 | |
| * Garrison Property and Casualty Ins Co | 423 | 423 | 423 | 423 | 479 | 423 | 479 | 479 | |
| GEICO General Insurance Company | 471 | 510 | 471 | 471 | 510 | 471 | 510 | 510 | |
| GEICO Indemnity Company | 1254 | 1365 | 1254 | 1254 | 1365 | 1254 | 1365 | 1365 | |
| Government Employees Ins. Company | 471 | 510 | 471 | 471 | 510 | 471 | 510 | 510 | |
| * Harleysville Preferred Insurance Co | 680 | 680 | 680 | 680 | 680 | 68 | 680 | 680 | |
| * Horace Mann Insurance Company | 1192 | 1192 | 1192 | 1192 | 1192 | 1192 | 1192 | 1192 | |
| * IDS Property Casualty Insurance Co | 806 | 828 | 806 | 806 | 828 | 806 | 828 | 828 | |
| Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |

Rates Effective as of 1/1/2011

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

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

Scenario 7: Senior Citizen - Single Female Age 65

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|--|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Eastern Shore (w/o Cecil) | * Keystone Insurance Company | 715 | 763 | 519 | 675 | 688 | 520 | 600 | 537 |
| | * Liberty Mutual Fire Insurance Co | 930 | 930 | 977 | 977 | 930 | 977 | 930 | 930 |
| | Maryland Automobile Insurance Fund | 1753 | 1753 | 1753 | 1753 | 1753 | 1753 | 1753 | 1753 |
| | Metropolitan Casualty Insurance Co. | 741 | 741 | 741 | 741 | 741 | 741 | 741 | 741 |
| | Metropolitan Direct Property and Casualty | 570 | 570 | 570 | 570 | 570 | 570 | 570 | 570 |
| | Metropolitan Group Property and Casualty | 634 | 634 | 634 | 634 | 634 | 634 | 634 | 634 |
| | * Mutual Benefit Insurance Company | 545 | 558 | 700 | 538 | 579 | 538 | 638 | 620 |
| | National General Assurance Company | 1140 | 1140 | 1140 | 1140 | 1140 | 1140 | 1235 | 1140 |
| | * National Surety Corporation | 658 | 658 | 689 | 689 | 658 | 689 | 658 | 658 |
| | * Nationwide General Insurance Co. | 838 | 841 | 899 | 899 | 857 | 838 | 850 | 813 |
| | * Old Dominion Insurance Company | 630 | 630 | 630 | 630 | 630 | 630 | 706 | 630 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 372 | 380 | 372 | 372 | 440 | 372 | 426 | 414 |
| | * Penn National Insurance Company | 750 | 750 | 764 | 764 | 750 | 750 | 750 | 750 |
| | * Progressive Select Insurance Company | 1118 | 1118 | 1118 | 1118 | 1118 | 1118 | 1200 | 1118 |
| * Progressive Specialty Insurance Co | 1080 | 1080 | 1080 | 1080 | 1080 | 1080 | 1179 | 1080 | |
| * Selective Ins. Co. of South Carolina | 710 | 687 | 607 | 599 | 654 | 555 | 613 | 623 | |
| * State Automobile Mutual Insurance Co | 894 | 894 | 894 | 894 | 894 | 894 | 894 | 894 | |
| * State Farm Fire & Casualty Company | 872 | 910 | 872 | 872 | 910 | 872 | 910 | 910 | |
| * State Farm Mutual Automobile Ins. Co. | 686 | 716 | 686 | 686 | 716 | 686 | 716 | 716 | |
| * Teachers Insurance Company | 949 | 949 | 949 | 949 | 949 | 949 | 949 | 949 | |
| * Titan Indemnity Company | 1523 | 1729 | 1748 | 1748 | 1613 | 1523 | 1577 | 1522 | |
| Travelers Commercial Insurance Co | 634 | 640 | 541 | 545 | 571 | 515 | 606 | 599 | |
| Travelers Home and Marine Insurance Co | 663 | 671 | 564 | 570 | 596 | 538 | 633 | 629 | |
| * Twin City Fire Insurance Company | 617 | 679 | 753 | 753 | 806 | 797 | 931 | 753 | |
| United Farm Family Insurance Company | 918 | 918 | 918 | 918 | 918 | 918 | 918 | 918 | |
| * United Services Automobile Association | 468 | 468 | 468 | 468 | 530 | 468 | 530 | 530 | |
| * Unitrin Auto and Home Insurance Co. | 637 | 637 | 627 | 637 | 637 | 637 | 637 | 637 | |
| * Unitrin Direct Property & Casualty Co | 1220 | 1220 | 1220 | 1656 | 1220 | 1715 | 1310 | 2367 | |
| * USAA Casualty Insurance Company | 407 | 407 | 407 | 407 | 458 | 407 | 458 | 458 | |
| * USAA General Indemnity Company | 766 | 766 | 766 | 766 | 881 | 766 | 881 | 881 | |
| * Victoria Fire & Casualty Company | 1523 | 1729 | 1748 | 1748 | 1613 | 1523 | 1577 | 1522 | |

Rates Effective as of 1/1/2011

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

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

Scenario 8: Family Rate with Youthful driver

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|---|--|----------|------------|-------|--------------|----------|--------|----------|-----------|
| | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Insurance Company | | | | | | | | | |
| Eastern Shore (w/o Cecil) | 21st Century North America Ins Co | 2972 | 2972 | 2972 | 2972 | 2972 | 2972 | 2972 | 2972 |
| | * Agency Insurance Company of MD, Inc. | 2963 | 2963 | 2963 | 2963 | 2963 | 2963 | 3330 | 2963 |
| | * Allied Property & Casualty Ins Company | 1612 | 1587 | 1655 | 1655 | 1605 | 1612 | 1601 | 1583 |
| | * Allstate Indemnity Company | 2368 | 2368 | 2600 | 2600 | 2368 | 2600 | 2368 | 2368 |
| | * Allstate Property & Casualty Ins Co | 2738 | 2738 | 2570 | 2570 | 2738 | 2570 | 2738 | 2738 |
| | * Amco Insurance Company | 1688 | 1662 | 1734 | 1734 | 1681 | 1688 | 1677 | 1658 |
| | * American States Preferred Insurance Co | 2018 | 2018 | 2018 | 2018 | 2148 | 2018 | 2210 | 2036 |
| | * Amica Mutual Insurance Company | 1824 | 1824 | 1824 | 1824 | 1824 | 1824 | 1824 | 1824 |
| | Brethren Mutual Insurance Co. | 1130 | 1017 | 1130 | 1130 | 1017 | 1017 | 1017 | 1017 |
| | * Chartis Property Casualty Company | 3103 | 3103 | 3103 | 3103 | 3103 | 3103 | 3103 | 3566 |
| Rates Effective as of 1/1/2011 | * Chubb National Insurance Company | 3842 | 3842 | 3842 | 3842 | 3606 | 3842 | 3873 | 3630 |
| | * Cincinnati Insurance Company | 2218 | 2224 | 2141 | 2232 | 2214 | 2159 | 2166 | 2103 |
| | * Cumberland Insurance Company Inc | 1494 | 1494 | 1494 | 1494 | 1494 | 1494 | 1494 | 1494 |
| | * Dairyland Insurance Company of WI | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Depositors Insurance Company | 1570 | 1545 | 1612 | 1612 | 1564 | 1570 | 1559 | 1542 |
| | * Donegal Mutual Insurance Company | 2807 | 2807 | 2807 | 2807 | 2807 | 2807 | 2807 | 2807 |
| | * Elephant Insurance Company | 3442 | 3472 | 3442 | 3442 | 3472 | 3442 | 3596 | 3472 |
| | * Encompass Home/Auto Insurance Co. | 1905 | 1905 | 1905 | 1905 | 1905 | 1905 | 1905 | 1905 |
| | * Erie Insurance Company | 3388 | 3388 | 3388 | 3388 | 3388 | 3388 | 3388 | 3388 |
| | * Erie Insurance Exchange | 2611 | 2611 | 2611 | 2611 | 2611 | 2611 | 2611 | 2611 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Esurance Property & Casualty Ins Co | 3456 | 3456 | 3456 | 3456 | 3456 | 3456 | 3792 | 3456 |
| | * Fireman's Fund Insurance Company | 3339 | 3339 | 3521 | 3521 | 3339 | 3521 | 3339 | 3339 |
| | * First Liberty Insurance Corporation | 1836 | 1836 | 1908 | 1908 | 1836 | 1908 | 1836 | 1836 |
| | * Foremost Insurance Company | 3380 | 3380 | 3380 | 3380 | 3380 | 3380 | 3836 | 3380 |
| | * Garrison Property and Casualty Ins Co | 1412 | 1412 | 1412 | 1412 | 1638 | 1412 | 1638 | 1638 |
| | GEICO General Insurance Company | 1862 | 2022 | 1862 | 1862 | 2022 | 1862 | 2022 | 2022 |
| | GEICO Indemnity Company | 3511 | 3861 | 3511 | 3511 | 3861 | 3511 | 3861 | 3861 |
| | Government Employees Ins. Company | 1862 | 2022 | 1862 | 1862 | 2022 | 1862 | 2022 | 2022 |
| | * Harleysville Preferred Insurance Co | 3051 | 3051 | 3051 | 3051 | 3051 | 3051 | 3051 | 3051 |
| | * Horace Mann Insurance Company | 1445 | 1445 | 1445 | 1445 | 1445 | 1445 | 1445 | 1445 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * IDS Property Casualty Insurance Co | 2472 | 2548 | 2472 | 2472 | 2548 | 2472 | 2548 | 2548 |
| | Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Scenario 8: Family Rate with Youthful driver

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|--|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Insurance Company | | | | | | | | | |
| Eastern Shore (w/o Cecil) | * Keystone Insurance Company | 1803 | 1902 | 1253 | 1685 | 1709 | 1267 | 1477 | 1298 |
| | * Liberty Mutual Fire Insurance Co | 2029 | 2029 | 2109 | 2109 | 2029 | 2109 | 2029 | 2029 |
| | Maryland Automobile Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | Metropolitan Casualty Insurance Co. | 2247 | 2247 | 2247 | 2247 | 2247 | 2247 | 2247 | 2247 |
| | Metropolitan Direct Property and Casualty | 2212 | 2212 | 2212 | 2212 | 2212 | 2212 | 2212 | 2212 |
| | Metropolitan Group Property and Casualty | 2124 | 2124 | 2124 | 2124 | 2124 | 2124 | 2124 | 2124 |
| | * Mutual Benefit Insurance Company | 1323 | 1344 | 1778 | 1313 | 1467 | 1313 | 1616 | 1581 |
| | National General Assurance Company | 2575 | 2575 | 2575 | 2575 | 2575 | 2575 | 3198 | 2575 |
| | * National Surety Corporation | 2438 | 2438 | 2556 | 2556 | 2438 | 2556 | 2438 | 2438 |
| | * Nationwide General Insurance Co. | 2074 | 2074 | 2253 | 2253 | 2113 | 2074 | 2111 | 2002 |
| | * Old Dominion Insurance Company | 1874 | 1882 | 1892 | 1898 | 1900 | 1904 | 2150 | 1910 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 1272 | 1302 | 1272 | 1272 | 1574 | 1272 | 1524 | 1480 |
| | Penn National Insurance Company | 2784 | 2784 | 2832 | 2832 | 2784 | 2784 | 2784 | 2784 |
| | Progressive Select Insurance Company | 2808 | 2808 | 2808 | 2808 | 2808 | 2808 | 3094 | 2808 |
| | Progressive Specialty Insurance Co | 3347 | 3347 | 3347 | 3347 | 3347 | 3347 | 3714 | 3347 |
| | * Selective Ins. Co. of South Carolina | 2207 | 2110 | 1873 | 1853 | 2023 | 1722 | 1907 | 1932 |
| | * State Automobile Mutual Insurance Co | 3054 | 3054 | 3054 | 3054 | 3054 | 3054 | 3054 | 3054 |
| | * State Farm Fire & Casualty Company | 2754 | 2883 | 2754 | 2754 | 2883 | 2754 | 2883 | 2883 |
| | * State Farm Mutual Automobile Ins. Co. | 1998 | 2095 | 1998 | 1998 | 2095 | 1998 | 2095 | 2095 |
| * Teachers Insurance Company | 1140 | 1140 | 1140 | 1140 | 1140 | 1140 | 1140 | 1140 | |
| * Titan Indemnity Company | 5370 | 5971 | 6246 | 6246 | 5679 | 5370 | 5771 | 5227 | |
| Travelers Commercial Insurance Co | 2033 | 2035 | 1692 | 1710 | 1812 | 1618 | 1943 | 1904 | |
| Travelers Home and Marine Insurance Co | 2138 | 2136 | 1774 | 1795 | 1905 | 1698 | 2039 | 1998 | |
| * Twin City Fire Insurance Company | 1136 | 1293 | 1949 | 1398 | 1510 | 1486 | 1757 | 1927 | |
| United Farm Family Insurance Company | 2646 | 2646 | 2646 | 2646 | 2646 | 2646 | 2646 | 2646 | |
| * United Services Automobile Association | 1413 | 1413 | 1413 | 1413 | 1630 | 1413 | 1630 | 1630 | |
| * Unitrin Auto and Home Insurance Co. | 1679 | 1679 | 1657 | 1679 | 1704 | 1679 | 1704 | 1704 | |
| * Unitrin Direct Property & Casualty Co | 4186 | 3844 | 3776 | 3270 | 5297 | 2814 | 3079 | 3776 | |
| * USAA Casualty Insurance Company | 1335 | 1335 | 1335 | 1335 | 1537 | 1335 | 1537 | 1537 | |
| * USAA General Indemnity Company | 2705 | 2705 | 2705 | 2705 | 3181 | 2705 | 3181 | 3181 | |
| * Victoria Fire & Casualty Company | 5370 | 5971 | 6246 | 6246 | 5679 | 5370 | 5771 | 5227 | |

Rates Effective as of 1/1/2011

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

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

Scenario 9: Family Rate, No youthful drivers

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|---|--|----------|------------|-------|--------|----------|--------|----------|-----------|
| | | | | | Queen | | | | |
| Insurance Company | | Caroline | Dorchester | Kent | Anne's | Somerset | Talbot | Wicomico | Worcester |
| Eastern Shore (w/o Cecil) | 21st Century North America Ins Co | 1297 | 1297 | 1297 | 1297 | 1297 | 1297 | 1297 | 1297 |
| | * Agency Insurance Company of MD, Inc. | 1694 | 1694 | 1694 | 1694 | 1694 | 1694 | 1862 | 1694 |
| | * Allied Property & Casualty Ins Company | 1164 | 1150 | 1186 | 1186 | 1158 | 1164 | 1153 | 1145 |
| | * Allstate Indemnity Company | 1402 | 1402 | 1542 | 1542 | 1402 | 1542 | 1402 | 1402 |
| | * Allstate Property & Casualty Ins Co | 1324 | 1324 | 1274 | 1274 | 1324 | 1274 | 1324 | 1324 |
| | * Amco Insurance Company | 1219 | 1204 | 1242 | 1242 | 1212 | 1219 | 1207 | 1199 |
| | * American States Preferred Insurance Co | 940 | 940 | 940 | 940 | 988 | 940 | 1014 | 954 |
| | * Amica Mutual Insurance Company | 1192 | 1192 | 1192 | 1192 | 1192 | 1192 | 1192 | 1192 |
| | Brethren Mutual Insurance Co. | 983 | 899 | 983 | 983 | 899 | 899 | 899 | 899 |
| | * Chartis Property Casualty Company | 1867 | 1867 | 1867 | 1867 | 1867 | 1867 | 1867 | 2107 |
| | * Chubb National Insurance Company | 1904 | 1904 | 1904 | 1904 | 1790 | 1904 | 1914 | 1835 |
| | * Cincinnati Insurance Company | 1643 | 1650 | 1591 | 1656 | 1641 | 1604 | 1609 | 1562 |
| | * Cumberland Insurance Company Inc | 1445 | 1445 | 1445 | 1445 | 1445 | 1445 | 1445 | 1445 |
| | * Dairyland Insurance Company of WI | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Depositors Insurance Company | 1133 | 1120 | 1155 | 1155 | 1128 | 1133 | 1123 | 1115 |
| * Donegal Mutual Insurance Company | 1948 | 1948 | 1948 | 1948 | 1948 | 1948 | 1948 | 1948 | |
| * Elephant Insurance Company | 1643 | 1648 | 1643 | 1643 | 1648 | 1643 | 1696 | 1648 | |
| * Encompass Home/Auto Insurance Co. | 1127 | 1127 | 1127 | 1127 | 1127 | 1127 | 1127 | 1127 | |
| * Erie Insurance Company | 1771 | 1771 | 1771 | 1771 | 1771 | 1771 | 1771 | 1771 | |
| * Erie Insurance Exchange | 1282 | 1282 | 1282 | 1282 | 1282 | 1282 | 1282 | 1282 | |
| * Esurance Property & Casualty Ins Co | 1426 | 1426 | 1426 | 1426 | 1426 | 1426 | 1530 | 1426 | |
| * Fireman's Fund Insurance Company | 2108 | 2108 | 2236 | 2236 | 2108 | 2236 | 2108 | 2108 | |
| * First Liberty Insurance Corporation | 1198 | 1198 | 1254 | 1254 | 1198 | 1254 | 1198 | 1198 | |
| * Foremost Insurance Company | 1273 | 1273 | 1273 | 1273 | 1273 | 1273 | 1408 | 1273 | |
| * Garrison Property and Casualty Ins Co | 1002 | 1002 | 1002 | 1002 | 1124 | 1002 | 1124 | 1124 | |
| GEICO General Insurance Company | 863 | 933 | 863 | 863 | 933 | 863 | 933 | 933 | |
| GEICO Indemnity Company | 2275 | 2457 | 2275 | 2275 | 2457 | 2275 | 2457 | 2457 | |
| Government Employees Ins. Company | 863 | 933 | 863 | 863 | 933 | 863 | 933 | 933 | |
| * Harleysville Preferred Insurance Co | 1232 | 1232 | 1232 | 1232 | 1232 | 1232 | 1232 | 1232 | |
| * Horace Mann Insurance Company | 1215 | 1215 | 1215 | 1215 | 1215 | 1215 | 1215 | 1215 | |
| * IDS Property Casualty Insurance Co | 1178 | 1202 | 1178 | 1178 | 1202 | 1178 | 1202 | 1202 | |
| Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |

Rates Effective as of 1/1/2011

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

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

Scenario 9: Family Rate, No youthful drivers

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|---|---|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurance Company | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Eastern Shore (w/o Cecil) | * Keystone Insurance Company | 1463 | 1565 | 1074 | 1383 | 1411 | 1069 | 1229 | 1106 |
| | * Liberty Mutual Fire Insurance Co | 1328 | 1328 | 1391 | 1391 | 1328 | 1391 | 1328 | 1328 |
| | Maryland Automobile Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | Metropolitan Casualty Insurance Co. | 1227 | 1227 | 1227 | 1227 | 1227 | 1227 | 1227 | 1227 |
| | Metropolitan Direct Property and Casualty | 1304 | 1304 | 1304 | 1304 | 1304 | 1304 | 1304 | 1304 |
| | Metropolitan Group Property and Casualty | 1310 | 1310 | 1310 | 1310 | 1310 | 1310 | 1310 | 1310 |
| | * Mutual Benefit Insurance Company | 849 | 864 | 1106 | 842 | 917 | 842 | 1017 | 988 |
| Rates Effective as of 1/1/2011 | National General Assurance Company | 1291 | 1291 | 1291 | 1291 | 1291 | 1291 | 1593 | 1291 |
| | * National Surety Corporation | 1469 | 1469 | 1547 | 1547 | 1469 | 1547 | 1469 | 1469 |
| | * Nationwide General Insurance Co. | 1469 | 1475 | 1556 | 1556 | 1494 | 1469 | 1477 | 1433 |
| | * Old Dominion Insurance Company | 922 | 930 | 940 | 946 | 948 | 952 | 1052 | 958 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 868 | 882 | 868 | 868 | 1024 | 868 | 988 | 962 |
| | Penn National Insurance Company | 1540 | 1540 | 1570 | 1570 | 1540 | 1540 | 1540 | 1540 |
| | Progressive Select Insurance Company | 1474 | 1474 | 1474 | 1474 | 1474 | 1474 | 1565 | 1474 |
| | Progressive Specialty Insurance Co | 1595 | 1595 | 1595 | 1595 | 1595 | 1595 | 1723 | 1595 |
| | * Selective Ins. Co. of South Carolina | 1101 | 1111 | 985 | 966 | 1030 | 895 | 965 | 990 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * State Automobile Mutual Insurance Co | 775 | 775 | 775 | 775 | 775 | 775 | 775 | 775 |
| | * State Farm Fire & Casualty Company | 1651 | 1718 | 1651 | 1651 | 1718 | 1651 | 1718 | 1718 |
| | * State Farm Mutual Automobile Ins. Co. | 1282 | 1335 | 1282 | 1282 | 1335 | 1282 | 1335 | 1335 |
| | * Teachers Insurance Company | 972 | 972 | 972 | 972 | 972 | 972 | 972 | 972 |
| | * Titan Indemnity Company | 2945 | 3255 | 3292 | 3292 | 3086 | 2945 | 3028 | 2913 |
| | Travelers Commercial Insurance Co | 957 | 963 | 807 | 815 | 857 | 766 | 904 | 898 |
| | Travelers Home and Marine Insurance Co | 1004 | 1012 | 845 | 859 | 902 | 801 | 951 | 943 |
| | * Twin City Fire Insurance Company | 1123 | 1253 | 1827 | 1389 | 1453 | 1420 | 1659 | 1815 |
| | United Farm Family Insurance Company | 2063 | 2063 | 2063 | 2063 | 2063 | 2063 | 2063 | 2063 |
| | * United Services Automobile Association | 1008 | 1008 | 1008 | 1008 | 1129 | 1008 | 1129 | 1129 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * Unitrin Auto and Home Insurance Co. | 1260 | 1260 | 1237 | 1260 | 1252 | 1260 | 1252 | 1252 |
| | * Unitrin Direct Property & Casualty Co | 1302 | 1302 | 1436 | 1436 | 1436 | 1302 | 1879 | 1495 |
| | * USAA Casualty Insurance Company | 963 | 963 | 963 | 963 | 1075 | 963 | 1075 | 1075 |
| | * USAA General Indemnity Company | 1770 | 1770 | 1770 | 1770 | 2027 | 1770 | 2027 | 2027 |
| | * Victoria Fire & Casualty Company | 2945 | 3255 | 3292 | 3292 | 3086 | 2945 | 3028 | 2913 |

