

Maryland Joint Insurance Association Homeowners Rates Effective January 1, 2020

Territory 3 Worcester

HO-2 Broad Form

HO-8 Modified Coverage Form

Prot Class	1	2	3	4	5	6	7	8	8	9	9	10	10		1	2	3	4	5	6	7	8	8	9	9	10	10	
Cov A	Frame or Brick													Frame or Brick														
	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick
15,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		409	413	417	421	426	430	434	511	468	553	511	681	553	
16,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		409	414	418	422	426	431	435	512	469	554	512	682	554	
18,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		410	414	419	423	427	431	436	512	470	555	512	683	555	
20,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		411	415	419	424	428	432	436	513	471	556	513	684	556	
22,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		412	416	421	425	429	434	438	515	472	558	515	687	558	
25,000	305	309	312	315	318	321	324	382	350	413	382	509	413		413	418	422	426	431	435	439	517	474	560	517	689	560	
26,000	306	309	312	315	319	322	325	382	350	414	382	510	414		414	418	423	427	431	436	440	518	475	561	518	690	561	
28,000	307	311	314	317	320	323	327	384	352	416	384	512	416		416	421	425	429	434	438	442	520	477	564	520	694	564	
30,000	308	312	315	318	321	325	328	386	353	418	386	514	418		418	422	426	431	435	439	444	522	479	566	522	696	566	
32,000	311	314	317	320	323	327	330	388	356	420	388	518	420		420	425	429	434	438	442	447	526	482	569	526	701	569	
34,000	313	316	320	323	326	329	333	391	359	424	391	522	424		424	428	433	437	442	446	451	530	486	574	530	707	574	
36,000	316	319	322	326	329	332	335	395	362	428	395	526	428		428	432	436	441	445	450	454	534	490	579	534	713	579	
38,000	318	322	325	328	332	335	338	398	365	431	398	530	431		431	436	440	444	449	453	458	539	494	584	539	718	584	
40,000	321	324	328	331	334	338	341	401	368	435	401	535	435		435	439	444	448	453	457	462	543	498	588	543	724	588	
42,000	323	327	330	334	337	340	344	404	371	438	404	539	438		438	443	447	452	456	461	465	548	502	593	548	730	593	
44,000	326	329	333	336	340	343	346	408	374	442	408	543	442		442	446	451	455	460	465	469	552	506	598	552	736	598	
46,000	329	333	336	339	343	346	350	411	377	446	411	549	446		446	450	455	460	464	469	474	557	511	604	557	743	604	
48,000	332	335	339	342	346	349	353	415	380	449	415	553	449		449	454	459	463	468	473	477	562	515	608	562	749	608	
50,000	334	338	341	345	348	352	355	418	383	453	418	557	453		453	458	462	467	472	476	481	566	519	613	566	755	613	
52,000	337	341	345	348	352	355	359	422	387	457	422	562	457		457	462	467	471	476	481	486	571	524	619	571	762	619	
54,000	341	345	348	352	355	359	362	426	391	462	426	569	462		462	467	472	476	481	486	491	577	529	626	577	770	626	
56,000	345	348	352	356	359	363	366	431	395	467	431	575	467		467	472	477	481	486	491	496	584	535	632	584	778	632	
58,000	349	353	357	360	364	368	371	437	400	473	437	582	473		473	478	483	488	493	498	503	591	542	641	591	789	641	
60,000	354	358	361	365	369	373	376	443	406	479	443	590	479		479	484	489	494	499	504	509	599	549	649	599	799	649	
62,000	359	363	367	370	374	378	382	449	412	486	449	599	486		486	492	497	502	507	512	517	608	557	659	608	811	659	