Scenario 10: Family Rate, No youthful drivers

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|---|--|----------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurance Company | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Eastern Shore (w/o Cecil) | 21st Century North America Ins Co | 1228 | 1228 | 1228 | 1228 | 1228 | 1228 | 1228 | 1228 |
| | * Agency Insurance Company of MD, Inc. | 1631 | 1631 | 1631 | 1631 | 1631 | 1631 | 1782 | 1631 |
| | * Allied Property & Casualty Ins Company | 1102 | 1089 | 1123 | 1123 | 1097 | 1102 | 1092 | 1085 |
| | * Allstate Indemnity Company | 1248 | 1248 | 1374 | 1374 | 1248 | 1374 | 1248 | 1248 |
| | * Allstate Property & Casualty Ins Co | 1224 | 1224 | 1184 | 1184 | 1224 | 1184 | 1224 | 1224 |
| | * Amco Insurance Company | 1154 | 1141 | 1176 | 1176 | 1148 | 1154 | 1144 | 1137 |
| | * American States Preferred Insurance Co | 981 | 981 | 981 | 981 | 1033 | 981 | 1059 | 997 |
| | * Amica Mutual Insurance Company | 1206 | 1206 | 1206 | 1206 | 1206 | 1206 | 1206 | 1206 |
| | * Atlantic States Insurance Company | 828 | 828 | 828 | 828 | 828 | 828 | 828 | 828 |
| | Brethren Mutual Insurance Co. | 647 | 601 | 647 | 647 | 601 | 601 | 601 | 601 |
| | * Chartis Property Casualty Company | 1564 | 1564 | 1564 | 1564 | 1564 | 1564 | 1564 | 1776 |
| | * Chubb National Insurance Company | 1995 | 1995 | 1995 | 1995 | 1884 | 1995 | 2008 | 1913 |
| | * Cincinnati Insurance Company | 1405 | 1413 | 1363 | 1418 | 1403 | 1374 | 1378 | 1338 |
| | * Cumberland Insurance Company Inc | 1074 | 1074 | 1074 | 1074 | 1074 | 1074 | 1074 | 1074 |
| | * Dairyland Insurance Company of WI | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Depositors Insurance Company | 1073 | 1061 | 1093 | 1093 | 1068 | 1073 | 1064 | 1057 |
| | * Elephant Insurance Company | 1635 | 1640 | 1635 | 1635 | 1640 | 1635 | 1689 | 1640 |
| | * Encompass Home/Auto Insurance Co. | 1195 | 1195 | 1195 | 1195 | 1195 | 1195 | 1195 | 1195 |
| | * Erie Insurance Company | 1477 | 1477 | 1477 | 1477 | 1477 | 1477 | 1477 | 1477 |
| | * Erie Insurance Exchange | 1086 | 1086 | 1086 | 1086 | 1086 | 1086 | 1086 | 1086 |
| * Esurance Property & Casualty Ins Co | 1492 | 1492 | 1492 | 1492 | 1492 | 1492 | 1598 | 1492 | |
| * Fireman's Fund Insurance Company | 2266 | 2266 | 2411 | 2411 | 2266 | 2411 | 2266 | 2266 | |
| * First Liberty Insurance Corporation | 972 | 972 | 1011 | 1011 | 972 | 1011 | 972 | 972 | |
| * Foremost Insurance Company | 1355 | 1355 | 1355 | 1355 | 1355 | 1355 | 1504 | 1355 | |
| * Garrison Property and Casualty Ins Co | 978 | 978 | 978 | 978 | 1090 | 978 | 1090 | 1090 | |
| GEICO General Insurance Company | 739 | 799 | 739 | 739 | 799 | 739 | 799 | 799 | |
| GEICO Indemnity Company | 2428 | 2630 | 2428 | 2428 | 2630 | 2428 | 2630 | 2630 | |
| Government Employees Ins. Company | 739 | 799 | 739 | 739 | 799 | 739 | 799 | 799 | |
| * Harleysville Preferred Insurance Co | 985 | 985 | 985 | 985 | 985 | 985 | 985 | 985 | |
| * Horace Mann Insurance Company | 1070 | 1070 | 1070 | 1070 | 1070 | 1070 | 1070 | 1070 | |
| * IDS Property Casualty Insurance Co | 1198 | 1226 | 1198 | 1198 | 1226 | 1198 | 1226 | 1226 | |
| Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |

Rates Effective as of 1/1/2011

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

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

Scenario 10: Family Rate, No youthful drivers

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|---|---|---------------------------------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurance Company | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Eastern Shore (w/o Cecil) | * Keystone Insurance Company | 1332 | 1408 | 983 | 1265 | 1286 | 991 | 1123 | 1016 |
| | * Liberty Mutual Fire Insurance Co | 1077 | 1077 | 1124 | 1124 | 1077 | 1124 | 1077 | 1077 |
| | Maryland Automobile Insurance Fund | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | Metropolitan Casualty Insurance Co. | 1300 | 1300 | 1300 | 1300 | 1300 | 1300 | 1300 | 1300 |
| | Metropolitan Direct Property and Casualty | 1016 | 1016 | 1016 | 1016 | 1016 | 1016 | 1016 | 1016 |
| | Metropolitan Group Property and Casualty | 1102 | 1102 | 1102 | 1102 | 1102 | 1102 | 1102 | 1102 |
| | * Mutual Benefit Insurance Company | 855 | 873 | 1124 | 845 | 932 | 845 | 1027 | 1001 |
| | National General Assurance Company | 1258 | 1258 | 1258 | 1258 | 1258 | 1258 | 1553 | 1258 |
| | * National Surety Corporation | 1598 | 1598 | 1689 | 1689 | 1598 | 1689 | 1598 | 1598 |
| | * Nationwide General Insurance Co. | 1489 | 1494 | 1580 | 1580 | 1513 | 1489 | 1500 | 1451 |
| | * Old Dominion Insurance Company | 974 | 982 | 992 | 998 | 1000 | 1004 | 1118 | 1010 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 766 | 778 | 766 | 766 | 900 | 766 | 876 | 854 |
| | Rates Effective as of 1/1/2011 | Penn National Insurance Company | 1774 | 1774 | 1810 | 1810 | 1774 | 1774 | 1774 |
| Progressive Select Insurance Company | | 1346 | 1346 | 1346 | 1346 | 1346 | 1346 | 1423 | 1346 |
| Progressive Specialty Insurance Co | | 1520 | 1520 | 1520 | 1520 | 1520 | 1520 | 1631 | 1520 |
| * Selective Ins. Co. of South Carolina | | 969 | 962 | 859 | 846 | 907 | 791 | 856 | 873 |
| * State Automobile Mutual Insurance Co | | 1597 | 1597 | 1597 | 1597 | 1597 | 1597 | 1597 | 1597 |
| * State Farm Fire & Casualty Company | | 1468 | 1527 | 1468 | 1468 | 1527 | 1468 | 1527 | 1527 |
| * State Farm Mutual Automobile Ins. Co. | | 1132 | 1179 | 1132 | 1132 | 1179 | 1132 | 1179 | 1179 |
| * Teachers Insurance Company | | 854 | 854 | 854 | 854 | 854 | 854 | 854 | 854 |
| * Titan Indemnity Company | | 3244 | 3624 | 3670 | 3670 | 3418 | 3244 | 3344 | 3228 |
| Travelers Commercial Insurance Co | | 1135 | 1142 | 954 | 965 | 1015 | 907 | 1075 | 1065 |
| Travelers Home and Marine Insurance Co | | 1191 | 1199 | 1002 | 1010 | 1066 | 951 | 1126 | 1116 |
| * Twin City Fire Insurance Company | | 1406 | 1617 | 2526 | 1821 | 1949 | 1907 | 2269 | 2507 |
| United Farm Family Insurance Company | | 1859 | 1859 | 1859 | 1859 | 1859 | 1859 | 1859 | 1859 |
| * United Services Automobile Association | | 985 | 985 | 985 | 985 | 1096 | 985 | 1096 | 1096 |
| * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | * Unitrin Auto and Home Insurance Co. | 1198 | 1198 | 1175 | 1198 | 1194 | 1198 | 1194 | 1194 |
| | * Unitrin Direct Property & Casualty Co | 1526 | 1936 | 1526 | 1526 | 1526 | 1771 | 1891 | 1663 |
| | * USAA Casualty Insurance Company | 942 | 942 | 942 | 942 | 1045 | 942 | 1045 | 1045 |
| | * USAA General Indemnity Company | 1734 | 1734 | 1734 | 1734 | 1974 | 1734 | 1974 | 1974 |
| | * Victoria Fire & Casualty Company | 3244 | 3624 | 3670 | 3670 | 3418 | 3244 | 3344 | 3228 |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | | | | | | | | | |

Scenario 11: Family Rate, No youthful drivers

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|---|--|----------|------------|-------|--------------|----------|--------|----------|-----------|
| | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Insurance Company | | | | | | | | | |
| Eastern Shore (w/o Cecil) | 21st Century North America Ins Co | 1997 | 1997 | 1997 | 1997 | 1997 | 1997 | 1997 | 1997 |
| | * Agency Insurance Company of MD, Inc. | 1710 | 1710 | 1710 | 1710 | 1710 | 1710 | 1883 | 1710 |
| | * Allied Property & Casualty Ins Company | 1297 | 1284 | 1323 | 1323 | 1291 | 1297 | 1283 | 1274 |
| | * Allstate Indemnity Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Allstate Property & Casualty Ins Co | 2390 | 2390 | 2298 | 2298 | 2390 | 2298 | 2390 | 2390 |
| | * Amco Insurance Company | 1358 | 1344 | 1385 | 1385 | 1352 | 1358 | 1343 | 1334 |
| | * American States Preferred Insurance Co | 1569 | 1569 | 1569 | 1569 | 1633 | 1569 | 1699 | 1583 |
| | * Amica Mutual Insurance Company | 903 | 903 | 903 | 903 | 903 | 903 | 903 | 903 |
| | Brethren Mutual Insurance Co. | 898 | 815 | 898 | 898 | 815 | 815 | 815 | 815 |
| | * Chartis Property Casualty Company | 2205 | 2205 | 2205 | 2205 | 2205 | 2205 | 2205 | 2522 |
| | * Chubb National Insurance Company | 1736 | 1736 | 1736 | 1736 | 1634 | 1736 | 1747 | 1657 |
| | Cincinnati Insurance Company | 1132 | 1138 | 1093 | 1140 | 1131 | 1102 | 1105 | 1075 |
| | * Cumberland Insurance Company Inc | 1496 | 1496 | 1496 | 1496 | 1496 | 1496 | 1496 | 1496 |
| | * Dairyland Insurance Company of WI | 2683 | 2683 | 2668 | 2668 | 2683 | 2668 | 2722 | 2722 |
| | * Depositors Insurance Company | 1263 | 1250 | 1288 | 1288 | 1257 | 1263 | 1249 | 1241 |
| | * Donegal Mutual Insurance Company | 1658 | 1658 | 1658 | 1658 | 1658 | 1658 | 1658 | 1658 |
| | * Elephant Insurance Company | 1992 | 1995 | 1992 | 1992 | 1995 | 1992 | 2063 | 1995 |
| | * Encompass Home/Auto Insurance Co. | 1380 | 1380 | 1380 | 1380 | 1380 | 1380 | 1380 | 1380 |
| | Erie Insurance Company | 2257 | 2257 | 2257 | 2257 | 2257 | 2257 | 2257 | 2257 |
| | Erie Insurance Exchange | 1256 | 1256 | 1256 | 1256 | 1256 | 1256 | 1256 | 1256 |
| * Esurance Property & Casualty Ins Co | 1942 | 1942 | 1942 | 1942 | 1942 | 1942 | 2090 | 1942 | |
| * Fireman's Fund Insurance Company | 1375 | 1375 | 1452 | 1452 | 1375 | 1452 | 1375 | 1375 | |
| * First Liberty Insurance Corporation | 1568 | 1568 | 1635 | 1635 | 1568 | 1635 | 1568 | 1568 | |
| * Foremost Insurance Company | 2105 | 2105 | 2105 | 2105 | 2105 | 2105 | 2333 | 2105 | |
| * Garrison Property and Casualty Ins Co | 1312 | 1312 | 1312 | 1312 | 1469 | 1312 | 1469 | 1469 | |
| GEICO General Insurance Company | 515 | 563 | 515 | 515 | 563 | 515 | 563 | 563 | |
| GEICO Indemnity Company | 1471 | 1613 | 1471 | 1471 | 1613 | 1471 | 1613 | 1613 | |
| Government Employees Ins. Company | 515 | 563 | 515 | 515 | 563 | 515 | 563 | 563 | |
| * Harleysville Preferred Insurance Co | 1441 | 1441 | 144 | 1441 | 1441 | 1441 | 1411 | 1441 | |
| * Horace Mann Insurance Company | 1043 | 1043 | 1043 | 1043 | 1043 | 1043 | 1043 | 1043 | |
| * IDS Property Casualty Insurance Co | 1352 | 1388 | 1352 | 1352 | 1388 | 1352 | 1388 | 1388 | |
| Interstate Auto Insurance Company | 2519 | 3075 | 2519 | 2519 | 2519 | 2519 | 2941 | 2519 | |

Rates Effective as of 1/1/2011

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

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

Scenario 11: Family Rate, No youthful drivers

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|--|---|----------|------------|-------|-----------------|----------|--------|----------|-----------|
| Insurance Company | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Eastern Shore (w/o Cecil) | * Keystone Insurance Company | 1519 | 1638 | 1073 | 1425 | 1471 | 1073 | 1276 | 1109 |
| | * Liberty Mutual Fire Insurance Co | 1742 | 1742 | 1816 | 1816 | 1742 | 1816 | 1742 | 1742 |
| | Maryland Automobile Insurance Fund | 2681 | 2681 | 2681 | 2681 | 2681 | 2681 | 2681 | 2681 |
| | Metropolitan Casualty Insurance Co. | 1649 | 1649 | 1649 | 1649 | 1649 | 1649 | 1649 | 1649 |
| | Metropolitan Direct Property and Casualty | 1390 | 1390 | 1390 | 1390 | 1390 | 1390 | 1390 | 1390 |
| | Metropolitan Group Property and Casualty | 1506 | 1506 | 1506 | 1506 | 1506 | 1506 | 1506 | 1506 |
| | Mutual Benefit Insurance Company | 1258 | 1283 | 1662 | 1251 | 1368 | 1251 | 1507 | 1461 |
| | National General Assurance Company | 1072 | 1072 | 1072 | 1072 | 1072 | 1072 | 1321 | 1072 |
| | * National Surety Corporation | 1010 | 1010 | 1059 | 1059 | 1010 | 1059 | 1010 | 1010 |
| | * Nationwide General Insurance Co. | 1508 | 1521 | 1608 | 1608 | 1537 | 1508 | 1518 | 1466 |
| | * Old Dominion Insurance Company | 1580 | 1588 | 1598 | 1604 | 1606 | 1610 | 1776 | 1616 |
| | Paramount Insurance Company | 2397 | 2397 | 2397 | 2397 | 2393 | 2397 | 2393 | 2393 |
| | * Peninsula Insurance Company | 1522 | 1566 | 1522 | 1522 | 1900 | 1522 | 1840 | 1782 |
| | * Penn National Insurance Company | 1394 | 1394 | 1424 | 1424 | 1394 | 1394 | 1394 | 1394 |
| | * Progressive Select Insurance Company | 1798 | 1798 | 1798 | 1798 | 1798 | 1798 | 1925 | 1798 |
| * Progressive Specialty Insurance Co | 1863 | 1863 | 1863 | 1863 | 1863 | 1863 | 2000 | 1863 | |
| * Selective Ins. Co. of South Carolina | 998 | 974 | 854 | 840 | 916 | 771 | 853 | 870 | |
| * State Automobile Mutual Insurance Co | 929 | 929 | 929 | 929 | 929 | 929 | 929 | 929 | |
| * State Farm Fire & Casualty Company | 1390 | 1455 | 1390 | 1390 | 1455 | 1390 | 1455 | 1455 | |
| * State Farm Mutual Automobile Ins. Co. | 1115 | 1165 | 1115 | 1115 | 1165 | 1115 | 1165 | 1165 | |
| * Teachers Insurance Company | 823 | 823 | 823 | 823 | 823 | 823 | 823 | 823 | |
| * Titan Indemnity Company | 3178 | 3443 | 3500 | 3500 | 3306 | 3178 | 3253 | 3081 | |
| Travelers Commercial Insurance Co | 1151 | 1158 | 979 | 984 | 1035 | 918 | 1094 | 1086 | |
| Travelers Home and Marine Insurance Co | 1210 | 1215 | 1028 | 1028 | 1083 | 962 | 1145 | 1136 | |
| * Twin City Fire Insurance Company | 1777 | 2034 | 3259 | 2258 | 2480 | 2412 | 2882 | 3187 | |
| United Farm Family Insurance Company | 1502 | 1502 | 1502 | 1502 | 1502 | 1502 | 1502 | 1502 | |
| * United Services Automobile Association | 1143 | 1143 | 1143 | 1143 | 1272 | 1143 | 1272 | 1272 | |
| * Unitrin Auto and Home Insurance Co. | 1152 | 1152 | 1151 | 1152 | 1195 | 1152 | 1195 | 1195 | |
| * Unitrin Direct Property & Casualty Co | 1734 | 1904 | 1904 | 1734 | 1734 | 2250 | 2108 | 1734 | |
| * USAA Casualty Insurance Company | 1257 | 1257 | 1257 | 1257 | 1399 | 1257 | 1399 | 1399 | |
| * USAA General Indemnity Company | 1628 | 1628 | 1628 | 1628 | 1794 | 1628 | 1794 | 1794 | |
| * Victoria Fire & Casualty Company | 3178 | 3443 | 3500 | 3500 | 3306 | 3178 | 3253 | 3081 | |

Rates Effective as of 1/1/2011

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

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

Scenario 12: Family Rate, No youthful drivers

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|---|--|----------|------------|-------|--------------|----------|--------|----------|-----------|
| | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Insurance Company | | | | | | | | | |
| Eastern Shore (w/o Cecil) | 21st Century North America Ins Co | 4745 | 4745 | 4745 | 4745 | 4745 | 4745 | 4745 | 4745 |
| | * Agency Insurance Company of MD, Inc. | 3751 | 3751 | 3751 | 3751 | 3751 | 3751 | 4028 | 3751 |
| | * Allied Property & Casualty Ins Company | 2270 | 2239 | 2317 | 2317 | 2252 | 2270 | 2232 | 2217 |
| | * Allstate Indemnity Company | 3200 | 3200 | 3542 | 3542 | 3200 | 3542 | 3200 | 3200 |
| | * Allstate Property & Casualty Ins Co | 3868 | 3868 | 3800 | 3800 | 3868 | 3800 | 3868 | 3868 |
| | * Amco Insurance Company | 2377 | 2345 | 2426 | 2426 | 2358 | 2377 | 2336 | 2323 |
| | * American States Preferred Insurance Co | 2611 | 2611 | 2611 | 2611 | 2747 | 2611 | 2817 | 2667 |
| | * Amica Mutual Insurance Company | 2848 | 2848 | 2848 | 2848 | 2848 | 2848 | 2848 | 2848 |
| | Brethren Mutual Insurance Co. | 1602 | 1454 | 1602 | 1602 | 1454 | 1454 | 1454 | 1454 |
| | * Chartis Property Casualty Company | 4040 | 4040 | 4040 | 4040 | 4040 | 4040 | 4040 | 4551 |
| | * Chubb National Insurance Company | 3197 | 3197 | 3197 | 3197 | 2915 | 3197 | 3197 | 3062 |
| | * Cincinnati Insurance Company | 2176 | 2189 | 2105 | 2195 | 2174 | 2123 | 2128 | 2066 |
| | * Cumberland Insurance Company Inc | 2956 | 2956 | 2956 | 2956 | 2956 | 2956 | 2956 | 2956 |
| | * Dairyland Insurance Company of WI | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Depositors Insurance Company | 2210 | 2181 | 2256 | 2256 | 2193 | 2210 | 2173 | 2160 |
| | * Donegal Mutual Insurance Company | 5468 | 5468 | 5468 | 5468 | 5468 | 5468 | 5468 | 5468 |
| | * Elephant Insurance Company | 5765 | 5788 | 5765 | 5765 | 5788 | 5765 | 5928 | 5788 |
| | * Encompass Home/Auto Insurance Co. | 1769 | 1769 | 1769 | 1769 | 1769 | 1769 | 1769 | 1769 |
| | * Erie Insurance Company | 5507 | 5507 | 5507 | 5507 | 5507 | 5507 | 5507 | 5507 |
| | * Erie Insurance Exchange | 3059 | 3059 | 3059 | 3059 | 3059 | 3059 | 3059 | 3059 |
| * Esurance Property & Casualty Ins Co | 2934 | 2934 | 2934 | 2934 | 2934 | 2934 | 3154 | 2934 | |
| * Fireman's Fund Insurance Company | 3784 | 3784 | 4050 | 4050 | 3784 | 4050 | 3784 | 3784 | |
| * First Liberty Insurance Corporation | 4445 | 4445 | 4680 | 4680 | 4445 | 4680 | 4445 | 4445 | |
| * Foremost Insurance Company | 2977 | 2977 | 2977 | 2977 | 2977 | 2977 | 3284 | 2977 | |
| * Garrison Property and Casualty Ins Co | 1812 | 1812 | 1812 | 1812 | 2005 | 1812 | 2005 | 2005 | |
| GEICO General Insurance Company | 1559 | 1675 | 1559 | 1559 | 1675 | 1559 | 1675 | 1675 | |
| GEICO Indemnity Company | 3135 | 3396 | 3135 | 3135 | 3396 | 3135 | 3396 | 3396 | |
| Government Employees Ins. Company | 1559 | 1675 | 1559 | 1559 | 1675 | 1559 | 1675 | 1675 | |
| * Harleysville Preferred Insurance Co | 2723 | 2723 | 2723 | 2723 | 2723 | 2723 | 2723 | 2723 | |
| * Horace Mann Insurance Company | 3471 | 3471 | 3471 | 3471 | 3471 | 3471 | 3471 | 3471 | |
| * IDS Property Casualty Insurance Co | 1720 | 1758 | 1720 | 1720 | 1758 | 1720 | 1758 | 1758 | |
| Interstate Auto Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |

Rates Effective as of 1/1/2011

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

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

Scenario 12: Family Rate, No youthful drivers

| | | 21629 | 21613 | 21620 | 21617 | 21853 | 21601 | 21804 | 21811 |
|--|--|--------------------------------------|------------|-------|--------------|----------|--------|----------|-----------|
| Insurance Company | | Caroline | Dorchester | Kent | Queen Anne's | Somerset | Talbot | Wicomico | Worcester |
| Eastern Shore (w/o Cecil) | * Keystone Insurance Company | 2875 | 3213 | 1999 | 2664 | 2769 | 1921 | 2364 | 2044 |
| | * Liberty Mutual Fire Insurance Co | 4933 | 4933 | 5196 | 5196 | 4933 | 5196 | 4933 | 4933 |
| | Maryland Automobile Insurance Fund | 4686 | 4686 | 4686 | 4686 | 4686 | 4686 | 4686 | 4686 |
| | Metropolitan Casualty Insurance Co. | 4964 | 4964 | 4964 | 4964 | 4964 | 4964 | 4964 | 4964 |
| | Metropolitan Direct Property and Casualty | 4568 | 4568 | 4568 | 4568 | 4568 | 4568 | 4568 | 4568 |
| | Metropolitan Group Property and Casualty | 5008 | 5008 | 5008 | 5008 | 5008 | 5008 | 5008 | 5008 |
| | * Mutual Benefit Insurance Company | 2527 | 2580 | 3192 | 2497 | 2631 | 2497 | 2913 | 2808 |
| | National General Assurance Company | 1677 | 1677 | 1677 | 1677 | 1677 | 1677 | 2076 | 1677 |
| | * National Surety Corporation | 2524 | 2524 | 2684 | 2684 | 2524 | 2684 | 2524 | 2524 |
| | * Nationwide General Insurance Co. | 2619 | 2641 | 2802 | 2802 | 2677 | 2619 | 2618 | 2534 |
| | * Old Dominion Insurance Company | 3018 | 3026 | 3036 | 3042 | 3044 | 3048 | 3326 | 3054 |
| | Paramount Insurance Company | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| | * Peninsula Insurance Company | 3638 | 3698 | 3638 | 3638 | 4312 | 3638 | 4156 | 4070 |
| | Penn National Insurance Company | 1934 | 1934 | 1970 | 1970 | 1934 | 1934 | 1934 | 1934 |
| | * Indicates those companies that consider credit scores in determining premiums. Refer to "Notes to Rate Tables" | Progressive Select Insurance Company | 3879 | 3879 | 3879 | 3879 | 3879 | 3879 | 4111 |
| Progressive Specialty Insurance Co | 3929 | 3929 | 3929 | 3929 | 3929 | 3929 | 4208 | 3929 | |
| * Selective Ins. Co. of South Carolina | 2510 | 2597 | 2241 | 2179 | 2325 | 1969 | 2145 | 2227 | |
| * State Automobile Mutual Insurance Co | 3458 | 3458 | 3458 | 3458 | 3458 | 3458 | 3458 | 3458 | |
| * State Farm Fire & Casualty Company | 5764 | 6020 | 5764 | 5764 | 6020 | 5764 | 6020 | 6020 | |
| * State Farm Mutual Automobile Ins. Co. | 3960 | 4133 | 3960 | 3960 | 4133 | 3960 | 4133 | 4133 | |
| * Teachers Insurance Company | 2747 | 2747 | 2747 | 2747 | 2747 | 2747 | 2747 | 2747 | |
| * Titan Indemnity Company | 4210 | 4625 | 4668 | 4668 | 4392 | 4210 | 4314 | 4134 | |
| Travelers Commercial Insurance Co | 3040 | 3068 | 2565 | 2592 | 2723 | 2420 | 2878 | 2855 | |
| Travelers Home and Marine Insurance Co | 3194 | 3219 | 2690 | 2718 | 2857 | 2541 | 3019 | 2999 | |
| n/a = Carriers that do not have Rates available based on the criteria in the scenario, such as an at-fault accident. | * Twin City Fire Insurance Company | 3277 | 3741 | 5968 | 4262 | 4541 | 4424 | 5288 | 5855 |
| United Farm Family Insurance Company | 1861 | 1861 | 1861 | 1861 | 1861 | 1861 | 1861 | 1861 | |
| * United Services Automobile Association | 1793 | 1793 | 1793 | 1793 | 1979 | 1793 | 1979 | 1979 | |
| * Unitrin Auto and Home Insurance Co. | 4280 | 4280 | 4235 | 4280 | 4196 | 4280 | 4196 | 4196 | |
| * Unitrin Direct Property & Casualty Co | 2094 | 2094 | 2290 | 2459 | 2094 | 2094 | 2228 | 2094 | |
| * USAA Casualty Insurance Company | 1743 | 1743 | 1743 | 1743 | 1919 | 1743 | 1919 | 1919 | |
| * USAA General Indemnity Company | 2514 | 2514 | 2514 | 2514 | 2758 | 2514 | 2758 | 2758 | |
| * Victoria Fire & Casualty Company | 4210 | 4625 | 4668 | 4668 | 4392 | 4210 | 4314 | 4134 | |

Insurance Company Phone Numbers and Websites

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

| | | |
|--|------------------|------------------------------------|
| 21st Century North America Ins Co | 800-807-9458 | www.21st.com |
| Agency Insurance Company of MD, Inc. | 800-492-5629 | www.aiconline.com |
| Allied Property & Casualty Ins Company | 800-982-0756 | www.alliedinsurance.com |
| Allstate Indemnity Company | 800-255-7828 | www.allstate.com |
| Allstate Property & Casualty Ins Co | 800-255-7828 | www.allstate.com |
| Amco Insurance Company | 800-982-0756 | www.alliedinsurance.com |
| American States Preferred Insurance Co | 800-841-5914 | www.safeco.com |
| Amica Mutual Insurance Company | 800-242-6422 | www.amica.com |
| Armed Forces Insurance Exchange | n/a | www.afi.org |
| Atlantic States Insurance Company | 800-877-0600 | www.donegalgroup.com |
| Brethren Mutual Insurance Company | 800-621-4264 | www.bmic.com |
| Chartis Property Casualty Company | See Yellow Pages | www.chartisinsurance.com |
| Chubb National Insurance Company | 800-252-4680 | www.chubb.com/personal/home.jsp |
| Cincinnati Insurance Company | See Yellow Pages | www.cinfin.com/contact_us/home.asp |
| Cumberland Insurance Company Inc | 800-782-8636 | www.cumberlandgroup.com |
| Dairyland Insurance Company of WI | 800-334-0090 | freepost_custsrv@sentry.com |
| Depositors Insurance Company | 800-982-0756 | www.alliedinsurance.com |
| Donegal Mutual Insurance Company | 800-877-0600 | www.donegalgroup.com |
| Elephant Insurance Company | 800-218-7865 | www.elephant.com |
| Encompass Home/Auto Insurance Co. | 800-588-7400 | www.encompassinsurance.com |
| Erie Insurance Company | 800-458-0811 | www.erieinsurance.com |
| Erie Insurance Exchange | 800-458-0811 | www.erieinsurance.com |
| Esurance Property & Casualty Ins Co | 800-ESURANCE | www.esurance.com |
| Fireman's Fund Insurance Company | 800-227-1700 | www.ffic.com |
| First Liberty Insurance Corporation | 800-837-5254 | www.libertymutual.com |
| Foremost Insurance Company | 800-237-2060 | www.foremost.com |
| Garrison Property and Casualty Company | 800-531-8722 | www.usaa.com |
| GEICO General Insurance Company | 800-841-3000 | www.geico.com |
| GEICO Indemnity Company | 800-841-3000 | www.geico.com |
| Government Employees Ins. Company | 800-841-3000 | www.geico.com |
| Harleysville Preferred Insurance Co | See Yellow Pages | www.HarleysvilleGroup.com |
| Horace Mann Insurance Company | 800-999-1030 | www.horacemann.com |
| IDS Property Casualty Insurance Co | 800-842-3344 | www.ameriprise.com/autohome |

Insurance Company Phone Numbers and Websites

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

| | | |
|---|------------------|-------------------------------|
| Interstate Auto Insurance Company | 877-358-1905 | www.iaico.com |
| Keystone Insurance Company | 866-222-4968 | www.AAA.com |
| Liberty Mutual Fire Insurance Co | 800-837-5254 | www.libertymutual.com |
| Maryland Automobile Insurance Fund | 800-445-1117 | www.emaif.com |
| Metropolitan Casualty Insurance Co. | 800-422-4272 | www.metlife.com |
| Metropolitan Direct Property and Casualty | 800-422-4272 | www.metlife.com |
| Metropolitan Group Property and Casualty | 800-422-4272 | www.metlife.com |
| Mutual Benefit Insurance Company | 800-283-3531 | www.mutualbenefitgroup.com |
| National General Assurance Company | 800-325-1190 | www.gmacinsurance.com |
| National Surety Corporation | 800-227-1700 | www.ffic.com |
| Nationwide General Insurance Co. | 877-669-6877 | www.Nationwide.com |
| Old Dominion Insurance Company | 800-226-0875 | www.msagroup.com |
| Paramount Insurance Company | See Yellow Pages | www.paramountinsurancemd.com |
| Peninsula Insurance Company | 800-492-1205 | www.peninsulainsurance.com |
| Penn National Insurance Company | 800-766-2245 | www.PennNationalInsurance.com |
| Progressive Select Insurance Co | 800-776-4737 | www.progressive.com |
| Progressive Specialty Insurance Co | See Yellow Pages | www.progressiveagent.com |
| Selective Ins. Co. of South Carolina | 800-727-9656 | www.selective.com |
| State Automobile Mutual Insurance Co | 800-444-9950 | www.stateauto.com |
| State Farm Fire & Casualty Company | See Yellow Pages | www.statefarm.com |
| State Farm Mutual Automobile Ins. Co. | See Yellow Pages | www.statefarm.com |
| Teachers Insurance Company | 800-999-1030 | www.horacemann.com |
| Titan Indemnity Company | 877-669-6877 | www.Nationwide.com |
| Travelers Commercial Insurance Co | 888-695-4625 | www.travelers.com |
| Travelers Home and Marine Insurance Co | 888-695-4625 | www.travelers.com |
| Twin City Fire Insurance Company | 888-413-8970 | www.thehartford.com |
| United Farm Family Insurance Company | 800-843-3277 | www.farmfamily.com |
| United Services Automobile Association | 800-531-8722 | www.usaa.com |
| Unitrin Auto and Home Insurance Co. | 877-252-7878 | www.eKemper.com |
| Unitrin Direct Property & Casualty Co | 800-437-8394 | www.unitrindirect.com |
| USAA Casualty Insurance Company | 800-531-8722 | www.usaa.com |
| USAA General Indemnity Company | 800-531-8722 | www.usaa.com |
| Victoria Fire & Casualty Company | 877-669-6877 | www.Nationwide.com |

Coverages Offered by Company (or group of companies)

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

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

A = Coverage may be available through an affiliated program

| Group | Insurance Company(ies) | Home | Auto | Motorcycle | | ATV | Boats | Personal Watercraft | Notes |
|--------------------|--------------------------------------|------|------|-------------|---------------|-----|-------|---------------------|-----------------------|
| | | | | and Scooter | RV & Trailers | | | | |
| Agency | Agency Insurance Co. of MD | | Y | Y | | | | | |
| AIG | Chartis Property Casualty Company | Y | Y | Y | Y | Y | | | |
| Allstate | Allstate Indemnity Company | | Y | | Y | | | | |
| | Allstate Insurance Company | Y* | | | | | | | *Renter/Condo Only |
| | Allstate Property and Casualty | Y* | Y | Y | | Y | Y | Y | *Home policies only |
| | Encompass Home/Auto Ins. Co. | Y | Y | Y | Y | Y | Y | Y | |
| AMIG | American Family Home | Y* | | Y | | Y | | | *Renters Only |
| | American Modern Home | | | | Y | | Y | Y | |
| AMICA | Amica Mutual Insurance Company | Y | Y | | Y | Y* | Y | | *Snowmobiles only |
| Armed Forces | Armed Forces Insurance Exchange | Y | Y | | | | | | |
| | Armed Forces Insurance Agency | A | A | A | A | A | A | A | |
| ARX Holding Group | American Strategic Insurance Company | Y | | | | | | | |
| Balboa | Balboa Insurance Company | Y* | | | | | | | *Home & Renter's Only |
| Brethren Mutual | Brethren Mutual Insurance Company | Y | Y | | | | | | |
| Chubb | Chubb National Insurance Company | Y | Y | Y | Y | Y | | | |
| | Federal Insurance Company | Y | | Y | Y | Y | Y | Y | |
| | Vigilant Insurance Company | Y | | Y | Y | Y | Y | Y | |
| Cincinnati | Cincinnati Insurance Company | Y | Y | Y | Y | Y | Y | Y | |
| Companion | Companion Property & Casualty Ins Co | Y* | | | | | | | *Condo Only |
| Cumberland | Cumberland Ins. Group Inc | | Y | | | | | | |
| | Cumberland Mutual Fire Ins. Co. | Y | | | | | | | |
| Donegal | Atlantic States Insurance Company | | Y | | | | | | |
| | Donegal Mutual Insurance Company | Y | Y | | | | | | |
| | Peninsula Insurance Company | Y | Y | | | | | | |
| Elephant Insurance | Elephant Insurance Company | | Y | | | | | | |
| Erie | Erie Insurance Company | | Y | | | | | | |
| | Erie Insurance Exchange | Y | Y | | | | | | |

Coverages Offered by Company (or group of companies)

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

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

A = Coverage may be available through an affiliated program

| Group | Insurance Company(ies) | Motorcycle and RV & Personal | | | | | | | Notes |
|----------------------|--|------------------------------|------|---------|----------|-----|-------|------------|-----------------------|
| | | Home | Auto | Scooter | Trailers | ATV | Boats | Watercraft | |
| Esurance | Esurance Property & Casualty Ins Co | | Y | | | | | | |
| | Esurance Insurance Services, Inc. | A | A | A | | A | A | A | |
| Everett Cash | Everett Cash Mutual Insurance Co. | Y | | | | | | | |
| Farm Family | United Farm Family Insurance Company | Y | Y | | | | | | |
| Farmers Mut of Salem | Farmers Mutual Fire of Salem County | Y | | | | | | | |
| Fireman's Fund | Fireman's Fund Insurance Company | Y | Y | Y | Y | Y | Y | Y | |
| | National Surety Company | | Y | | | | | | |
| Frederick Mutual | Frederick Mutual Insurance Company | Y | | | | | | | |
| GEICO | GEICO | | Y | | Y | Y | | | |
| | GEICO General Ins Co | | Y | | Y | Y | | | |
| | GEICO Indemnity Company | | Y | Y | Y | Y | | | |
| | SkiSafe AXIS / Agent GEICO | | | | | | Y | Y | |
| GMAC | National General Assurance Co. | | Y | Y | Y | Y | | | |
| Harleysville | Harleysville Mutual Insurance Co | | | | | | Y | | |
| | Harleysville Preferred Insurance Co | | Y | | Y | | | | |
| | Harleysville Worcester Insurance Company | Y | | | | Y* | | | *Home policy required |
| Hartford | Sentinel Insurance Company | Y | Y | A | Y | A | A | A | |
| Homesite | Homesite Insurance Company | Y | | | | | | | |
| Horace Mann | Horace Mann Insurace Company | Y | Y | | Y* | | Y | | *Trailers Only |
| | Horace Mann Property & Casualty Co | | Y | | | | | | |
| | Teachers Insurance Company | Y | Y | | | | | | |
| IDS | IDS Property Casualty Insurance Co | Y | Y | | | | | | |
| Interstate | Interstate Auto Insurance Co. | Y* | Y | Y | | | | | *Renters Only |
| Keystone | Keystone Insurance Company | Y | Y | A | Y | | | | |

Coverages Offered by Company (or group of companies)

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

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

A = Coverage may be available through an affiliated program

| Group | Insurance Company(ies) | Home | Auto | Motorcycle | | ATV | Boats | Personal Watercraft | Notes |
|----------------------------------|--|------|------|-------------|---------------|-----|-------|---------------------|-----------------------|
| | | | | and Scooter | RV & Trailers | | | | |
| Liberty Mutual | American States Preferred Insurance Co | | Y | | Y | | | | |
| | First Liberty Insurance Corporation | | Y | Y | Y | Y | | | |
| | Liberty Mutual Fire Insurance Company | Y | Y | Y | Y | Y | Y | Y | |
| | Liberty Insurance Corporation | Y | | | | | Y | Y | |
| | Safeco Insurance Company of America | Y | | | | | Y | Y | |
| | Safeco Insurance Company of Illinois | | | Y | | Y | | | |
| Lititz | Lititz Mutual Insurance Company | Y | | | | | | | |
| MAIF | Maryland Automobile Insurance Fund | | Y | | | | | | |
| Markel | Markel American Insurance Company | Y* | | Y | | Y | Y | Y | *Renters Only |
| MetLife | Metropolitan Casualty Insurance Co | | Y | Y | Y | | | | |
| | Metropolitan Direct Property & Casualty | | Y | | Y | | | | |
| | Metropolitan Group Property & Casualty | Y | Y | Y | Y | | | | |
| | Metropolitan Property & Casualty Ins Co | Y | | | | | Y | Y | |
| MSA Group | NGM Insurance Company | Y | | | | | Y* | | *Home policy required |
| | Old Dominion Insurance Company | | Y | | Y* | | | | *Auto policy required |
| Mutual Benefit | Mutual Benefit Insurance Company | Y | Y | | | | | | |
| National Interstate | National Interstate Insurance Company | | | | Y | | | | |
| | Triumphe Casualty Company | | | | Y | | | | |
| Nationwide | Allied Property & Casualty Insurance Co. | Y | Y | | | | Y | Y | |
| | Amco Insurance Company | | Y | Y | Y | Y | Y | Y | |
| | Depositors Insurance Company | | Y | Y | Y | Y | Y | Y | |
| | Nationwide General Insurance Co. | | Y | | | | | | |
| | Nationwide Insurance Co. America | | | Y | Y | Y | | | |
| | Nationwide Mutual Fire Ins. Co. | Y* | | | | | | | * Renter/Condo Only |
| | Nationwide P&C Company | Y | | | | | Y | Y | |
| | Titan Indemnity Company | | Y | | | | | | |
| Victoria Fire & Casualty Company | | Y | | | | | | | |

Coverages Offered by Company (or group of companies)

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

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

A = Coverage may be available through an affiliated program

| Group | Insurance Company(ies) | Home | Auto | Motorcycle | | ATV | Boats | Personal Watercraft | Notes |
|----------------------|---|------|------|-------------|---------------|-----|-------|---------------------|---------------------|
| | | | | and Scooter | RV & Trailers | | | | |
| Paramount | Paramount Insurance Company | | Y | | | | | | |
| Penn National | Penn National Insurance Co. | Y | Y | | Y | | Y | | |
| Progressive | Progressive Advanced Insurance Co | | | Y | Y | Y | Y | Y | |
| | Progressive American Insurance Co | | | Y | Y | Y | Y | Y | |
| | Progressive Select Insurance Company | | Y | | | | | | |
| | Progressive Specialty Insurance Co | | Y | | | | | | |
| Selective | Selective Ins. Co. of South Carolina | Y | Y | | | | | | |
| Sentry | Dairyland Insurance Company | | Y | Y | | | | | |
| State Auto | State Auto Property & Casualty | Y | Y | Y | Y | Y | Y | Y | |
| | State Auto Mutual | | Y | Y | Y | Y | | | |
| State Farm | State Farm Fire and Casualty Co. | Y | Y | Y | Y | | Y | Y | |
| | State Farm Mutual Automobile Ins. Co. | | Y | Y | Y | Y | | | |
| Travelers | Travelers Home and Marine Insurance Co | Y | Y | Y | Y | Y | Y | Y | |
| | Travelers Commercial Insurance Comapny | Y | Y | Y | Y | Y | Y | Y | |
| Unitrin | Unitrin Auto and Home Ins. Co. | Y | Y | | Y | | Y | Y | |
| | Unitrin Direct Property & Casualty Ins Co | | Y | | | | | | |
| USAA | Garrison Property and Casualty Ins Co. | Y | Y | | Y | Y | | | |
| | United Services Automobile Association | Y | Y | | Y | Y | | | |
| | USAA Casualty Insurance Company | Y | Y | | Y | Y | | | |
| | USAA General Indemnity Company | Y | Y | | Y | Y | | | |
| Westminster American | Westminster American Insurance Co | Y | | | | | | | |
| Windsor Mt. Joy | Windsor Mt. Joy Mutual Insurance Co | Y | | | | | Y | Y | |
| Zurich | Empire Fire and Marine Insurance Co. | Y* | | | | | | | *Home policies only |
| | Fidelity & Deposit Insuranca Co. of MD | Y* | | | | | | | *Home policies only |
| | Foremost Insurance Company | | | Y | Y | Y | Y | Y | |
| | 21st Century North America Ins Co | | Y | | | | | | |

How to File A Complaint

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

Complaints must be received in writing or filed on-line using the agency's website, www.mdinsurance.state.md.us. Under *Consumer Information*, 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 company/agent/broker 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@mdinsurance.state.md.us

Website: www.mdinsurance.state.md.us

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

Rapid Response Program

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

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

Michigan – Static Rate Comparison Example (Homeowners)

INSURANCE FACTS

For Michigan Consumers

2008 Buyers' Guide to Home & Renters Insurance

Toll-Free Consumer Assistance Line
877-999-6442

Department of Labor and Economic Growth
Office of Financial and Insurance Regulation
www.michigan.gov/ofir

Dear Home Insurance Consumer:

Access to affordable home insurance is important for all Michigan consumers. Each year the Michigan Office of Financial and Insurance Regulation (OFIR) conducts a survey of home insurance companies to find out what they charge for different policies around the state. This rate survey is designed to show how much rates can vary from company to company and to help you find the coverage you want at the best possible rate.

Companies represented in this guide are only those that are subject to Michigan's Essential Insurance Act, which was passed by the legislature in 1979. This Act is designed to make home insurance available to all eligible Michigan citizens at reasonable rates and allows companies to set their own rates without the prior approval of the Commissioner of the Office of Financial and Insurance Regulation. Accordingly, a company can change its rates quickly to respond to the demands of the marketplace.

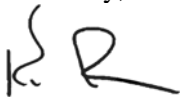
The rates provided in this survey reflect the rates charged by an insurer on July 1, 2008. A particular insurer may have increased or decreased rates since that date. The rates in the survey do not include any discounts the company may offer, so be sure to ask your agent about any discounts for which you might be eligible when shopping for home insurance. Please refer to page 9 of the survey to see an example of how discounts may affect rates. A listing of discounts offered by several companies is also provided in the survey on pages 10 and 11.

Because there are varying factors that affect what you pay for your insurance, it is not possible to show a rate for every situation. Instead, we have chosen four examples to represent various insurance purchasers, and asked insurance companies to provide a rate for each example in the territories listed. By reviewing the rates for the example which most closely fits your insurance needs, and using the worksheets at the end of the survey, you will be able to get a general idea of the price you would be charged by various companies.

The single best suggestion that I can give you as a consumer is to take the time to shop around! Consumers are always amazed at how much money they may be able to save if they take the time to pick up the phone and obtain quotes from a handful of companies. This guide is designed to assist you in making that process as easy as possible.

I hope you will use this guide as a tool when shopping for home insurance. Also, take the time to ask your agent specific questions regarding the policy you want. If you believe you have been unfairly denied coverage while shopping for insurance, we want to know about it. Please call us toll free at 877-999-6442 or file a formal, written complaint with this office.

Sincerely,



Ken Ross, Commissioner
Office of Financial and Insurance Regulation

TABLE OF CONTENTS

| | |
|--|---|
| Page 1 | Who Can Use This Survey; Insurance Eligibility |
| Page 2 | Company Guidelines (Underwriting); Insurance Ineligibility; Rating Territories |
| Page 3 | Definitions |
| Page 4 | Shopping For Coverage |
| Page 5 | Explanation of Home Insurance Coverage Types |
| Page 6 | Things You Can Do To Help With Future Home Insurance Claims |
| Page 7 | How To Reduce Your Premium |
| Page 9 | How Discounts Affect Your Premium |
| Page 12 | Extra Coverages You Can Purchase |
| Page 14 | How To Use The Survey |
| Page 15 | Summary of Coverages for Examples |
| The Michigan Home and Renters Insurance Survey: | |
| Page 16 | <i>Example One:</i> HO-6 (Condominium Policy) |
| Page 19 | <i>Example Two:</i> Market Value/Repair Cost Policy |
| Page 21 | <i>Example Three:</i> HO-3 |
| Page 24 | <i>Example Four:</i> HO-4 (Renter's Policy) |
| Page 27-29..... | Home Insurance Worksheets |

This consumer's guide is a publication prepared by the Michigan Office of Financial and Insurance Regulation. You can view more publications by visiting the Office of Financial and Insurance Regulation web site at

<http://www.michigan.gov/ofir>.

Any insurance consumer who needs help with an insurance problem or who feels he or she is not being treated fairly by an insurer, please call

1-877-999-6442.

WHO CAN USE THIS SURVEY?

The Buyers' Guide is a survey of rates for four sample households *eligible* for home insurance under the law. You are eligible for home insurance if you live in and rent or own one of the following:

✓ a house ✓ a condominium ✓ a cooperative unit ✓ a rented room or an apartment

You are also eligible if you own and live in a dwelling having more than one but not more than four separate living units (such as a duplex).

What About Coverage For ...

Mobile Homes? Policies are similar to those for conventional homes, but have additional provisions specific to mobile homes. For example, they usually include the cost of moving your home to avoid damage from flood, windstorms and other specified perils.

Farms or ranches? Policies are similar to those of homeowners but include special additions for farm or ranch buildings and equipment.

Travel trailers, camping trailers, motor homes? They are insured under automobile or special policies.

INSURANCE ELIGIBILITY

If you are eligible under the law you cannot be denied insurance solely because of the age of your house, its location, or the type of neighborhood you live in. However, you may be considered "ineligible" and can be turned down for insurance if:

- ✓ Within the past 5 years, you have been found guilty of a crime (or an attempt to commit a crime) of arson, the use of explosives, or destroying property.
- ✓ Taxes on the property you want to insure are over 2 years past due.
- ✓ The property you want to insure is used for illegal or dangerous purposes.
- ✓ You refuse to buy the minimum required amount of coverage for the type of policy you want to buy.
- ✓ If your home has a physical condition which presents an extreme likelihood of a significant loss.
- ✓ Within the past 2 years your home insurance has been canceled because of non-payment of premium. This can be overlooked if you pay the entire premium on the policy you are buying in advance.
- ✓ A company requires you to be a member of a group, club or organization and you choose not to join.
- ✓ Within the past 5 years, you have been denied payment of a claim because there was evidence of arson or fraud on your part.

You may be considered "ineligible" for insurance if the value of the property you want to insure does not meet the minimum requirements for the type of policy you want to buy.

REPAIR COST POLICY

The law requires that if you want to buy a policy of this type through the regular market, the insured value of your home must be at least \$15,000.

REPLACEMENT COST POLICY

The law requires that if you want to buy a policy of this type through the regular market, the insured value of your home must be at least \$35,000.

COMPANY GUIDELINES (UNDERWRITING)

Insurance companies also use guidelines, called *underwriting rules*, to help decide if they will insure or continue to insure you even if you are "eligible" by law. The underwriting rules that companies may use are also specified in Michigan law. Each company's rules may be different, but each company must apply its rules in the same way to everyone. These rules may be based on factors such as how well your property is kept up and the amount and/or kind of insurance claims you have made in the past.

INSURANCE INELIGIBILITY

If you find that you are ineligible for home insurance or that you do not meet a company's underwriting rules, you may want to ask your agent to apply to the **Michigan Basic Property Insurance Association (MBPIA)**. The MBPIA was created to provide property insurance to persons who cannot find insurance in the regular market.

If you qualify, you can get an insurance policy through the MBPIA. An MBPIA policy provides basically the same types of coverages as an HO-2 or HO-3 policy from regular companies (see Example 2 and 3).

ANY LICENSED AGENT CAN HELP YOU OBTAIN INSURANCE THROUGH MBPIA.

RATING TERRITORIES

The location of your home can make a difference in what you pay for home insurance in two ways:

- 1) The law allows insurance companies to divide the state into *rating territories*. Each company defines its territories differently. For this rate survey, cities or locations were chosen to represent the different parts of the state.
- 2) Your area's *fire protection class* also has an effect on your home insurance rate. Fire protection class is a rating based on the availability and type of fire protection in an area. Class 1 is the most protected area and Class 10 is an unprotected area. The fire protection class of each area is shown in parentheses with sample premium chart abbreviations following:

| | |
|-----------------------------|-------------------------------|
| Cheboygan (7) CHE | Lansing (3) LAN |
| Clare (6) CLA | Livonia (4) LIV |
| Dearborn (3) DEA | Marquette (5) MAR |
| Detroit (2) DET | Saginaw (3) SAG |
| Flint (3) FLI | Southfield (4) SFLD |
| Grand Rapids (3) GRA | Traverse City (5) TCTY |
| Kalamazoo (3) KAL | Warren (4) WAR |

Use the rates for the part of the state and fire protection class that most closely resembles the area in which you live.

DEFINITIONS

Homeowner Policies – property insurance policies that provide a package of coverage such as property damage protection, liability insurance, coverage for additional living expenses, etc.

- The different types of homeowner policies are typically identified by a form number such as a “Homeowners Form 2” or an “HO-3” (please see the box at the bottom of this page).
- Depending on the form, coverage for the building, its contents or both is provided against “all risks” or against “named perils.”
- Settlements are made, up to the selected limits of the policy, on a “replacement cost,” “repair cost,” or “actual cash value” basis.

All Risk – coverage against “all risks” means that losses are covered for any reason except for those few specifically excluded in the policy. Those risks excluded could be items such as flood, war, collapse, and water and sewer backup.

Named Perils – coverage against “named perils” means that only losses from the perils listed in the policy are covered. These include fire, theft, smoke, lightning, riot, explosion, wind, falling objects, vandalism, etc.

Replacement Cost – the cost necessary to replace, repair or rebuild damaged property to its original condition with materials of the same kind and quality. For example, a hardwood floor would be repaired or replaced with the same kind of wood.

Repair Cost – the cost necessary to replace, repair or rebuild damaged property to a condition similar to what it was before the damage, using modern materials. For example, plaster walls may be replaced with drywall. The maximum amount the insured is able to collect may not be enough to repair or replace the property to its original condition.

Actual Cash Value (ACV) – the current replacement value of property less depreciation.

In this survey, examples are provided that would be covered under the following types of policies:

- an HO-6 = condominium (example 1, page 16).
- a “market value” or “repair cost” policy (example 2, page 19).
- an HO-3 = all risk (example 3, page 21).
- an HO-4 = renters (example 4, page 24).

Please refer to the examples for a detailed explanation of these types of policies.

SHOPPING FOR COVERAGE

Information You'll Need

To get an accurate quote, you will usually need this information:

- ✓ Coverage and limits you want
- ✓ Description of your home
- ✓ Loss history
- ✓ Square footage
- ✓ Fire and security devices
- ✓ Distance from the nearest fire department and hydrant

Questions to Ask

- ✓ How much would I save if I increase my deductible?
- ✓ What is not covered?
- ✓ Is my coverage replacement cost or repair cost?
- ✓ Does coverage include water damage or sewer back-up?
- ✓ Does the policy cover my jewelry, antiques, or special collections?
- ✓ What other special coverages are available?
- ✓ What proof do I need in case of a loss?
- ✓ What discounts might I be eligible for?

EXPLANATION OF HOME INSURANCE COVERAGE TYPES

Policy forms described in this survey include the following kinds of coverages:

Dwelling (Coverage A)

Protects against loss to the structure of the dwelling. Except for the market value or repair cost policy described in Example 2 (see page 19), a loss which occurs to an insured dwelling is typically settled on a *replacement cost basis*.

Appurtenant Structures (Coverage B)

Other structures on the property, such as a detached garage, are covered for up to 10 percent of the dwelling amount.

Contents (Coverage C)

This coverage protects against loss to personal property in amounts which vary, depending on the policy form. Covered loss of personal property is usually settled on an *actual cash value basis*. However, many companies now offer replacement cost on personal property.

- **Off-Premises Loss**

There is also protection against loss to personal property while away from the premises, such as property left in a car or hotel room. The maximum paid under this coverage is equal to 10 percent of the contents coverage amount.

- **Special Items**

There are special limits on coverage for certain items such as money, jewelry, computers, or furs. These limits vary by company and do not increase the total amount of coverage under the policy.

Additional Living Expenses (Coverage D)

This coverage pays for additional living expenses which may be incurred because of the loss to the property.

For example, if your home is partially destroyed by fire and you must live in a hotel temporarily, this coverage will pay you the difference between what it costs you to live in your home and what it costs you to live in a hotel.

The limit of coverage for the loss of use of your home varies by company and may be based either on a percentage of total coverage or a specified length of time (e.g., six months).

Liability (Coverage E)

This coverage provides protection against lawsuits, for example, from someone being injured on your property. In addition, the coverage will pay to defend you if you are sued.

The basic amount of coverage depends on the type of policy purchased, but extra coverage may be purchased for an additional premium.

Medical Payments (Coverage F)

This coverage pays for immediate care, such as first aid, ambulance charge, etc., for someone who is hurt on your property. The amount of coverage offered depends on the company.

Property of Others (Coverage G)

Depending on the company, up to \$500 in replacement cost coverage is provided for physical damage to the property of others that is caused by the insured.

Loss Assessment (Condominiums Only)

This coverage generally pays up to \$1,000 for a condominium owner's share of a loss assessment charged by the corporation or association of property owners, when the assessment is made as a result of loss to property owned by all members collectively.

Things You Can Do To Help With Future Home Insurance Claims

Don't make a tragedy worse.

The Jones family returned from a night out to find their 3-bedroom home had burned down. Their policy burned down with it and they had no proof of what their home contained. Trying to reconstruct the contents, as well as the value of all the items in their home, only intensified their nightmare. To this day, they are certain they did not recover nearly what they were due.

Don't let this happen to you.

Take steps now to facilitate the processing of any future claims:

- ✓ Make a written inventory of the contents of your home and, if possible, a room-by-room videotape (include closet interiors).
- ✓ Take photos of the outside of your home from several angles.
- ✓ Obtain appraisals of special valuables such as antiques, jewelry, stamps, coins, and other collections.
- ✓ Keep your policy in a safe deposit box along with the photos and appraisals or put them in a secondary location – for example, your office or a relative's or friend's home.
- ✓ Update your records periodically – at least once every three to four years.

HOW TO REDUCE YOUR PREMIUM

The rates in this survey have been determined using only the rating factors specified in each example. However, there are ways to further reduce your premium.

Increased Deductibles

Increasing your deductible can make a significant difference in the cost of our policy. Choose the largest deductible your budget can handle.

Safety Features

Many companies offer discounts for installing smoke detectors, fire extinguishers, and safety devices such as central station burglar and fire alarms and heavy duty locks to name a few. If your home has any safety features, check with your agent about the discount options available.

Group Discounts

Several companies also offer home insurance at reduced rates to members of qualified groups, organizations, and trade or business associations. Members of credit unions and employees of certain businesses may also be eligible for group insurance rates. If you are a member of one of these types of groups, ask your agent if you qualify for group home insurance.

Senior Citizens

Many companies offer a discount on home insurance to senior citizens over 55 years of age. If you qualify, check with your agent to see if this discount is available from your company.

Construction Discounts

A discount may be given if you have updated the mechanical systems in your home such as the plumbing, heating, electrical systems or if you have recently installed a new roof. Some companies also give discounts if your home is constructed with fire resistive materials.

Multi-Policy Discounts

Some companies offer a discount on all policies you purchase from them if you purchase more than one. For example, if you buy a home and auto policy from the same company, you will receive a discount on both policies. Other companies offer the discounts on other types of policies.

Renewal or Valued Policyholder Discounts

A person can receive a discount if they stay with the same company for a number of years. The discount is based on the number of years you have held a policy with that company, as well as how many claims may have been filed during that time. Each company that offers this discount may use different criteria. You will need to ask questions of the agent to determine if the company you purchase a policy from will use this discount.

Age of Dwelling or New Home Discounts

Many companies have a discount program based on the age of the home, starting with new until the home is 10 to 20 years old, depending on the company.

Credit Scoring Discount

This discount is often the largest discount available to policyholders and it is based on the credit history of the primary policyholder. Companies use various names for this discount, including Blue Ribbon Discount, Advantage Credit, Budgetwise Discount, Financial Stability Rating, Prime Discount, Insurance Score, Financial Responsibility Rate Factor, Account Credit, VIP Discount, as well as other names. If you have a good financial credit rating, you will want to be sure to ask the agent about any credit score discounts that would be available to you.

Miscellaneous Discounts

There are many other types of discounts offered by one or two companies, such as the Paid in Full Discount if you pay the whole premium up front, the Prior Carrier Discount if you have been previously insured with another company, the Married Discount if you are married, the Mortgage Paid in Full Discount if your home no longer has a mortgage, a Claim Free Discount based on the number of claims you have filed during a certain period, a Non-Smoker Discount, and Payroll Deduction Discount.

This list of discounts is certainly not a comprehensive list. Companies are adding new discounts to their programs all the time. Be sure to ask for a list of those that are offered from each company you are considering buying a policy from. However, most companies have a cap on the total amount of discounts that a person can use to reduce their premiums. For example, if you qualify for several discounts that amount to over 90% of the premium, the company may cap your total to 50% of the premium.

We have provided a list of the major discounts offered on pages 10-11 listed by company and by the amount of discount that may be given.

Remember: Insurance companies can develop any type of discount for any group they feel may experience reduced losses or expenses. It is critical when shopping for home insurance to ask for all the discounts the company offers.

Discount amounts vary depending on the insurance company so SHOP AROUND!

HOW DISCOUNTS AFFECT YOUR PREMIUM

In the example below, a standard base rate has been chosen from one company in our consumer guide. All consumer guide rates are base rates, without discounts applied. This rate represents what a person in Detroit may have to pay for an HO-3 policy, which is found in example 3 of the guide, if they do not qualify for any discounts.

Once all the discounts are applied separately to the base rate, our example shows how dramatically the premium has changed. In this particular example, the mature discount is applied after each discount has been applied and that total deducted. You may not qualify for each of the discounts offered in this example, or your particular insurance company may not offer all of these discounts. Some offer more discounts. The example simply illustrates how important it is for each homeowner to shop for coverage with several different companies, and inquire about all discounts for which they may qualify with a company.

| | | |
|---------------------------------|-----|--------------|
| Base Premium | | \$1510 |
| Smoke Detector Discount | 2% | -30 |
| Deadbolt Lock Discount | 2% | -30 |
| Fire Extinguisher Discount | 2% | -30 |
| New Home Discount (New) | 20% | -302 |
| Auto/Home Multi-policy Discount | 17% | -257 |
| Life/Home Multi-policy Discount | 5% | -76 |
| Insurance Score 7 | 6% | <u>-91</u> |
| Subtotal premium | | \$694 |
| Mature 55-64 Discount | 3% | <u>-21</u> |
| Final Premium | | \$673 |

This particular company offers several levels of discounts for a new home. For example, a 2 year old home still has a discount, but it is somewhat lower each year, until the home reaches 10 years of age at which time the discount will end.

The Insurance Score discount is the amount of discount given for the insureds credit score. A score of “7” is a medium range discount. This company has scores ranging from “0” to “10.” However, each company uses a different scoring methodology for the credit score and you will need to ask what your score is and what discount is available.

Home Insurance Discounts

| Company | Multi-Policy | New Home | Protective Devices | Construction | Mature Homeowner | Group | Credit Score | Non-Smoker | CLAIMS FREE |
|----------------------------------|--------------|-----------|--------------------|--------------|------------------|--------|--------------|------------|-------------|
| AIG Centennial Ins Co | | 2-16% | 2-10% | | | | | | |
| Allied Property & Cas. Ins. Co | 5-17% | 1-30% | 2-10% | 0-15% | 20% | 8% | 9-52% | | 5.6-47.2% |
| Allstate Indemnity Co | 25% | 0-37% | 0-15% | 0-16% | 15% | 5% | 0-71% | | 10% |
| Allstate Insurance Co | 25% | 0-32% | 0-15% | 0-27% | 15% | 5% | 0-50% | | 10% |
| Allstate Property & Cas Co | 20% | 0-37% | 0-6% | 0-24% | 8% | 5% | 0-70% | | 0-76% |
| American Fire & Cas. Ins. Co | | | 3-13% | | | 10-20% | | | |
| The American Insurance Co. | 5-10% | 2-20% | 2-30% | | | | | | 5% |
| American International Underwrit | | 2-16% | 2-10% | 2-16% | | | | | |
| American Reliable Ins Co. | | | 2-5% | 3-5% | 5% | | | | 5% |
| American Security Ins Co. | | 2-20% | 3-5% | | | | | | 2% |
| Amica Mutual Ins. Co. | 10-18% | 0-32% | 0-13% | 0-15% | | | 0-79% | | |
| Armed Forces Ins Exchange | | 2-20% | 2-13% | 14-15% | | | | | |
| Associated Indemnity Corp. | | 2-20% | 2-30% | | | | | | |
| Auto Club Group Ins. Co. | 10-20% | 2-43% | 2-8% | | 10-22% | 2% | 10-44% | | 2.5-10% |
| Auto-Owners Ins. Co. | 5-20% | 1-22% | 3-12% | 0-1% | 10-34% | | 4-38% | | |
| Automobile Ins Co of Hartford,CT | 10% | 3-23% | 2-8% | 0-15% | | | | | |
| Badger Mutual Ins. Co. | | | 2-5% | | | | | | |
| Central Mutual Ins Co | 10-15% | variable | 2-13% | | | | | | 5% |
| Cincinnati Insurance Co. | | 5-20% | 0-05% | | 10% | | | | 10-20% |
| Citizens Insurance Co of America | 15% | 0-44% | 2-10% | | | | 1-57% | 0-1% | |
| Depositors Ins Co. | 0-66.1% | 0-60% | 0-30.2% | | 0-50% | | 0-77.7% | | |
| Electric Insurance Co. | 15% | 2-25% | 10-13% | | | | | | |
| EMCASCO | 25% | 5-32% | 2-15% | | 15% | | 25-50% | | |
| Employers Mutual Cas. Co. | 25% | 5-32% | 2-15% | | 15% | | 25-50% | | |
| Encompass Property & Cas. | 25% | up to 44% | up to 15% | up to 20% | 0-30% | 15% | up to 89.3% | 0-01% | |
| Farm Bureau Gen Ins Co of MI | 15% | 1-40% | 2-15% | 3-30% | 30% | | 5-20% | 0-05% | 5-10% |
| Farmers Insurance Exchange | 5-15% | 0-64% | 0-50% | 0-64% | 0-45% | 5% | | 0-5% | |
| Federal Insurance Co | | 3-21% | 2-12% | 0-15% | | | | | 5% |
| Fidelity & Deposit Of Maryland | | 2-20% | 2-13% | 2-20% | | | | | |
| Fire Insurance Exchange | 5-15% | 8-28% | 2-25% | | 4-24% | 3% | | 0-01% | |
| First American P & C Co. | 5% | 2-25% | 2-13% | | | | | | |
| Frankenmuth Mutual Ins Co | 15% | 1-15% | 2-15% | | 15-20% | 5-30% | 15-38% | | 10-15% |
| Fremont Insurance Co | 15% | 5-30% | up to 21% | | 10% | 15% | 15-48% | 0-05% | 1 to 5% |
| Grange Insurance Co of Michigan | 17% | | 2-5% | 2-40% | | | 5-70% | | 28% |
| Great Northern Ins. Co. | | 3-21% | 0-12% | 0-15% | | | | | 5% |
| Hamilton Mutual Ins. Co. | 25% | 5-32% | 2-15% | | 15% | | 25-50% | | |
| Harleysville Lake States Ins. | 15% | 1-20% | 8-13% | | 5-10% | 5-15% | 17-55% | | 5-10% |
| Hartford Accident & Indemnity | 15% | 3-20% | up to 20% | 0-15% | 5% | | | | |