64,000	365	369	373	376	380	384	388	456	418	494	456	608	494		494	499	505	510	515	520	525	618	566	669	618	824	669	
66,000	371	375	378	382	386	390	394	463	425	502	463	618	502		502	507	512	518	523	528	533	627	575	680	627	837	680	
68,000	377	381	385	389	393	397	401	472	432	511	472	629	511		511	516	522	527	532	538	543	639	586	692	639	852	692	
70,000	384	388	392	396	400	404	408	480	440	519	480	639	519		519	525	530	536	541	547	552	649	595	703	649	866	703	
72,000	391	395	399	403	407	411	415	489	448	529	489	651	529		529	535	540	546	551	557	562	662	606	717	662	882	717	
74,000	399	403	407	411	415	419	424	498	457	540	498	664	540		540	545	551	557	562	568	574	675	619	731	675	900	731	
76,000	406	411	415	419	423	428	432	508	466	550	508	677	550		550	556	562	568	573	579	585	688	631	745	688	917	745	
78,000	415	419	423	428	432	436	441	518	475	562	518	691	562		562	567	573	579	585	591	597	702	644	761	702	936	761	
80,000	423	427	432	436	441	445	449	529	485	573	529	705	573		573	579	585	591	597	603	609	716	656	776	716	955	776	
82,000	430	435	439	444	448	453	457	538	493	583	538	717	583		583	589	595	601	607	613	619	728	668	789	728	971	789	
84,000	438	442	447	451	456	460	465	547	501	592	547	729	592		592	599	605	611	617	623	630	741	679	802	741	987	802	
86,000	445	450	455	459	464	468	473	557	510	603	557	742	603		603	609	616	622	628	634	641	754	691	817	754	1,005	817	
88,000	454	459	464	468	473	478	483	568	520	615	568	757	615		615	621	628	634	641	647	653	769	705	833	769	1,025	833	
90,000	462	467	472	477	482	486	491	578	530	626	578	771	626		626	633	639	646	652	659	665	783	718	848	783	1,044	848	
92,000	474	479	484	489	494	498	503	592	543	642	592	790	642		642	648	655	662	668	675	682	802	735	869	802	1,069	869	
94,000	486	491	496	501	506	511	516	607	557	658	607	810	658		658	665	671	678	685	692	699	822	754	891	822	1,096	891	
96,000	497	502	507	512	517	522	528	621	569	673	621	828	673		673	680	687	694	701	708	715	841	771	911	841	1,121	911	
98,000	508	513	518	523	529	534	539	634	582	687	634	846	687		687	694	702	709	716	723	730	859	787	931	859	1,145	931	
100,000	518	524	529	535	540	545	551	648	594	702	648	864	702		702	709	717	724	731	739	746	878	804	951	878	1,170	951	
105,000	523	528	533	539	544	550	555	653	599	708	653	871	708		708	715	722	730	737	744	752	885	811	958	885	1,179	958	
110,000	526	532	537	543	548	554	559	658	603	713	658	877	713		713	720	727	735	742	750	757	891	816	965	891	1,188	965	
115,000	531	537	542	548	554	559	565	664	609	720	664	886	720		720	727	735	742	750	757	765	899	824	974	899	1,199	974	
120,000	536	542	547	553	558	564	570	670	614	726	670	893	726		726	733	741	749	756	764	771	907	832	983	907	1,210	983	
125,000	542	547	553	559	564	570	576	677	621	734	677	903	734		734	741	749	757	764	772	779	917	841	993	917	1,223	993	
130,000	547	553	558	564	570	575	581	684	627	741	684	912	741		741	748	756	764	771	779	787	926	849	1,003	926	1,234	1,003	
135,000	554	559	565	571	577	582	588	692	634	750	692	923	750		750	758	765	773	781	789	797	937	859	1,015	937	1,250	1,015	
140,000	560	566	572	577	583	589	595	700	642	758	700	933	758		758	766	774	782	790	798	806	948	869	1,027				