Home Insurance Discounts

| Company | Multi-Policy | New Home | Protective Devices | Construction | Mature Homeowner | Group | Credit Score | Non-Smoker | CLAIMS FREE |
|---------------------------------|--------------|-----------|--------------------|--------------|------------------|----------|--------------|------------|-------------|
| Hartford Casualty Ins Co | 15% | 3-20% | up to 20% | 0.15 | 5% | | | | |
| Hartford Ins Co of the Midwest | 15% | | up to 20% | 0.15 | 10% | | | | 0-37% |
| Hastings Mutual Ins. Co. | 10-15% | 1-15% | 5-10% | | 19% | | 5-42% | 2% | |
| Home-Owners Ins. Co. | 5-20% | 1-22% | 3-10% | 10% | 1-34% | | 4-38% | | |
| Homesite Group Inc. | | up to 30% | up to 10% | 10-25% | 10% | | up to 5% | | up to 21% |
| Horace Mann Ins Co | up to 20% | up to 20% | 5% | | | | up to 68% | | up to 9% |
| IDS Property Casualty | 5-10% | variable | 2-15% | | 5% | | | | |
| Liberty Mutual Fire Ins. Co. | 2-10% | 3-10% | 1-16% | 3-27% | | 5-10% | 0-69% | | 0-68% |
| MemberSelect Ins Co | 5-22% | 0.4-35% | 1-5% | | 10-20% | | 11-74% | | 3-92% |
| Merastar Insurance Co. | 20% | 4-32% | 2-5% | | 0.05 | | 20-45% | | |
| Merchants Mutual Ins. Co. | 15% | 5-20% | 2-23% | 0.05 | 15% | | | 2% | 0.05 |
| Metropolitan Prop. & Cas. | 10% | 0-32% | 5-15% | 15% | 0.1 | | | | 5-10% |
| Michigan Insurance Co. | 17% | 1-40% | 3-15% | 0.07 | 2-7% | variable | | 5% | 10-17% |
| Michigan Millers Mutual Ins Co | 20% | 2-40% | Up to 20% | | 15-25% | 8-23% | 5-42% | 0.02 | |
| MutualAid eXchange | | | 2-5% | 0.15 | | | | | |
| Nationwide Mutual Fire Ins Co | 18% | 0-33% | 2-15% | 0-33% | 0.15 | | 0-54% | | |
| Nationwide Prop & Cas Ins Co | 20% | 0-20% | 0-15% | 0-41% | 0-15% | | 0-63% | | 0-20% |
| Ohio Casualty Ins. Co | | | 3-13% | | | 10-20% | | | |
| Pacific Indemnity Ins Co | | 3-21% | 2-10% | 0.15 | | | | | 0.05 |
| Pioneer State Mutual | 15% | 1-20% | 2-20% | | 0.2 | 0.02 | 0-44% | 0.04 | 0.05 |
| Safeco of America | 15% | 0-30% | 2-7% | | | | 0-90% | | |
| Secura Insurance | 5% | | 2-10% | | | | 0-56% | 0.05 | |
| Secura Supreme Ins Co | 25% | | 2-10% | | | | 0-56% | 5% | |
| State Auto Insurance Co. | 19% | 3-25% | 3-13% | 15% | 0.05 | 17-20% | 26-72% | | |
| State Farm Fire & Casualty Co | 15% | 1-25% | 2-15% | 1-38% | | | | | 68-73% |
| Tokio Marine & Fire Ins. Co. | | | 2-13% | | | | | | |
| Travelers Indemnity Co of Amer. | 10% | 3-23% | 2-8% | 0.15 | | | | | |
| Twin City Fire Ins Co | 15% | 3-20% | up to 20% | 15% | 0.05 | | | | |
| United Services Auto Assoc. | | 4-31% | 2-15% | | | | | | |
| USAA Casualty Ins. Co. | | 4-31% | 2-15% | | | | | | |
| Vigilant Insurance Co | | 3-21% | 2-10% | 0.15 | | | | | 0.05 |
| West American Ins Co | 15% | | 3-13% | | | 10-20% | | | |
| Westfield Insurance Co | 10-20% | 2-25% | 2-10% | | 15% | | | | up to 15% |

EXTRA COVERAGES YOU CAN PURCHASE

There are many additional coverages available that aren't included in the examples. Some additional coverages you may wish to consider are:

Additional Replacement Cost Coverage

Additional replacement cost coverage for the dwelling may be purchased as additional coverage under certain types of homeowners policies. Under this coverage, the company guarantees that you will be protected for the full replacement cost of the house, even if that amount is higher than the policy limit. Some companies refer to this coverage as “extra expense” coverage or “guaranteed replacement cost” coverage. Check with the agent to find out the specific limits of this additional coverage.

Debris Removal

If debris removal expense plus damage to property is more than the limit of coverage selected, an additional 5 percent of the coverage limit may be available for debris removal.

Tree Removal

This coverage will pay to have damaged trees removed; the standard limit is \$500. Many companies require the tree to have actually fallen or caused damage to other property due to a covered peril before they provide the coverage.

Trees, Shrubs and Other Plants

This coverage will pay the cost to replace damaged trees, shrubs and other plants; the standard limit is \$500 per item up to an aggregate limit.

Fire Department Service Charge

This coverage pays this expense when applicable; the standard limit is \$500.

Credit Card, Fund Transfer Card Forgery, and Counterfeit Money

This coverage protects against the fraudulent use of credit cards or fund transfer (money machine) cards or reimburses you if you accidentally receive counterfeit money; the standard limit is \$500.

Ordinance and Law Coverage

This coverage can be very important if you own a home that is not relatively new. It provides extra coverage if your home is partially damaged and cannot be rebuilt to its original condition because of changes in the local building codes. The insurance company **will not** pay for the upgrades unless you have this additional coverage. The standard limit is 10% of the total dwelling coverage amount, but some companies will allow you to purchase larger amounts.

Personal Property Floaters

This coverage provides extra insurance, up to the value of the insured property, for items that exceed the amount listed for such property in your regular policy. You may need to purchase this additional coverage for items such as expensive jewelry, cameras, collections, laptop computers, or rare antiques. Most insurers require you to have such items appraised to determine their value at the time you purchase the insurance.

Flood Insurance

Your regular home insurance policy does not contain coverage for flood damage to your home and contents. You must purchase an additional flood insurance policy from your home insurance company or the federal government to get this coverage. Your agent should be able to advise you about how to purchase this coverage, as well as the amount of coverage you need.

HOW TO USE THE SURVEY

- Step 1** Determine which city most accurately represents the area in which you live, both in terms of fire protection class and location in the state.
- Step 2** Read the description of the four examples in the survey and choose the one which best describes your household.
- Step 3** Look at the premiums for the example you have chosen under the territory which best represents your area.
- Step 4** Compare these premiums with what you are paying for your insurance. If some are lower than your current rate, it may be an indication that you need to start shopping!
- Step 5** When you have chosen some companies to compare, check your phone pages. You should be able to find several different agents or companies to call for quotes. While not all companies have offices in all areas of the state, keep in mind that some independent agents represent several different companies.

The companies in this rate comparison are a representative sample of companies subject to the provisions of the Essential Insurance Act (EIA). There are a few companies in the state that are *exempt* from the EIA due to size or to the limited amount of home insurance business written in Michigan. Exempt companies are not included in this comparison because their rating and underwriting practices may be dramatically different from companies that are subject to the EIA. Likewise, insurers who write “group” insurance policies are also not subject to EIA and are not included in this rate survey.

THE SAMPLE HOUSEHOLDS

- There are four sample households in this survey.
- The summary on page 15 outlines the various coverages and limits provided under each type of policy.
- Annual premiums for the policy described in each example are listed, by territory, on the pages following the example.
- Read each example. This will acquaint you with several different kinds of policies and coverages, and some of the rules that pertain to them.
- Knowing about the insurance products that are available can help you buy a policy tailored to your own needs.

SUMMARY OF COVERAGES FOR SURVEY SAMPLE HOUSEHOLDS

| | Example 1 | Example 2 | Example 3 | Example 4 |
|--|---|---|---|---|
| Dwelling | Condominium | Single Family House | Single Family House | Rental Unit |
| Form | HO-6 | Market Value (Repair Cost) | HO-3 | HO-4 |
| Policy Limit | \$50,000 | \$50,000 | \$100,000 | \$40,000 |
| Deductible | \$250 | \$250 | \$250 | \$250 |
| Covered Loss Types | | | All Risks (with specific exclusions) | |
| Dwelling: | Named Perils | Named Perils | Named Perils | N/A |
| Contents: | Named Perils | Named Perils | Named Perils | Named Perils |
| Settlement Basis | | | | |
| Dwelling: | Replacement Cost | Repair Cost | Replacement Cost | N/A |
| Contents: | Actual Cash Value | Actual Cash Value | Actual Cash Value | Actual Cash Value |
| Coverage Amounts | (Insured's Option or 10% Policy Limit) | (100% Market Value) | (Policy Limit) | N/A |
| Dwelling (Coverage A): | \$5,000 | \$50,000 | \$100,000 | |
| Appurtenant Structures (Coverage B): | N/A [ⓐ] | (10% Policy Limit) \$5,000 | (10% Policy Limit) \$10,000 | N/A [ⓐ] |
| Contents (Coverage C): | (Policy Limit) \$50,000 | (50% Policy Limit) \$25,000 | (50% Policy Limit) \$50,000 | (Policy Limit) \$40,000 |
| Off Premises Loss: | (10% Contents Limit) \$5,000 | (10% Contents Limit) \$2,500 | (10% Contents Limit) \$5,000 | (10% Contents Limit) \$4,000 |
| Special Items (Cash, Furs, Jewels): | Specified in Policy | Specified in Policy | Specified in Policy | Specified in Policy |
| Additional Living Expenses (Coverage D): | Varies by company; may either be a % of policy limit or specified length of time (e.g. 6 months). | Varies by company; may either be a % of policy limit or specified length of time (e.g. 6 months). | Varies by company; may either be a % of policy limit or specified length of time (e.g. 6 months). | Varies by company; may either be a % of policy limit or specified length of time (e.g. 6 months). |
| Liability (Coverage E): | \$100,000 --- Basic policy limit; varies by company. Higher limit available for additional premium. | \$100,000 --- Basic policy limit; varies by company. Higher limit available for additional premium. | \$200,000 --- Basic policy limit; varies by company. Higher limit available for additional premium. | \$100,000 --- Basic policy limit; varies by company. Higher limit available for additional premium. |
| Medical Payments (Coverage F): | \$1,000/person | \$1,000/person | \$1,000/person | \$1,000/person |
| Property of Others (Coverage G): | Up to \$500 in replacement cost. | Up to \$500 in replacement cost. | Up to \$500 in replacement cost. | Up to \$500 in replacement cost. |

[ⓐ]Coverage not included in policy; may be purchased for added premium.

EXAMPLE ONE

A condominium insured for \$50,000 under a Homeowners Form 6 or an "HO-6" policy

An HO-6 is a condominium policy. It provides coverages similar to a renter's policy (see example 4) since the limit chosen is based on the value of the owner's personal property or contents. An HO-6, however, also provides coverage for that part of the *dwelling* that belongs to the condominium owner. This includes alterations, appliances, fixtures and improvements that are part of the building or are contained within the building.

An HO-6 also covers property that is the condominium owner's responsibility to insure under a corporation or association of property owners agreement. In this type of policy both the dwelling and the contents are covered against *named perils*.

Following a covered loss to the contents, settlement is made on the basis of *actual cash value*. A loss to the dwelling is made on a *replacement cost basis*.

The amount of coverage on the face of this policy is \$50,000. However, the amounts in coverages A and D through G (see page 5) are provided *in addition to* the amount that would be paid for loss of the contents.

If the insured in this example suffers a loss of \$50,000 to personal property, and \$5,000 to the part of the dwelling that the insured owns, he or she could collect \$55,000 plus additional living expenses, if necessary.

Cheboygan (7) CHE

Clare (6) CLA

Dearborn (3) DEA

Detroit (2) DET

Flint (3) FLI

Grand Rapids (3) GRA

Kalamazoo (3) KAL

Lansing (3) LAN

Livonia (4) LIV

Marquette (5) MAR

Saginaw (3) SAG

Southfield (4) SFLD

Traverse City (5) TCTY

Warren (4) WAR

Example 1

| Companies | CHE | CLA | DEA | DET | FLI | GRA | KAL | LAN | LIV | MAR | SAG | SFLD | TCTY | WAR |
|---------------------------------|-----|-----|------|------|-----|-----|-----|-----|-----|-----|-----|------|------|------|
| Allied Property & Cas. Ins # | 622 | 692 | 974 | 1144 | 770 | 654 | 627 | 648 | 864 | 557 | 803 | 879 | 618 | 873 |
| Allstate Indemnity Co.**# | 354 | 556 | 990 | 990 | 354 | 354 | 354 | 354 | 354 | 354 | 556 | 990 | 556 | 990 |
| Allstate Insurance Co #** | 340 | 534 | 950 | 950 | 340 | 340 | 340 | 340 | 340 | 340 | 534 | 950 | 534 | 950 |
| AIG Centennial Ins. Co. | 558 | 520 | 520 | 520 | 520 | 520 | 520 | 520 | 520 | 520 | 520 | 520 | 520 | 520 |
| AIU International Underwriting | 558 | 520 | 520 | 520 | 520 | 520 | 520 | 520 | 520 | 520 | 520 | 520 | 520 | 520 |
| American Fire & Cas Co | 187 | 187 | 254 | 378 | 314 | 206 | 206 | 206 | 254 | 242 | 254 | 264 | 187 | 314 |
| American Insurance Co | 330 | 330 | 330 | 398 | 330 | 330 | 330 | 330 | 398 | 330 | 330 | 398 | 330 | 330 |
| Amica Mutual Ins Co | 473 | 473 | 638 | 735 | 563 | 460 | 460 | 473 | 547 | 473 | 500 | 563 | 460 | 518 |
| Armed Forces Ins Exchange## | 137 | 126 | 123 | 132 | 113 | 99 | 100 | 97 | 123 | 107 | 100 | 127 | 126 | 107 |
| Associated Indemnity Corp | 297 | 297 | 297 | 358 | 297 | 297 | 297 | 297 | 358 | 297 | 297 | 358 | 297 | 297 |
| Auto Club Group Ins Co **# | 283 | 283 | 395 | 600 | 536 | 283 | 310 | 477 | 366 | 283 | 536 | 536 | 283 | 447 |
| Auto Owners Insurance Co** | 294 | 294 | 344 | 483 | 412 | 294 | 300 | 303 | 303 | 294 | 344 | 344 | 294 | 412 |
| Automobile Ins Co of Hartford | 193 | 187 | 212 | 268 | 177 | 177 | 177 | 177 | 212 | 187 | 177 | 177 | 187 | 177 |
| Badger Mutual Insurance Co | 269 | 269 | 347 | 469 | 347 | 269 | 269 | 269 | 269 | 269 | 269 | 269 | 269 | 269 |
| Central Mutual Insurance Co | 237 | 224 | 290 | 368 | 296 | 218 | 218 | 224 | 224 | 224 | 256 | 370 | 218 | 231 |
| Cincinnati Insurance Company | 129 | 127 | 125 | 132 | 132 | 125 | 125 | 125 | 125 | 127 | 125 | 125 | 127 | 125 |
| Citizens Ins Co of America | 324 | 329 | 473 | 551 | 500 | 286 | 300 | 310 | 321 | 348 | 428 | 623 | 318 | 342 |
| Civic Property & Casualty Co. | 566 | 566 | 815 | 964 | 566 | 500 | 559 | 507 | 645 | 507 | 629 | 566 | 566 | 566 |
| Depositors Insurance Co*** | 332 | 339 | 436 | 461 | 377 | 318 | 330 | 341 | 410 | 332 | 350 | 422 | 334 | 431 |
| Electric Insurance Co | 170 | 155 | 164 | 245 | 245 | 155 | 155 | 155 | 164 | 155 | 155 | 164 | 155 | 164 |
| Emcasco Insurance Co *** | 381 | 350 | 350 | 493 | 403 | 350 | 350 | 350 | 409 | 350 | 350 | 350 | 350 | 350 |
| Employers Mut Cas Ins Co *** | 381 | 350 | 350 | 493 | 403 | 350 | 350 | 350 | 409 | 350 | 350 | 350 | 350 | 350 |
| Encompass Property & Casualty | 714 | 514 | 613 | 901 | 550 | 509 | 509 | 509 | 599 | 527 | 509 | 613 | 527 | 613 |
| Farm Bureau General Ins of MI | 276 | 242 | 453 | 688 | 571 | 300 | 309 | 260 | 212 | 242 | 453 | 526 | 188 | 314 |
| Federal Insurance Co | 325 | 325 | 399 | 399 | 325 | 325 | 325 | 325 | 399 | 325 | 325 | 325 | 325 | 325 |
| Fire Insurance Exchange+++ ### | 608 | 608 | 585 | 888 | 585 | 534 | 585 | 585 | 923 | 608 | 585 | 608 | 608 | 608 |
| Frankenmuth Mutual Ins Co | 202 | 210 | 488 | 488 | 381 | 228 | 218 | 230 | 218 | 202 | 308 | 488 | 202 | 381 |
| Fremont Mutual Ins Co | 171 | 189 | 225 | 442 | 324 | 189 | 216 | 189 | 225 | 152 | 207 | 234 | 171 | 225 |
| Grange Ins. Co. of Michigan | 699 | 638 | 785 | 1206 | 828 | 586 | 586 | 586 | 586 | 732 | 586 | 586 | 733 | 697 |
| Great Northern Ins Co | 188 | 188 | 230 | 230 | 188 | 188 | 188 | 188 | 230 | 188 | 188 | 188 | 188 | 188 |
| Hamilton Mutual Ins. Co.***# | 381 | 350 | 350 | 493 | 403 | 350 | 350 | 350 | 409 | 350 | 350 | 350 | 350 | 350 |
| Harleysville Lake States Ins Co | 240 | 234 | 456 | 727 | 418 | 287 | 278 | 300 | 234 | 216 | 418 | 409 | 227 | 409 |
| Hartford Casualty Ins Co | 188 | 188 | 241 | 267 | 267 | 188 | 188 | 188 | 241 | 188 | 241 | 188 | 188 | 241 |
| Hartford Ins Co of the Midwest | 190 | 190 | 249 | 276 | 276 | 190 | 190 | 190 | 249 | 190 | 249 | 190 | 190 | 249 |
| Hastings Mutual Ins. Co*** | 154 | 140 | 181 | 227 | 227 | 140 | 140 | 140 | 140 | 140 | 181 | 181 | 140 | 181 |
| Homesite Ins Co/Midwest | 249 | 234 | 619 | 537 | 235 | 254 | 262 | 273 | 286 | 266 | 395 | 727 | 260 | 537 |
| Home Owners Insurance Co** | 270 | 270 | 316 | 445 | 379 | 270 | 276 | 279 | 279 | 270 | 316 | 316 | 270 | 379 |
| Horace Mann Insurance Co*** | 142 | 142 | 195 | 349 | 142 | 117 | 117 | 116 | 131 | 134 | 136 | 150 | 133 | 157 |
| IDS Property Casualty | 178 | 178 | 245 | 373 | 276 | 169 | 169 | 245 | 208 | 178 | 276 | 291 | 178 | 208 |
| Liberty Mutual Fire Ins Co | 224 | 220 | 340 | 340 | 269 | 219 | 223 | 223 | 215 | 220 | 260 | 367 | 220 | 226 |
| MemberSelect Ins Co. | 414 | 467 | 520 | 602 | 467 | 414 | 414 | 451 | 414 | 414 | 602 | 602 | 451 | 602 |
| Merastar Insurance Co. | 217 | 255 | 461 | 445 | 351 | 217 | 217 | 217 | 273 | 217 | 338 | 461 | 338 | 445 |
| Merchants Mutual Ins. Co.* | 164 | 148 | 214 | 343 | 227 | 148 | 141 | 148 | 169 | 148 | 169 | 204 | 131 | 162 |
| Metropolitan Property & Cas Ins | 204 | 180 | 321 | 379 | 350 | 180 | 199 | 224 | 209 | 199 | 319 | 282 | 180 | 304 |
| Michigan Insurance Co | 118 | 106 | 260 | 380 | 212 | 140 | 140 | 140 | 156 | 106 | 204 | 260 | 118 | 174 |
| Michigan Millers Mut Ins Co | 195 | 187 | 260 | 293 | 187 | 195 | 187 | 187 | 206 | 187 | 218 | 260 | 187 | 260 |
| MutualAid eXchange | 179 | 179 | 248 | 248 | 179 | 179 | 179 | 179 | 248 | 179 | 179 | 179 | 179 | 179 |
| Nationwide Mutual Fire Ins Co # | 831 | 776 | 1222 | 1396 | 746 | 776 | 776 | 776 | 779 | 776 | 776 | 1222 | 776 | 1222 |
| Ohio Casualty Insurance Co | 201 | 201 | 273 | 407 | 338 | 220 | 220 | 220 | 273 | 259 | 273 | 285 | 201 | 338 |
| Pacific Indemnity Co | 227 | 227 | 277 | 277 | 227 | 227 | 227 | 227 | 277 | 227 | 227 | 227 | 227 | 227 |

Example 1 (continued)

| Companies | CHE | CLA | DEA | DET | FLI | GRA | KAL | LAN | LIV | MAR | SAG | SFLD | TCTY | WAR |
|--------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------------|------------|
| Pioneer State Mutual Ins Co | 242 | 248 | 362 | 501 | 415 | 256 | 242 | 339 | 238 | 235 | 363 | 238 | 235 | 238 |
| Safeco Ins Co of America*** | 306 | 278 | 326 | 438 | 668 | 276 | 278 | 278 | 326 | 278 | 440 | 278 | 278 | 438 |
| Secura Mutual Ins Co | 362 | 443 | 680 | 1026 | 453 | 453 | 430 | 453 | 500 | 515 | 453 | 628 | 352 | 628 |
| Secura Supreme Ins. Co. | 282 | 341 | 525 | 795 | 349 | 349 | 331 | 349 | 385 | 397 | 349 | 485 | 270 | 485 |
| Sentry Insurance Company*** | 154 | 154 | 206 | 206 | 206 | 148 | 148 | 148 | 186 | 154 | 148 | 186 | 154 | 206 |
| State Auto Mutual Insurance Co | 281 | 281 | 319 | 408 | 332 | 281 | 318 | 313 | 319 | 331 | 309 | 362 | 313 | 318 |
| State Farm Fire & Casualty*** | 1277 | 1277 | 2524 | 2524 | 1702 | 1278 | 1392 | 1392 | 1047 | 1277 | 1653 | 2524 | 1277 | 1378 |
| Teachers Ins Co | 119 | 119 | 162 | 292 | 119 | 98 | 98 | 98 | 109 | 112 | 114 | 126 | 112 | 115 |
| Tokio Marine & Fire Ins Co | 162 | 149 | 196 | 353 | 246 | 170 | 226 | 216 | 198 | 248 | 210 | 325 | 147 | 228 |
| Travelers Indemnity Co of Amer | 193 | 187 | 212 | 268 | 177 | 177 | 177 | 177 | 212 | 187 | 177 | 177 | 187 | 177 |
| Twin City Fire Insurance Co | 188 | 188 | 241 | 267 | 267 | 188 | 188 | 188 | 241 | 188 | 241 | 188 | 188 | 241 |
| United Services Auto Assoc## | 170 | 155 | 163 | 172 | 160 | 155 | 239 | 239 | 154 | 202 | 239 | 170 | 155 | 172 |
| USAA Casualty Ins Co ## | 196 | 178 | 186 | 197 | 182 | 178 | 272 | 272 | 175 | 230 | 272 | 175 | 178 | 197 |
| Vigilant Insurance Co. | 325 | 325 | 399 | 399 | 325 | 325 | 325 | 325 | 399 | 325 | 325 | 325 | 325 | 325 |
| Westfield Insurance Co | 312 | 312 | 350 | 312 | 312 | 312 | 312 | 350 | 312 | 312 | 312 | 312 | 312 | 312 |
| West American Ins Co | 201 | 201 | 273 | 407 | 338 | 220 | 220 | 220 | 273 | 259 | 273 | 285 | 201 | 338 |

*May reflect variation in liability limit.

**May reflect variation in medical payment limit.

***May reflect variation in deductible amount.

Only writes new business for condo and renters

Only writes military, retired military, and family.

No longer accepts new business.

+++ Part of Farmers Ins. Group

EXAMPLE TWO

A single-family house with a market value of \$50,000 and a replacement cost of \$100,000, insured under a “Market Value” or “Repair Cost” policy

This type of policy provides an amount of coverage on the dwelling that is *limited to 100 percent of the value of the home on the open market*. In this example that amount would be \$50,000. Under a market value policy, both the dwelling and contents are covered against *named perils*.

A covered loss to the dwelling is settled on a *repair cost* basis up to the maximum limit of the policy. This is why it is sometimes referred to as a "repair cost policy." Covered property losses are settled on the basis of *actual cash value*.

The replacement cost of the home in this example is \$100,000. An insured may not want or need to purchase \$100,000 of coverage on a house with a market value of only \$50,000. For this reason, a market value policy may be a more reasonable option than a replacement cost policy.

Also, some insurers do not want to insure a home on a replacement cost basis when the replacement cost is considerably larger than the market value of the property. This is because in the event of a total or near-total loss the policyholder could receive a settlement amount much greater than the home's actual worth. *If an insurer does not offer a replacement cost policy for this reason, the insurer must offer a market value policy.*

The amount of coverage on the face of this policy is \$50,000. However, the amounts in coverages B through G (see page 5) are provided *in addition to* the amount that would be paid for loss to the building. If the insured suffers a loss of \$50,000 to the building, \$15,000 to the contents and \$3,500 to the garage, he or she could collect \$68,500.

For an increased premium some companies offer a market value policy that is similar to a Homeowners Form 3 or an HO-3 policy (see Example 3). The dwelling is then covered against "*all risks*."

Cheboygan (7) CHE
Clare (6) CLA
Dearborn (3) DEA
Detroit (2) DET
Flint (3) FLI

Grand Rapids (3) GRA
Kalamazoo (3) KAL
Lansing (3) LAN
Livonia (4) LIV
Marquette (5) MAR

Saginaw (3) SAG
Southfield (4) SFLD
Traverse City (5) TCTY
Warren (4) WAR

Example 2

| Companies | CHE | CLA | DEA | DET | FLI | GRA | KAL | LAN | LIV | MAR | SAG | SFLD | TCTY | WAR |
|----------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------------|------------|
| Allstate Indemnity Co #** *** | 1370 | 1392 | 3298 | 2578 | 1401 | 1220 | 1220 | 1158 | 1336 | 1243 | 1318 | 3298 | 1489 | 2578 |
| Allstate Insurance Co # ** *** | 1274 | 1247 | 2755 | 2169 | 1281 | 1152 | 1217 | 1140 | 1152 | 1217 | 1235 | 2755 | 1390 | 2169 |
| Allstate Property & Cas Co** *** | 3322 | 3379 | 7772 | 6532 | 4452 | 3174 | 3069 | 2759 | 3495 | 3301 | 3022 | 4452 | 3231 | 3661 |
| American Fire & Cas. Ins. Co. | 731 | 686 | 1230 | 2225 | 1171 | 1049 | 845 | 963 | 814 | 1230 | 1110 | 1099 | 730 | 1352 |
| Auto Club Group Ins Co ** # | 549 | 787 | 946 | 2176 | 1554 | 613 | 649 | 764 | 629 | 610 | 905 | 1377 | 637 | 994 |
| Auto Owners Ins Co** | 754 | 768 | 1097 | 1996 | 1349 | 769 | 815 | 848 | 739 | 711 | 956 | 1026 | 622 | 1185 |
| Badger Mutual Insurance Co | 602 | 602 | 974 | 1388 | 974 | 602 | 602 | 602 | 602 | 602 | 602 | 602 | 602 | 602 |
| Central Mutual Insurance Co | 589 | 575 | 931 | 1745 | 977 | 571 | 614 | 630 | 675 | 579 | 850 | 1238 | 561 | 695 |
| Citizens Ins Co of America | 1207 | 1120 | 2463 | 3458 | 2515 | 1170 | 1326 | 1467 | 1505 | 1047 | 2141 | 2978 | 1070 | 1623 |
| Civic Property & Casualty Co. | 1621 | 1563 | 2021 | 2698 | 1857 | 1191 | 1062 | 1065 | 1158 | 1238 | 1435 | 1730 | 1563 | 1479 |
| Emcasco Insurance Co *** | 736 | 669 | 880 | 3100 | 2182 | 767 | 596 | 738 | 611 | 489 | 1113 | 880 | 471 | 1892 |
| Employers Mut Cas Ins Co *** | 736 | 669 | 880 | 3100 | 2182 | 767 | 596 | 738 | 611 | 489 | 1113 | 880 | 471 | 1892 |
| Farm Bureau General Ins MI* | 908 | 809 | 1371 | 2473 | 1680 | 908 | 1037 | 847 | 646 | 719 | 1371 | 1603 | 621 | 973 |
| Farmers Insurance Exchange*** | 1918 | 1792 | 2050 | 2489 | 1725 | 1678 | 1692 | 1588 | 1667 | 1716 | 1715 | 2074 | 1857 | 1621 |
| Fire Insurance Exchange+++ # | 2253 | 2594 | 2809 | 5679 | 2884 | 1395 | 2570 | 1837 | 1626 | 1386 | 2368 | 1883 | 2068 | 1988 |
| Frankenmuth Mutual Ins Co | 714 | 742 | 1735 | 2604 | 1392 | 850 | 714 | 873 | 764 | 714 | 1172 | 1735 | 714 | 1397 |
| Fremont Mutual Ins Co | 814 | 860 | 1082 | 2156 | 1574 | 903 | 1037 | 903 | 1030 | 690 | 993 | 1073 | 775 | 1030 |
| Grange Ins. Co. of Michigan | 5719 | 4834 | 13064 | 15579 | 5629 | 3746 | 3968 | 4218 | 5020 | 5301 | 5394 | 5020 | 5301 | 5228 |
| Hamilton Mutual Ins. Co.*** # | 736 | 669 | 880 | 3100 | 2182 | 767 | 596 | 738 | 611 | 489 | 1113 | 880 | 471 | 1892 |
| Harleysville LakeStates Ins Co | 1158 | 1027 | 2196 | 3515 | 2507 | 1121 | 1433 | 1497 | 944 | 601 | 1512 | 1973 | 571 | 1973 |
| Hartford Accident & Indemnity | 385 | 385 | 439 | 832 | 533 | 279 | 316 | 391 | 439 | 422 | 464 | 391 | 385 | 399 |
| Hartford Casualty Ins Co | 511 | 511 | 583 | 1106 | 708 | 370 | 419 | 519 | 583 | 560 | 616 | 519 | 511 | 530 |
| Hartford Ins Co of the Midwest | 527 | 438 | 645 | 1285 | 871 | 431 | 424 | 467 | 645 | 484 | 597 | 564 | 438 | 496 |
| Hastings Mutual Insurance Co*** | 487 | 442 | 794 | 1329 | 865 | 487 | 429 | 429 | 531 | 442 | 575 | 794 | 385 | 794 |
| Home Owners Ins Co** | 693 | 706 | 1010 | 1836 | 1241 | 708 | 750 | 779 | 681 | 653 | 880 | 944 | 572 | 1090 |
| Horace Mann Insurance Co*** | 1395 | 1166 | 1846 | 4742 | 1510 | 1056 | 987 | 926 | 1238 | 1206 | 1698 | 1143 | 1219 | 1328 |
| IDS Property Casualty | 398 | 488 | 688 | 964 | 806 | 394 | 358 | 384 | 372 | 424 | 573 | 788 | 433 | 407 |
| Metropolitan Prop & Cas Ins | 794 | 635 | 1214 | 1589 | 1094 | 677 | 695 | 723 | 743 | 602 | 917 | 1061 | 635 | 966 |
| Michigan Insurance Co | 758 | 692 | 1652 | 2380 | 1336 | 896 | 896 | 896 | 982 | 692 | 1298 | 1652 | 750 | 1100 |
| Michigan Millers Mut Ins Co | 650 | 756 | 1403 | 2904 | 1275 | 827 | 752 | 752 | 876 | 654 | 1216 | 1059 | 538 | 1168 |
| Ohio Casualty Insurance Co | 786 | 736 | 1322 | 2393 | 1259 | 1127 | 908 | 1033 | 875 | 1322 | 1191 | 1181 | 785 | 1454 |
| Pioneer State Mutual Ins Co | 525 | 485 | 767 | 1097 | 1006 | 522 | 493 | 803 | 485 | 462 | 864 | 485 | 462 | 485 |
| Secura Mutual Ins Co | 1379 | 1614 | 2938 | 5036 | 1775 | 1857 | 1614 | 1775 | 1864 | 1864 | 1775 | 2491 | 1292 | 2491 |
| Sentry Insurance Company*** | 359 | 356 | 575 | 749 | 581 | 409 | 404 | 407 | 454 | 357 | 408 | 526 | 354 | 501 |
| State Farm Fire & Casualty Co*** | 3845 | 3838 | 5190 | 6290 | 4274 | 2285 | 2436 | 2368 | 2119 | 2936 | 5178 | 4786 | 2726 | 3443 |
| Teachers Ins Co | 1189 | 994 | 1573 | 4033 | 1231 | 897 | 842 | 790 | 1061 | 793 | 1378 | 976 | 1039 | 1130 |
| Twin City Fire Ins Co | 511 | 511 | 583 | 1106 | 708 | 370 | 419 | 519 | 583 | 560 | 616 | 519 | 511 | 530 |
| West American Ins Co | 786 | 736 | 1322 | 2393 | 1259 | 1127 | 908 | 1033 | 875 | 1322 | 1191 | 1181 | 785 | 1454 |
| Westfield Insurance Co | 581 | 655 | 922 | 2052 | 1133 | 606 | 691 | 684 | 744 | 761 | 875 | 991 | 485 | 827 |

*May reflect variation in liability limit.
 **May reflect variation in medical payments limit.
 ***May reflect variation in deductible amount.
 # No longer accepts new business.
 +++ Part of Farmers Ins. Group

EXAMPLE THREE

A single-family house insured for \$100,000 under a Homeowners Form 3 or an “HO-3” policy

Under an HO-3, the dwelling is covered against *all risks* or perils except those specifically excluded in the policy and the contents are covered against *named perils*. A loss to the dwelling is settled on a *replacement cost* basis. Personal property losses are settled on the basis of *actual cash value*.

Because an HO-3 provides coverage against all types of risks to the dwelling except for those specifically excluded in the policy, it is sometimes considered to be a “deluxe” policy. Depending on the company, the policy may have some special added coverages or limits. In order to purchase this type of policy, the insurer may require an insured to purchase an amount of coverage equal to at least 70 percent of the homes full replacement cost.

The amount of coverage on the face of this policy is \$100,000. However, the amounts in coverages B through G (see page 5) are provided *in addition to* the amount that would be paid for loss to the dwelling.

If the insured in this example suffers a loss of \$100,000 to the dwelling, \$40,000 to the contents and \$7,000 to an unattached garage, he or she could collect \$147,000 plus additional living expenses, if necessary.

| | |
|-----------------------------|-------------------------------|
| Cheboygan (7) CHE | Lansing (3) LAN |
| Clare (6) CLA | Livonia (4) LIV |
| Dearborn (3) DEA | Marquette (5) MAR |
| Detroit (2) DET | Saginaw (3) SAG |
| Flint (3) FLI | Southfield (4) SFLD |
| Grand Rapids (3) GRA | Traverse City (5) TCTY |
| Kalamazoo (3) KAL | Warren (4) WAR |

Example 3

| Companies | CHE | CLA | DEA | DET | FLI | GRA | KAL | LAN | LIV | MAR | SAG | SFLD | TCTY | WAR |
|------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------------|------------|
| Allied Property & Cas. Ins. Co. ## | 1524 | 1904 | 2395 | 3942 | 2170 | 1435 | 1728 | 1455 | 1968 | 1706 | 2171 | 2391 | 1347 | 2424 |
| Allstate Indemnity Co ## ** *** | 1545 | 1568 | 3654 | 2866 | 1577 | 1380 | 1380 | 1312 | 1506 | 1405 | 1486 | 3654 | 1674 | 2866 |
| Allstate Insurance Co ## ** *** | 1439 | 1409 | 3061 | 2418 | 1446 | 1305 | 1376 | 1293 | 1305 | 1376 | 1396 | 3061 | 1566 | 2418 |
| Allstate Property & Cas Co** *** | 5106 | 5193 | 11896 | 10003 | 6829 | 4879 | 4720 | 4247 | 5369 | 5074 | 4649 | 6829 | 4966 | 5624 |
| AIG Centennial Ins. Co. | 766 | 694 | 750 | 1052 | 595 | 595 | 595 | 595 | 750 | 694 | 595 | 741 | 709 | 750 |
| AIU International Underwriting Ins | 766 | 694 | 750 | 1052 | 595 | 595 | 595 | 595 | 750 | 694 | 595 | 741 | 709 | 750 |
| American Bankers Ins Co Florida | 1467 | 1467 | 2081 | 2081 | 1467 | 1467 | 1467 | 1467 | 2081 | 1467 | 1467 | 1467 | 1467 | 1467 |
| American Fire & Cas Co | 892 | 837 | 1494 | 2691 | 1422 | 1275 | 1030 | 1171 | 992 | 1494 | 1348 | 1335 | 891 | 1640 |
| American Reliable Ins Co*** | 816 | 816 | 2295 | 2295 | 1187 | 816 | 816 | 816 | 2295 | 816 | 1187 | 1187 | 816 | 1187 |
| American Security Ins Co | 1159 | 1159 | 1273 | 1273 | 1273 | 1159 | 1159 | 1159 | 1273 | 1159 | 1159 | 1159 | 1159 | 1159 |
| Amica Mutual Insurance Co*** | 1972 | 1878 | 3871 | 6064 | 3493 | 1896 | 1990 | 2101 | 1876 | 1813 | 2438 | 3050 | 1819 | 2308 |
| Armed Forces Ins Exchange### | 559 | 532 | 608 | 733 | 580 | 652 | 686 | 580 | 608 | 543 | 580 | 410 | 532 | 580 |
| American Insurance Co. | 1080 | 1080 | 988 | 1482 | 690 | 690 | 690 | 690 | 1040 | 1116 | 690 | 1121 | 988 | 1040 |
| Associated Indemnity Corp | 927 | 927 | 852 | 1258 | 607 | 607 | 607 | 607 | 895 | 957 | 607 | 961 | 852 | 895 |
| Auto Club Group Ins Co** ## | 766 | 1095 | 1315 | 3379 | 2155 | 855 | 904 | 1064 | 877 | 853 | 1259 | 1908 | 888 | 1382 |
| Auto Owners Insurance Co** | 771 | 786 | 1117 | 2018 | 1370 | 787 | 834 | 865 | 757 | 728 | 975 | 1045 | 640 | 1204 |
| Automobile Ins Co of Hartford | 795 | 752 | 902 | 1500 | 893 | 755 | 725 | 601 | 902 | 725 | 782 | 792 | 752 | 808 |
| Badger Mutual Ins Co | 716 | 716 | 1151 | 1635 | 1151 | 716 | 716 | 716 | 716 | 716 | 716 | 716 | 716 | 716 |
| Central Mutual Insurance Co | 868 | 848 | 1343 | 2507 | 1405 | 840 | 840 | 927 | 994 | 856 | 1235 | 1769 | 827 | 1022 |
| Cincinnati Insurance Company | 422 | 574 | 856 | 1601 | 991 | 455 | 551 | 559 | 615 | 615 | 600 | 561 | 380 | 524 |
| Citizens Ins Co of America | 1465 | 1359 | 2983 | 4432 | 3046 | 1420 | 1609 | 1779 | 1825 | 1272 | 2594 | 3607 | 1299 | 1968 |
| Civic Property & Casualty Co. | 1983 | 1913 | 2469 | 3292 | 1367 | 1462 | 1305 | 1309 | 1800 | 1519 | 1758 | 1627 | 1913 | 1582 |
| Depositors Insurance Co*** | 1601 | 1812 | 2285 | 3812 | 2212 | 1416 | 1582 | 1586 | 2140 | 1394 | 2142 | 2328 | 1418 | 2261 |
| Electric Insurance Co | 514 | 468 | 450 | 561 | 656 | 468 | 468 | 416 | 450 | 476 | 617 | 450 | 468 | 450 |
| Emcasco Insurance Co *** | 842 | 767 | 1005 | 3518 | 2479 | 877 | 623 | 845 | 701 | 563 | 1269 | 1005 | 543 | 2151 |
| Employers Mut Cas Co *** | 842 | 767 | 1005 | 3518 | 2479 | 877 | 623 | 845 | 701 | 563 | 1269 | 1005 | 543 | 2151 |
| Encompass Property & Casualty | 2690 | 2379 | 2367 | 6069 | 1504 | 1216 | 1216 | 1216 | 1440 | 1542 | 1216 | 2367 | 1542 | 2367 |
| Farm Bureau General Ins of MI | 731 | 630 | 1081 | 1885 | 1288 | 731 | 758 | 624 | 514 | 559 | 1081 | 1230 | 456 | 769 |
| Farmers Insurance Exchange | 2306 | 2174 | 2474 | 3031 | 2102 | 2036 | 2052 | 1917 | 2019 | 2096 | 2100 | 2541 | 2239 | 1962 |
| Federal Insurance Co | 1026 | 1026 | 1169 | 1653 | 839 | 839 | 839 | 839 | 1169 | 1298 | 955 | 1298 | 1026 | 1169 |
| Fidelity & Dep. Co. of Maryland*** | 688 | 681 | 1242 | 1179 | 931 | 736 | 780 | 650 | 683 | 632 | 864 | 902 | 681 | 855 |
| Fire Insurance Exchange+++ ## | 2863 | 3293 | 3566 | 7200 | 3662 | 1776 | 3264 | 2336 | 2069 | 1765 | 3008 | 2394 | 2629 | 2527 |
| First America P & C Ins Co | 628 | 599 | 772 | 1351 | 975 | 599 | 599 | 599 | 599 | 705 | 705 | 888 | 599 | 656 |
| Frankenmuth Mutual Ins Co | 736 | 766 | 1769 | 2648 | 1422 | 874 | 736 | 899 | 788 | 736 | 1201 | 1769 | 736 | 1428 |
| Fremont Mutual Ins Co | 726 | 763 | 961 | 1898 | 1390 | 804 | 921 | 804 | 911 | 615 | 882 | 949 | 689 | 911 |
| Grange Ins. Co. of Michigan | 4670 | 3942 | 10641 | 12685 | 4596 | 3066 | 3247 | 3450 | 4102 | 4330 | 4406 | 4102 | 4330 | 4271 |
| Great Northern Ins Co | 545 | 545 | 618 | 867 | 449 | 449 | 449 | 449 | 618 | 685 | 508 | 685 | 545 | 618 |
| Hamilton Mutual Ins. Co.*** ## | 842 | 767 | 1005 | 3518 | 2479 | 877 | 623 | 845 | 701 | 563 | 1269 | 1005 | 543 | 2151 |
| Harleysville LakeStates Ins Co | 1473 | 1306 | 2782 | 4445 | 3174 | 1425 | 1818 | 1900 | 1201 | 768 | 1918 | 2500 | 731 | 2500 |
| Hartford Accident & Indemnity | 506 | 506 | 574 | 1077 | 695 | 372 | 416 | 514 | 574 | 553 | 605 | 513 | 506 | 523 |
| Hartford Casualty Ins Co | 667 | 667 | 757 | 1426 | 918 | 488 | 547 | 677 | 757 | 729 | 798 | 676 | 667 | 689 |
| Hartford Ins Co of the Midwest | 702 | 588 | 859 | 1696 | 1156 | 580 | 570 | 625 | 859 | 648 | 798 | 753 | 588 | 664 |
| Hastings Mutual Ins Co*** | 556 | 556 | 987 | 1493 | 976 | 556 | 539 | 539 | 663 | 556 | 653 | 987 | 485 | 987 |
| Homesite Ins Co/Midwest | 496 | 502 | 1617 | 968 | 509 | 505 | 515 | 522 | 484 | 531 | 968 | 1736 | 561 | 968 |
| Home Owners Insurance Co** | 710 | 724 | 1029 | 1858 | 1261 | 725 | 769 | 797 | 698 | 671 | 899 | 963 | 591 | 1109 |
| Horace Mann Insurance Co *** | 1678 | 1402 | 2223 | 5717 | 1817 | 1269 | 1186 | 1112 | 1489 | 1451 | 2045 | 1375 | 1466 | 1597 |
| IDS Property Casualty | 681 | 831 | 1165 | 2183 | 1360 | 675 | 616 | 657 | 637 | 723 | 974 | 1329 | 739 | 697 |
| Liberty Mutual Fire Ins Co | 2536 | 1954 | 2686 | 5248 | 2294 | 1792 | 1875 | 1830 | 1762 | 2020 | 2388 | 3516 | 1954 | 2019 |
| MemberSelect Ins Co | 849 | 1165 | 1700 | 1901 | 1230 | 780 | 825 | 697 | 1113 | 512 | 1454 | 1460 | 788 | 1302 |
| Merastar Insurance Co. | 693 | 935 | 1405 | 1570 | 990 | 634 | 634 | 634 | 553 | 634 | 946 | 1405 | 946 | 1156 |
| Merchants Mutual Ins. Co. | 687 | 626 | 848 | 1571 | 1036 | 495 | 489 | 495 | 542 | 698 | 755 | 683 | 470 | 720 |

Example 3 (continued)

| Companies | CHE | CLA | DEA | DET | FLI | GRA | KAL | LAN | LIV | MAR | SAG | SFLD | TCTY | WAR |
|----------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------------|------------|
| Metropolitan Prop & Cas Ins | 788 | 635 | 1193 | 1557 | 1079 | 675 | 693 | 719 | 740 | 603 | 908 | 1047 | 635 | 955 |
| Michigan Insurance Co | 752 | 690 | 1628 | 2346 | 1320 | 886 | 886 | 886 | 972 | 690 | 1280 | 1628 | 746 | 1088 |
| Michigan Millers Mut Ins Co | 614 | 715 | 1325 | 2744 | 1204 | 781 | 710 | 710 | 825 | 619 | 1147 | 1001 | 507 | 1101 |
| MutualAid eXchange | 361 | 361 | 498 | 592 | 445 | 361 | 361 | 361 | 498 | 319 | 361 | 436 | 361 | 361 |
| Nationwide Mutual Fire Ins Co ## | 3110 | 2712 | 4929 | 7790 | 2787 | 2428 | 2712 | 2428 | 2301 | 2652 | 2512 | 4929 | 2652 | 3918 |
| Nationwide Prop & Cas Ins Co | 2710 | 2541 | 3903 | 5359 | 2669 | 1939 | 2440 | 2475 | 2561 | 2406 | 2694 | 3078 | 1761 | 3211 |
| Ohio Casualty Insurance Co | 959 | 898 | 1604 | 2893 | 1528 | 1370 | 1106 | 1257 | 1066 | 1604 | 1447 | 1434 | 957 | 1762 |
| Pacific Indemnity Co | 749 | 749 | 853 | 1202 | 616 | 616 | 616 | 616 | 853 | 946 | 699 | 946 | 749 | 853 |
| Pioneer State Mutual Ins Co | 612 | 565 | 941 | 1363 | 1253 | 609 | 576 | 991 | 565 | 539 | 1079 | 565 | 539 | 565 |
| Safeco Ins Co of America*** | 1510 | 1375 | 2049 | 3496 | 2617 | 1584 | 1638 | 1504 | 1846 | 1763 | 1933 | 2112 | 1375 | 1777 |
| Secura Mutual Ins Co | 1154 | 1348 | 2442 | 4177 | 1481 | 1549 | 1348 | 1481 | 1555 | 1555 | 1481 | 2072 | 1082 | 2072 |
| Secura Supreme Ins. Co. | 1103 | 1236 | 2381 | 4072 | 1444 | 1386 | 1315 | 1359 | 1516 | 1516 | 1444 | 2021 | 993 | 2021 |
| Sentry Insurance Company*** | 454 | 454 | 728 | 946 | 728 | 520 | 520 | 520 | 582 | 454 | 520 | 667 | 454 | 636 |
| State Auto Mutual Insurance Co | 1856 | 1578 | 1824 | 4068 | 2728 | 1391 | 1549 | 1592 | 1478 | 1654 | 2033 | 1801 | 1578 | 1688 |
| State Farm Fire & Casualty++ *** | 7244 | 7229 | 9776 | 11843 | 8051 | 4308 | 4594 | 4467 | 3998 | 5534 | 9752 | 9015 | 5138 | 6487 |
| Teachers Ins Co | 1430 | 1195 | 1894 | 4862 | 1480 | 1077 | 1012 | 949 | 1275 | 952 | 1657 | 1173 | 1250 | 1359 |
| Tokio Marine & Fire Ins Co | 614 | 565 | 754 | 1735 | 1164 | 619 | 573 | 689 | 761 | 597 | 963 | 724 | 560 | 724 |
| Traverlars Indemnity of America | 795 | 752 | 902 | 1500 | 893 | 755 | 725 | 601 | 902 | 725 | 782 | 792 | 752 | 808 |
| Twin City Fire Insurance Co | 667 | 667 | 757 | 1426 | 918 | 488 | 547 | 677 | 757 | 729 | 798 | 676 | 667 | 689 |
| United Serv Auto Assoc ### | 540 | 493 | 516 | 544 | 504 | 493 | 750 | 750 | 487 | 635 | 750 | 538 | 493 | 544 |
| USAA Casualty Ins Co ### | 583 | 532 | 556 | 587 | 544 | 532 | 809 | 809 | 524 | 685 | 809 | 581 | 532 | 587 |
| Vigilant Insurance Co. | 1026 | 1026 | 1169 | 1653 | 839 | 839 | 839 | 839 | 1169 | 1298 | 955 | 1298 | 1026 | 1169 |
| West American Ins Co | 959 | 898 | 1604 | 2893 | 1528 | 1370 | 1106 | 1257 | 1066 | 1604 | 1447 | 1434 | 957 | 1762 |
| Westfield Insurance Co | 741 | 835 | 1168 | 2583 | 1430 | 774 | 880 | 870 | 944 | 966 | 1108 | 1256 | 622 | 1045 |

*May reflect variation in liability limit.
 **May reflect variation in medical payment limit.
 ***May reflect variation in deductible amount.
 ++Does not offer HO-3; rate is for more comprehensive HO-W policy.
 ## Does not accept new business.
 ### Only writes military, retired military, and family.
 +++ Part of Farmers Ins. Group

EXAMPLE FOUR

A rental unit in a duplex, a rented house, an apartment, or dormitory insured under a Homeowners Form 4 or an "HO-4" policy

A person who doesn't own the building, but wants liability protection and comprehensive protection against loss to personal property in a rented living space can be insured under an HO-4 policy.

An HO-4 does not provide coverage on the building or appurtenant structures, but provides other coverages similar to a homeowners policy. Personal property is covered against *named perils* and personal property losses are settled on the basis of *actual cash value*.

The amount of coverage on the face of the policy is \$40,000. The amounts in coverages B through G (see page 5) are provided *in addition to* the amount that would be paid for loss to the contents.

For example, if the insured suffers a loss of \$20,000 to his or her personal property, he or she could collect \$20,000 plus an amount necessary, up to the policy limit, for additional living expenses.

Cheboygan (7) CHE

Clare (6) CLA

Dearborn (3) DEA

Detroit (2) DET

Flint (3) FLI

Grand Rapids (3) GRA

Kalamazoo (3) KAL

Lansing (3) LAN

Livonia (4) LIV

Marquette (5) MAR

Saginaw (3) SAG

Southfield (4) SFLD

Traverse City (5) TCTY

Warren (4) WAR

Example 4

| Companies | CHE | CLA | DEA | DET | FLI | GRA | KAL | LAN | LIV | MAR | SAG | SFLD | TCTY | WAR |
|--------------------------------------|-----|-----|------|------|------|-----|-----|-----|------|-----|------|------|------|------|
| Allied Property & Casualty Ins. Co.# | 810 | 907 | 1269 | 1490 | 1003 | 852 | 817 | 842 | 1126 | 725 | 1044 | 1144 | 804 | 1139 |
| Allstate Indemnity Co # ** | 591 | 934 | 1663 | 1663 | 591 | 591 | 591 | 591 | 591 | 591 | 934 | 1663 | 934 | 1663 |
| Allstate Insurance Co # ** | 577 | 910 | 1622 | 1622 | 577 | 577 | 577 | 577 | 577 | 577 | 910 | 1622 | 910 | 1622 |
| AIG Centennial Ins. Co. | 580 | 540 | 611 | 652 | 540 | 540 | 540 | 540 | 611 | 540 | 540 | 611 | 540 | 611 |
| AIU International Underwriting Ins | 580 | 540 | 611 | 652 | 540 | 540 | 540 | 540 | 611 | 540 | 540 | 611 | 540 | 611 |
| American Bankers Ins Co Florida | 325 | 325 | 325 | 325 | 325 | 325 | 325 | 325 | 325 | 325 | 325 | 325 | 325 | 325 |
| American Fire & Cas Co | 204 | 204 | 277 | 415 | 344 | 225 | 225 | 225 | 277 | 262 | 277 | 289 | 204 | 344 |
| American Insurance Co. | 458 | 458 | 458 | 555 | 458 | 458 | 458 | 458 | 458 | 458 | 458 | 458 | 458 | 458 |
| Amica Mutual Ins Co | 514 | 514 | 636 | 843 | 611 | 514 | 539 | 561 | 607 | 514 | 600 | 611 | 539 | 501 |
| Auto Club Group Ins Co ** # | 258 | 258 | 326 | 1050 | 648 | 258 | 284 | 395 | 297 | 258 | 648 | 648 | 258 | 533 |
| Auto Owners Insurance Co** | 226 | 219 | 267 | 439 | 338 | 228 | 228 | 228 | 228 | 219 | 267 | 267 | 219 | 320 |
| Automobile Ins Co of Hartford | 251 | 244 | 277 | 345 | 231 | 231 | 231 | 231 | 277 | 244 | 231 | 231 | 241 | 231 |
| Badger Mutual Insurance Co | 286 | 286 | 368 | 498 | 368 | 286 | 286 | 286 | 286 | 286 | 286 | 286 | 286 | 286 |
| Central Mutual Insurance Co | 302 | 283 | 385 | 495 | 361 | 294 | 300 | 283 | 317 | 289 | 317 | 484 | 277 | 317 |
| Cincinnati Insurance Company | 225 | 218 | 207 | 234 | 234 | 207 | 207 | 207 | 207 | 218 | 207 | 207 | 218 | 207 |
| Citizen's Ins. Co. of America | 359 | 364 | 527 | 614 | 558 | 318 | 333 | 344 | 359 | 384 | 476 | 696 | 354 | 379 |
| Civic Property & Casualty Co. | 699 | 699 | 1007 | 1191 | 699 | 618 | 691 | 626 | 796 | 626 | 777 | 699 | 699 | 699 |
| Depositors Insurance Co*** | 663 | 699 | 885 | 1012 | 741 | 636 | 669 | 698 | 806 | 663 | 733 | 881 | 672 | 884 |
| Electric Insurance Co | 203 | 185 | 215 | 324 | 324 | 185 | 185 | 185 | 215 | 185 | 185 | 215 | 185 | 215 |
| Emcasco Insurance Co *** | 469 | 430 | 417 | 596 | 504 | 417 | 417 | 417 | 510 | 426 | 417 | 422 | 426 | 422 |
| Employers Mut Cas Ins Co *** | 469 | 430 | 417 | 596 | 504 | 417 | 417 | 417 | 510 | 426 | 417 | 422 | 426 | 422 |
| Encompass Property & Casualty | 979 | 701 | 838 | 1238 | 751 | 695 | 695 | 695 | 818 | 719 | 695 | 838 | 719 | 838 |
| Farm Bureau Gen of MI | 336 | 292 | 533 | 881 | 728 | 367 | 379 | 324 | 255 | 272 | 533 | 670 | 231 | 378 |
| Federal Insurance Co | 308 | 308 | 377 | 377 | 308 | 308 | 308 | 308 | 377 | 308 | 308 | 308 | 308 | 308 |
| Fire Insurance Exchange+++ #### | 816 | 816 | 785 | 1195 | 785 | 716 | 785 | 785 | 1242 | 816 | 785 | 816 | 816 | 816 |
| First American P & C Ins Co | 429 | 390 | 425 | 461 | 390 | 390 | 390 | 390 | 425 | 390 | 390 | 390 | 390 | 390 |
| Frankenmuth Mutual Ins Co | 275 | 280 | 650 | 650 | 497 | 300 | 282 | 305 | 282 | 275 | 406 | 650 | 275 | 497 |
| Fremont Mutual Ins Co | 220 | 243 | 290 | 572 | 419 | 243 | 278 | 243 | 290 | 196 | 267 | 302 | 220 | 290 |
| Grange Ins. Co. of Michigan | 790 | 719 | 887 | 1366 | 936 | 660 | 660 | 660 | 660 | 828 | 660 | 660 | 828 | 789 |
| Great Northern Ins Co | 177 | 177 | 216 | 216 | 177 | 177 | 177 | 177 | 216 | 177 | 177 | 177 | 177 | 177 |
| Hamilton Mutual Ins. Co.*** # | 469 | 430 | 417 | 596 | 504 | 417 | 417 | 417 | 510 | 426 | 417 | 422 | 426 | 422 |
| Harleysville LakeStates Ins Co | 452 | 439 | 748 | 1194 | 678 | 485 | 448 | 485 | 437 | 367 | 678 | 673 | 388 | 673 |
| Hartford Casualty Ins Co | 230 | 230 | 295 | 326 | 326 | 230 | 230 | 230 | 295 | 230 | 295 | 230 | 230 | 295 |
| Hartford Ins Co of the Midwest | 232 | 232 | 304 | 337 | 337 | 232 | 232 | 232 | 304 | 232 | 304 | 232 | 232 | 304 |
| Hastings Mutual Ins Co*** | 244 | 221 | 287 | 359 | 359 | 221 | 221 | 221 | 221 | 221 | 287 | 287 | 221 | 287 |
| Homesite Ins Co/Midwest | 334 | 317 | 768 | 672 | 319 | 341 | 350 | 364 | 378 | 354 | 505 | 894 | 347 | 672 |
| Home-Owners Insurance Co** | 208 | 202 | 246 | 404 | 311 | 210 | 210 | 210 | 210 | 202 | 246 | 246 | 202 | 294 |
| Horace Mann Insurance Co *** | 223 | 223 | 305 | 549 | 223 | 183 | 183 | 182 | 205 | 210 | 213 | 235 | 209 | 215 |
| IDS Property Casualty | 204 | 204 | 255 | 813 | 416 | 194 | 194 | 255 | 215 | 204 | 416 | 439 | 204 | 215 |
| Liberty Mutual Fire Ins Co | 257 | 259 | 422 | 455 | 308 | 246 | 267 | 267 | 226 | 259 | 306 | 422 | 259 | 269 |
| MemberSelect Ins Co | 327 | 383 | 423 | 1048 | 383 | 327 | 327 | 347 | 310 | 327 | 685 | 806 | 375 | 685 |
| Merastar Insurance Co. | 255 | 305 | 587 | 566 | 439 | 255 | 255 | 255 | 332 | 255 | 421 | 587 | 421 | 566 |
| Merchants Mutual Ins. Co.* | 225 | 204 | 300 | 547 | 361 | 230 | 219 | 230 | 246 | 204 | 287 | 252 | 198 | 273 |
| Metropolitan Prop & Cas Ins | 252 | 190 | 393 | 464 | 429 | 220 | 243 | 273 | 255 | 243 | 390 | 346 | 220 | 371 |
| Michigan Insurance Co | 164 | 150 | 358 | 520 | 290 | 194 | 194 | 194 | 212 | 150 | 282 | 358 | 160 | 240 |
| Michigan Millers Mut Ins Co | 341 | 325 | 459 | 522 | 325 | 341 | 325 | 325 | 366 | 325 | 387 | 459 | 325 | 459 |
| MutualAid eXchange | 163 | 163 | 227 | 227 | 163 | 163 | 163 | 163 | 227 | 163 | 163 | 163 | 163 | 163 |

Example 4 (continued)

| Companies | CHE | CLA | DEA | DET | FLI | GRA | KAL | LAN | LIV | MAR | SAG | SFLD | TCTY | WAR |
|-----------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------------|------------|
| Nationwide Mutual Fire Ins Co # | 1268 | 1181 | 2582 | 2964 | 1243 | 1181 | 1181 | 1181 | 1243 | 1181 | 1181 | 2582 | 1181 | 2582 |
| Ohio Casualty Insurance Co | 220 | 220 | 298 | 444 | 369 | 241 | 241 | 241 | 298 | 283 | 298 | 310 | 220 | 369 |
| Pacific Indemnity Co | 215 | 215 | 262 | 262 | 215 | 215 | 215 | 215 | 262 | 215 | 215 | 215 | 215 | 215 |
| Pioneer State Mutual Ins Co | 277 | 283 | 414 | 574 | 475 | 293 | 276 | 387 | 272 | 269 | 415 | 272 | 269 | 272 |
| Safeco Ins Co of America*** | 466 | 424 | 239 | 1008 | 345 | 194 | 371 | 412 | 457 | 404 | 591 | 597 | 424 | 513 |
| Secura Mutual Ins Co | 424 | 518 | 794 | 1197 | 530 | 530 | 503 | 530 | 584 | 602 | 530 | 734 | 412 | 734 |
| Secura Supreme Ins. Co. | 316 | 395 | 607 | 918 | 404 | 404 | 383 | 404 | 446 | 460 | 404 | 561 | 313 | 561 |
| Sentry Insurance Company*** | 160 | 160 | 213 | 213 | 213 | 153 | 153 | 153 | 192 | 160 | 153 | 192 | 160 | 213 |
| State Auto Mutual Insurance Co | 337 | 276 | 358 | 426 | 378 | 297 | 276 | 311 | 358 | 292 | 316 | 302 | 302 | 337 |
| State Farm Fire & Casualty*** | 1195 | 1195 | 2538 | 2538 | 1592 | 1172 | 1280 | 1280 | 1009 | 1195 | 1576 | 2538 | 1195 | 1364 |
| Teachers Ins Co | 187 | 187 | 254 | 459 | 187 | 153 | 153 | 153 | 171 | 175 | 179 | 198 | 175 | 180 |
| Tokio Marine & Fire Ins Co | 196 | 180 | 284 | 981 | 448 | 219 | 176 | 238 | 286 | 215 | 249 | 229 | 178 | 282 |
| Travelers Indemnity Co of America | 251 | 244 | 277 | 345 | 231 | 231 | 231 | 231 | 277 | 244 | 231 | 231 | 241 | 231 |
| Twin City Fire Insurance Co | 230 | 230 | 295 | 326 | 326 | 230 | 230 | 230 | 295 | 230 | 295 | 230 | 230 | 295 |
| United Serv Auto Assoc ## | 383 | 384 | 344 | 344 | 385 | 407 | 385 | 385 | 344 | 383 | 385 | 344 | 383 | 344 |
| USAA Casualty Ins Co ## | 437 | 437 | 391 | 391 | 439 | 465 | 439 | 439 | 391 | 437 | 439 | 391 | 437 | 391 |
| Vigilant Insurance Co. | 308 | 308 | 377 | 377 | 308 | 308 | 308 | 308 | 377 | 308 | 308 | 308 | 308 | 308 |
| West American Ins Co | 220 | 220 | 298 | 444 | 369 | 241 | 241 | 241 | 298 | 283 | 298 | 310 | 220 | 369 |
| Westfield Insurance Co | 315 | 315 | 354 | 354 | 315 | 315 | 315 | 315 | 354 | 315 | 315 | 315 | 315 | 315 |

*May reflect variation in limits and/or liability limits.

**May reflect variation in medical payment limit.

***May reflect variation in deductible amount.

Does not accept new business.

Only writes military, retired military, and family.

Only writes new business for condo and renters

+++ Part of Farmers Ins. Group

INSURANCE WORKSHEET FOR HOMEOWNERS

Use this chart to compare the quotes you receive from insurers and to explore the options available to you. All of the coverages listed below would usually be available in a home insurance replacement cost policy and would not result in higher premiums. To accurately compare policies, you will need to indicate what each company includes for each of the coverages in their policy limits. For example, Company A may have a \$500 standard deductible, while Company B may have a \$1000 deductible for the same total premium. To make accurate comparisons you will need to make sure all values are equal or decide which items you are willing to pay more for if you increase the limit.

| Coverage (HO-2 or HO-3) | Company A | Company B | Company C | Company D |
|--|-----------|-----------|-----------|-----------|
| Home Repair Cost (HO-2) or Replacement Cost (HO-3) policy limit. | | | | |
| Personal Liability | | | | |
| Deductible | | | | |
| The following items are usually included in the policy for no additional cost but amount of coverage varies from company to company. However, you may be able to purchase higher limits for an additional premium in some categories. | | | | |
| Appurtenant Structures (unattached garage, outbuildings, etc.) | | | | |
| Contents* | | | | |
| Off Premises Contents | | | | |
| Additional Living Expense | | | | |
| Medical Payments | | | | |
| Property of Others | | | | |
| | | | | |
| | | | | |
| Annual Premium: | | | | |

* An HO-3 may have either replacement cost or actual cash value settlement options for contents. An HO-2 usually has only an actual cash value settlement. In order to make a complete comparison among policies be sure to identify which settlement option the issuer uses for contents. Replacement cost content policies may be somewhat more expensive.

INSURANCE WORKSHEET FOR HOMEOWNERS

(CONTINUED)

The chart below lists optional coverages that you can usually purchase for a fee with your home insurance policy. You will have to determine what coverage is most appropriate for your particular lifestyle.

Please see Page 12 for a description of these coverages.

| Coverage | Company A | Company B | Company C | Company D |
|--|------------------|------------------|------------------|------------------|
| Guaranteed Replacement Cost | \$ | \$ | \$ | \$ |
| Ordinance and Law Coverage | \$ | \$ | \$ | \$ |
| Debris Removal | \$ | \$ | \$ | \$ |
| Credit Card, Fund Transfer, Counterfeit Money | \$ | \$ | \$ | \$ |
| Sewer and Drain Backup | \$ | \$ | \$ | \$ |
| Scheduled Personal Property | \$ | \$ | \$ | \$ |
| Tree Removal | \$ | \$ | \$ | \$ |
| Trees, Shrubs and Other Plants | \$ | \$ | \$ | \$ |
| Fire Department Service Charge | \$ | \$ | \$ | \$ |
| Other | | | | |
| | | | | |
| | | | | |
| | | | | |
| Additional Premium: | \$ | \$ | \$ | \$ |

INSURANCE WORKSHEET FOR CONDOMINIUM OWNERS (HO-6) AND RENTERS (HO-4)

| Coverage (HO-4 or HO-6) | Company A _____ | Company B _____ | Company C _____ | Company D _____ |
|---|--------------------|--------------------|--------------------|--------------------|
| Dwelling Coverage (HO-6 only) | | | | |
| Contents (Replacement Cost or Actual Cash Value) | | | | |
| Personal Liability Amount | | | | |
| Standard Deductible Amount | | | | |
| Off Premises Contents | | | | |
| Additional Living Expense | | | | |
| Medical Payments | | | | |
| Property of Others | | | | |
| Loss Assessment (HO-6 only) | | | | |
| Discounts Offered by Company--List each discount for which you qualify and the amount it will reduce your premium. | | | | |
| These are additional coverage options you can purchase with your HO-6 or HO-4 insurance policy. Each option will add premium to the standard policy cost. You will have to determine what coverage is most appropriate for your particular lifestyle. Please see Page 12 for a description of these coverages. | | | | |
| Credit Card, Fund Transfer, Counterfeit Money | | | | |
| Scheduled Personal Property | | | | |
| Others | | | | |
| | | | | |
| | | | | |
| Annual Premium: | | | | |

Electronic Version
Helpinsure.com

1. Where You Live

Your County

Your Zip

2. About Yourself

Gender?
Male
Female

Marital Status?
Single
Married

Age?
Under Age 25
Age 25-65
Age 66 & Older

Credit Rating?
Good Credit
Average
Bad Credit

Note: Credit scores or insurance scores vary widely but have been grouped here as "Good Credit" for those with better than average credit scores; "Average Credit" for those with average scores; and "Bad Credit" for those with the worst credit scores. Some insurance companies may adjust their offers of coverage based on your score. Insurers who use credit scores to determine your premium charge less if you have good credit.

3. Coverage Limits

30/60/25
50/100/50
100/300/100

Note: "30/60/25" is shorthand for the current state minimum liability limits - \$30,000 for each injured person, up to a total of \$60,000 per accident, and \$25,000 for property damage. In each of the options, the first number is the liability limit per injured person. The second number is the total amount for injuries per accident, and the third number is the dollar limit for property damage. The coverage limits are the most an insurance company will pay, regardless of the actual costs.

4. Car or Truck

Vehicle?
Car
Truck

How Do You Use Your Auto?
Only For Pleasure
To & From Work

3-Year Driving Record?
No Violations
1 At-Fault Accident
1 Speeding Ticket

Note: The sample annual rate estimates are based on a 2007 Toyota Camry and a 2007 Ford F150 truck. Choose the type of vehicle most similar to the one you drive.

Submit



Helping Texans with their auto and residential property insurance needs.
A free service of the Texas Department of Insurance and Office of Public Insurance Counsel.

Start Auto Homeowners/Condo/Renters Market Connection Learning Center Help

Sample Rates for Your Driver Profile

Sample Rate Data Last Updated: 06/01/2011

PLEASE NOTE: The sample rates are estimates given to TDI by the companies listed. Your actual premium will be based on your individual circumstances and could be higher or lower than the sample rates shown. To get an exact premium quote, contact the company or an agent directly. Some companies may require you to meet eligibility requirements. Sample rates are provided for informational purposes only. TDI does not endorse any product, service, or company.

The top 25 insurer groups by national premium volume were required to submit sample rates. Some companies submitted data voluntarily. There may be other companies that sell auto insurance in your area that are not listed here.

Your Selected Profile

| County & ZIP Code | Your Auto | How You Use | Marital Status | Gender | Age | Driving Record | Credit Rating | Coverage Limits |
|-------------------|-----------|----------------|----------------|--------|-------------|---------------------|---------------|-----------------|
| BLANCO 78635 | Car | To & From Work | Single | Female | Age 25 - 64 | 1 At-Fault Accident | Average | 100/300/100 |

Note: You may sort this list by selecting an underlined column heading. See the key below for an explanation of the column headings. To view policy comparison information, choose one to three companies in the "Select to Compare" column below.

one to three companies in the "Select to Compare" column below.

| <u>Company Name</u> | <u>Select to Compare</u> | <u>Annual Sample Rate</u> | <u>A.M. Best Rating</u> | <u>Complaint Index</u> | <u>Rate Change 12 months</u> | <u>Rate Change 24 months</u> | <u>Rate Change 36 months</u> |
|---|--------------------------|---------------------------|-------------------------|------------------------|------------------------------|------------------------------|------------------------------|
| 21ST CENTURY CENTENNIAL INSURANCE COMPANY | <input type="checkbox"/> | \$744 | A | 1.3942 | -7.69% | 47.04% | 35.78% |
| AAA TEXAS COUNTY MUTUAL INSURANCE COMPANY | <input type="checkbox"/> | \$506 | A+ | 2.0625 | 3.48% | 2.23% | 2.23% |
| ALLSTATE COUNTY MUTUAL INSURANCE COMPANY | <input type="checkbox"/> | \$754 | A+ | .8349 | -3.13% | 57.53% | 57.53% |
| ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY | <input type="checkbox"/> | \$486 | A+ | 1.1610 | .21% | -4.89% | -16.5% |
| AMICA MUTUAL INSURANCE COMPANY | <input type="checkbox"/> | \$436 | A++ | .9483 | 9% | n/a | n/a |
| CHARTER GENERAL AGENCY (MGA for UNITRIN COUNTY MUTUAL INSURANCE COMPANY) | <input type="checkbox"/> | \$1017 | A- | 1.6909 | 14.66% | 13.89% | 66.19% |
| CHARTIS PROPERTY CASUALTY COMPANY | <input type="checkbox"/> | \$1761 | A | .0000 | 45.42% | 62.46% | 67.57% |
| Criterion (GEICO) (MGA for COLONIAL COUNTY MUTUAL INSURANCE COMPANY) | <input type="checkbox"/> | \$702 | A+ | 1.6382 | -9.3% | -3.03% | -.41% |
| ENCOMPASS INDEMNITY COMPANY | <input type="checkbox"/> | \$966 | A+ | 5.6451 | 2.11% | 8.9% | 48.6% |
| ESURANCE INSURANCE COMPANY | <input type="checkbox"/> | \$1390 | A+ | .0000 | 1.46% | 3.11% | .02% |
| Esurance (MGA for HOME STATE COUNTY MUTUAL INSURANCE COMPANY) | <input type="checkbox"/> | \$1292 | | 1.5761 | 1.41% | 3.52% | 5.9% |
| FARM BUREAU COUNTY MUTUAL INSURANCE COMPANY OF TEXAS | <input type="checkbox"/> | \$623 | A | .7131 | 2.98% | .65% | .65% |
| FARMERS TEXAS COUNTY MUTUAL INSURANCE COMPANY | <input type="checkbox"/> | \$558 | A | .5906 | 27.4% | -38.27% | -2.79% |
| FIREMAN'S FUND INSURANCE COMPANY | <input type="checkbox"/> | \$668 | A | .0000 | 45.85% | 45.85% | n/a |
| GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY | <input type="checkbox"/> | \$353 | | .4272 | 0% | -.2% | n/a |
| GEICO INDEMNITY COMPANY | <input type="checkbox"/> | \$685 | A++ | 1.3585 | -8.67% | -2.42% | -6.42% |
| GOVERNMENT EMPLOYEES INSURANCE COMPANY | <input type="checkbox"/> | \$430 | A++ | .7142 | -23.49% | -21.39% | -16.01% |
| HARTFORD FIRE GENERAL AGENCY PROGRAM (MGA for SOUTHERN COUNTY MUTUAL INSURANCE COMPANY) | <input type="checkbox"/> | \$514 | A- | 1.9128 | 45.01% | 45.01% | 45.01% |
| Hartford Underwriters General Agency (MGA for SOUTHERN COUNTY MUTUAL INSURANCE COMPANY) | <input type="checkbox"/> | \$573 | A- | 1.9128 | 0% | n/a | n/a |
| Hartford of Texas General Agency (MGA for SOUTHERN COUNTY MUTUAL INSURANCE COMPANY) | <input type="checkbox"/> | \$597 | A- | 1.9128 | 0% | n/a | n/a |

Key

Select to Compare

Select up to three companies to compare rates and view detailed policy information.

Annual Sample Rate

The sample rate is an estimate for an auto liability insurance policy based on the information you provided. Collision and comprehensive are NOT included.

A.M. Best Rating

The rating indicates the financial strength and operating performance of each company. Reprinted by permission. **A++** and **A+** mean superior; **A** and **A-** mean excellent; **B++** and **B+** mean very good; **B** and **B-** mean fair; **C++** and **C+** mean marginal; **C** and **C-** mean weak; and **NR** means the company was not rated by A.M. Best.

Complaint Index

The complaint index shows how consumer complaints filed against a company compare to the average for other companies selling the same type of insurance. The average index is 1.00. A complaint index less than 1.00 indicates that a company received fewer complaints than average, and an index greater than 1.00 indicates that a company received more complaints than average.

Rate Change - Previous Months

The rate change is the percentage amount an insurer has changed its sample rates for this profile in the previous periods.

Company Name - MGA

Some auto insurance is sold through an MGA or managing general agency, an agency that markets and services auto policies. In these instances, the name of the county mutual insurance company that issues the policy is listed also. The complaint index and A.M. Best rating refer to the performance of the county mutual insurance company issuing the policy. A county mutual insurance company may issue policies for several MGAs.

Compare Rates and Policy Information

Create Your Own Shopping Worksheet

1. Using the check box in the "Select to Compare" column, select the companies you'd like to compare rates and detailed policy information for. You may select up to three.
2. Customize your worksheet. By default, all of the following items will appear on your worksheet. If you do not want to view a particular item, select the check box to not display it.

Discounts Offered by Companies

Summary of Policy Coverages

Detailed Explanation of Policy Coverages

Create Worksheet

Reset

Your Auto Insurance Worksheet and Report

Shopping Worksheet - Compare Companies and Coverages

PLEASE NOTE: The sample rates are estimates given to TDI by the companies listed. Your actual premium will be based on your individual circumstances and could be higher or lower than the sample rates shown. To get an exact premium quote, contact the company or an agent directly. Some companies may require you to meet eligibility requirements. Sample rates are provided for informational purposes only. TDI does not endorse any product, service, or company.

The top 25 insurer groups by national premium volume were required to submit sample rates. Some companies submitted data voluntarily. There may be other companies that sell auto insurance in your area that are not listed here.

Also available as separate downloads:

- [All discounts/ all companies \(PDF\)](#)
- [Insurance credit scoring information](#)
- [Company information chart \(PDF\)](#)

Print this worksheet or copy/paste it into Word. Use the worksheet to record your shopping notes.

| Company | Policy Type | My quote? | Discounts available? | Other notes |
|--|---------------|-----------|----------------------|-------------|
| 21ST CENTURY CENTENNIAL INSURANCE COMPANY Phone: 877-310-5687 Web: www.21st.com | AU TX01A 0706 | | | |
| AAA TEXAS COUNTY MUTUAL INSURANCE COMPANY Phone: 866-487-4222 Web: www.aaa-texas.com | Texas PAP | | | |

Compare Policy Coverages

Minimum Texas Auto Liability Insurance Coverages

- The minimum auto liability required by law covers you, your family members, and others driving your car, when found at fault in an accident.
- The lowest amount of coverage required by Texas law is \$30,000 for the injury or death of one person, \$60,000 for the injury or death of two or more people, and \$25,000 for property damage. This is commonly called 30/60/25 coverage.
- If you are still paying on your car, your lender will require you to carry collision and comprehensive insurance in addition to liability coverage. These sample rates are for liability coverage only.

Compare Policy Coverages

Simple Grid

| Coverages | 21ST CENTURY CENTENNIAL INSURANCE COMPANY (AU TX01A 0706) | AAA TEXAS COUNTY MUTUAL INSURANCE COMPANY (Texas PAP) |
|---|--|--|
| Permissive Driver | Yes | Yes |
| Any person using the car | Yes with restrictions | Yes. With restrictions |
| Option to Exclude Named Driver | Yes by endorsement only | Yes. By endorsement only |
| Additional Vehicle | Yes with restrictions | Yes. With restrictions |
| Replacement Vehicle | Yes with restrictions | Yes. With restrictions |
| Temporary Substitute Vehicle | Yes with restrictions | Yes. With restrictions |
| Vehicles Owned or Used by Family Member | No with exceptions | No. With exceptions |
| Trailers | Yes | Yes |
| Motorcycles | No. | No. Covers vehicles with 4+ wheels |
| Loss of Use | Yes, applies only to property of others | Yes. Applies only to property of others |
| Liability Coverage Outside Texas | Covered in all 50 states | Covered in all 50 states |
| Liability Coverage Outside US | Puerto Rico and Canada only. | Puerto Rico and Canada only |

*See Detailed Grid for Conditions or Exclusions

Compare Policy Coverages

Full Detail Grid

| Coverages | 21ST CENTURY CENTENNIAL INSURANCE COMPANY (AU TX01A 0706) | AAA TEXAS COUNTY MUTUAL INSURANCE COMPANY (Texas PAP) |
|---|--|--|
| Permissive Driver | Yes | Yes. |
| Any person using the car | Yes. However, if that person is not a family member they must have a reasonable belief that they are entitled to drive the car in order for coverage to apply. | Yes. However, if that person is not a family member they must have a reasonable belief that they are entitled to drive the car in order for coverage to apply. |
| Option to Exclude Named Driver | Yes. This option is available of endorsement only. | Yes. This option is available by endorsement only. |
| Additional Vehicle | Yes. However, you must notify the company within 30 days or the vehicle will not be covered. If your current car does not have collision or comprehensive coverage, the company will provide these coverages for the newly-acquired car for four days. If there is a loss under these coverages before you notify the company during those four days, a \$500 deductible will apply for any loss. Also, the newly acquired car must be insurable under the company's published guidelines. | Yes. However, you must notify the company within 30 days or the vehicle will not be covered. |
| Replacement Vehicle | Yes. However, you must notify the company within 30 days or the vehicle will not be covered. If your current car does not have collision or comprehensive coverage, the company will provide these coverages for the newly-acquired car for four days. If there is a loss under these coverages before you notify the company during those four days, a \$500 deductible will apply for any loss. Also, the newly acquired car must be insurable under the company's published guidelines. | Yes. The replacement vehicle will have the same liability coverage as the vehicle it replaced. Please note: for additional coverage, you must contact the company. |
| Temporary Substitute Vehicle | Yes, only if substituted because a covered vehicle is out of regular use due to breakdown, repair, servicing, loss, destruction. | Yes. Only if substituted because a covered vehicle is out of regular use due to: 1) Breakdown 2) Repair 3) Servicing 4) Loss 5) Destruction. |
| Vehicles Owned or Used by Family Member | No. However, if you or your spouse use the vehicle, you are covered after insurance on the vehicle pays. | No. However, if you or your spouse use the vehicle, you are covered after insurance on the vehicle pays. |
| Trailers | Yes | Yes. |
| Motorcycles | No. Your liability policy only covers vehicles with at least four wheels. Please note: some companies sell different policies specifically designed to cover motorcycles. | No. Your liability policy only covers vehicles with at least 4 wheels. Please note: some companies sell different policies specifically designed to cover motorcycles. |
| Loss of Use | Yes. Loss of use applies only to the property of others damaged by you or other persons covered under the policy. | Yes. Loss of use applies only to the property of others damaged by you or other persons covered under the policy. |
| Liability Coverage Outside Texas | Yes the vehicle is covered in all 50 states. | Yes. The vehicle is covered in all 50 states. Please note: If the required minimum liability limits are greater in another state, this policy will cover you up to those higher limits. |
| Liability Coverage Outside US | Yes the vehicle is covered in Puerto Rico and Canada. Please note: if the required minimum liability limits are greater in Puerto Rico or Canada, this policy will cover you up to those higher limits. Limited coverage in Mexico is available by endorsement. | Yes. The vehicle is covered in Puerto Rico and Canada. Please note: If the required minimum liability limits are greater in Puerto Rico or Canada, this policy will cover you up to those higher limits. |

Appendix C

Auto Insurance:

Basic Information

<http://www2.iii.org/individuals/autoinsurance/>

Facts and Statistics

http://www.iii.org/facts_statistics/auto-insurance.html

Homeowner's and Renter's Insurance:

Basic Information

<http://www2.iii.org/individuals/homeownersandrentersinsurance/>

Facts and Statistics

http://www.iii.org/facts_statistics/homeowners-and-renters-insurance.html

Appendix D

Quick Links to Consumer Guides

Appendix D

Quick links to state insurance department on-line consumer guides.

NAIC State Web Map

| State | Consumer Guide Link | |
|---------------|--|---------------------------------------|
| Alabama | Auto Insurance | Homeowner's Insurance |
| Alaska | Auto Insurance | Homeowner's Insurance |
| Arizona | Auto Insurance | Homeowner's Insurance |
| Arkansas | Auto Insurance | Homeowner's Insurance |
| California | Auto Insurance | Homeowner's Insurance |
| Colorado | Auto Insurance | Homeowner's Insurance |
| Connecticut | Auto Insurance | Homeowner's Insurance |
| Delaware | Auto Insurance | Homeowner's Insurance |
| Florida | Auto Insurance | Homeowner's Insurance |
| Georgia | Auto Insurance | Homeowner's Insurance |
| Hawaii | Auto Insurance | Homeowner's Insurance |
| Idaho | Auto Insurance | Homeowner's Insurance |
| Illinois | Auto Insurance | Homeowner's Insurance |
| Indiana | Auto Insurance | Homeowner's Insurance |
| Iowa | Auto and Homeowner's Insurance | |
| Kansas | Auto Insurance | Homeowner's Insurance |
| Kentucky | Auto and Homeowner's Insurance | |
| Louisiana | Auto Insurance | Homeowner's Insurance |
| Maine | Auto Insurance | Homeowner's Insurance |
| Maryland | Auto Insurance | Homeowner's Insurance |
| Massachusetts | Auto Insurance | Homeowner's Insurance |
| Michigan | Auto Insurance | Homeowner's Insurance |
| Minnesota | Auto Insurance | Homeowner's Insurance |
| Mississippi | Auto Insurance | Homeowner's Insurance |
| Missouri | Auto Insurance | Homeowner's Insurance |
| Montana | Auto Insurance | Homeowner's Insurance |
| Nebraska | General Information | |
| Nevada | Auto Insurance | Homeowner's Insurance |
| New Hampshire | Auto Insurance | Homeowner's Insurance |

| | | |
|----------------|--------------------------------------|---------------------------------------|
| New Jersey | Auto Insurance | Homeowner's Insurance |
| New Mexico | Consumer Information | |
| New York | Auto Insurance | Homeowner's Insurance |
| North Carolina | Auto Insurance | Homeowner's Insurance |
| North Dakota | Auto Insurance | Homeowner's Insurance |
| Ohio | Auto Insurance | Homeowner's Insurance |
| Oklahoma | Auto Insurance | Homeowner's Insurance |
| Oregon | Auto Insurance | Homeowner's Insurance |
| Pennsylvania | Auto Insurance | Homeowner's Insurance |
| Rhode Island | Auto Insurance | Homeowner's Insurance |
| South Carolina | Auto Insurance | Homeowner's Insurance |
| South Dakota | Auto Insurance | Homeowner's Insurance |
| Tennessee | Auto Insurance | Homeowner's Insurance |
| Texas | Auto Insurance | Homeowner's Insurance |
| Utah | Auto Insurance | Homeowner's Insurance |
| Vermont | Auto Insurance | Homeowner's Insurance |
| Virginia | Auto Insurance | Homeowner's Insurance |
| Washington | Auto Insurance | Homeowner's Insurance |
| West Virginia | Consumer Services | |
| Wisconsin | Auto Insurance | Homeowner's Insurance |
| Wyoming | Auto Insurance | Homeowner's Insurance |