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Cov A	Frame or Brick													Frame or Brick														
	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick	frame	brick
175,000	618	625	631	638	644	651	657	773	709	837	773	1,031	837		837	846	855	864	872	881	890	1,047	960	1,134	1,047	1,396	1,134	
180,000	628	635	641	648	654	661	668	785	720	851	785	1,047	851		851	860	869	877	886	895	904	1,064	975	1,152	1,064	1,418	1,152	
185,000	639	645	652	659	665	672	679	798	732	865	798	1,064	865		865	874	883	892	901	910	919	1,081	991	1,171	1,081	1,441	1,171	
190,000	649	656	663	669	676	683	690	811	744	879	811	1,082	879		879	888	897	906	916	925	934	1,099	1,007	1,190	1,099	1,465	1,190	
195,000	660	667	674	681	688	695	702	826	757	894	826	1,101	894		894	904	913	922	932	941	950	1,118	1,025	1,211	1,118	1,491	1,211	
200,000	672	679	686	693	700	707	714	840	770	910	840	1,120	910		910	919	929	938	948	957	967	1,137	1,042	1,232	1,137	1,516	1,232	
205,000	684	691	698	705	712	719	727	855	783	926	855	1,140	926		926	936	945	955	965	974	984	1,157	1,061	1,254	1,157	1,543	1,254	
210,000	696	703	710	717	725	732	739	870	797	942	870	1,159	942		942	952	962	972	981	991	1,001	1,178	1,079	1,276	1,178	1,570	1,276	
215,000	709	716	723	731	738	746	753	886	812	960	886	1,181	960		960	970	980	990	1,000	1,010	1,020	1,200	1,100	1,300	1,200	1,599	1,300	
220,000	722	729	737	744	752	759	767	902	827	977	902	1,203	977		977	987	998	1,008	1,018	1,028	1,038	1,221	1,120	1,323	1,221	1,629	1,323	
225,000	735	743	750	758	766	773	781	919	842	995	919	1,225	995		995	1,006	1,016	1,027	1,037	1,047	1,058	1,244	1,141	1,348	1,244	1,659	1,348	
230,000	749	756	764	772	780	788	795	936	858	1,014	936	1,248	1,014		1,014	1,024	1,035	1,045	1,056	1,066	1,077	1,267	1,162	1,373	1,267	1,689	1,373	
235,000	763	771	778	786	794	802	810	953	874	1,033	953	1,271	1,033		1,033	1,043	1,054	1,065	1,076	1,086	1,097	1,291	1,183	1,398	1,291	1,721	1,398	
240,000	777	785	793	801	809	817	825	971	890	1,052	971	1,294	1,052		1,052	1,063	1,074	1,084	1,095	1,106	1,117	1,314	1,205	1,424	1,314	1,753	1,424	
245,000	792	800	808	816	825	833	841	989	907	1,072	989	1,319	1,072		1,072	1,083	1,094	1,105	1,117	1,128	1,139	1,340	1,228	1,452	1,340	1,787	1,452	
250,000	806	815	823	831	840	848	856	1,008	924	1,092	1,008	1,344	1,092		1,092	1,103	1,114	1,126	1,137	1,148	1,160	1,365	1,251	1,478	1,365	1,819	1,478	
255,000	822	830	839	847	856	864	873	1,027	941	1,113	1,027	1,369	1,113		1,113	1,124	1,136	1,147	1,159	1,171	1,182	1,391	1,275	1,507	1,391	1,854	1,507	
260,000	837	846	855	863	872	881	890	1,047	959	1,134	1,047	1,395	1,134		1,134	1,146	1,157	1,169	1,181	1,193	1,205	1,417	1,299	1,535	1,417	1,890	1,535	
265,000	853	862	871	880	889	898	907	1,067	978	1,155	1,067	1,422	1,155		1,155	1,168	1,180	1,192	1,204	1,216	1,228	1,444	1,324	1,565	1,444	1,926	1,565	
270,000	869	878	887	897	906	915	924	1,087	996	1,177	1,087	1,449	1,177		1,177	1,190	1,202	1,214	1,226	1,239	1,251	1,472	1,349	1,594	1,472	1,962	1,594	
275,000	886	895	904	914	923	932	941	1,107	1,015	1,200	1,107	1,477	1,200		1,200	1,212	1,225	1,237	1,250	1,262	1,275	1,500	1,375	1,625	1,500	2,000	1,625	
280,000	903	912	921	931	940	950	959	1,128	1,034	1,222	1,128	1,504	1,222		1,222	1,235	1,248	1,260	1,273	1,286	1,299	1,528	1,400	1,655	1,528	2,037	1,655	
285,000	920	929	939	948	958	968	977	1,150	1,054	1,245	1,150	1,533	1,245		1,245	1,258	1,271	1,284	1,297	1,310	1,323	1,557	1,427	1,686	1,557	2,076	1,686	
290,000	937	947	956	966	976	986	995	1,171	1,073	1,269	1,171	1,561	1,269		1,269	1,282	1,295	1,308	1,321	1,335	1,348	1,586	1,454	1,718	1,586	2,114	1,718	
295,000	955	965	975	985	995	1,005	1,015	1,194	1,094	1,293	1,194	1,591	1,293		1,293	1,307	1,320	1,333	1,347	1,360	1,374	1,616	1,482	1,751	1,616	2,155	1,751	
300,000	973	983	993	1,003	1,013	1,023	1,033	1,216	1,114	1,317	1,216	1,621	1,317		1,317	1,331	1,344	1,358	1,372	1,386	1,399	1,646	1,509	1,783	1,646	2,195	1,783	
305,000	991	1,001	1,011	1,022	1,032	1,042	1,053	1,238	1,135	1,342	1,238	1,651	1,342		1,342	1,355	1,369	1,383	1,397	1,411	1,425	1,677	1,537	1,817	1,677	2,236	1,817	
310,000	1,009	1,019	1,030	1,040	1,051	1,061	1,072	1,261	1,156	1,366	1,261	1,681	1,366		1,366	1,380	1,395	1,409	1,423	1,437	1,451	1,708	1,565	1,850	1,708	2,277	1,850	
315,000	1,027	1,038	1,048	1,059	1,070	1,080	1,091	1,284	1,177	1,391	1,284	1,712	1,391		1,391	1,405	1,420	1,434	1,449	1,463	1,478	1,738	1,593	1,883	1,738	2,318	1,883	
320,000	1,045	1,056	1,067	1,078	1,089	1,100	1,110	1,306	1,198	1,415	1,306	1,742	1,415		1,415	1,430	1,445	1,459	1,474	1,489	1,504	1,769	1,622	1,916	1,769	2,359	1,916	
325,000	1,063	1,074	1,085	1,096	1,108	1,119	1,130	1,329	1,218	1,440	1,329	1,772	1,440		1,440	1,455	1,470	1,485	1,500	1,515	1,530	1,800	1,650	1,950	1,800	2,400	1,950	
330,000	1,081	1,093	1,104	1,115	1,126	1,138	1,149	1,352	1,239	1,464	1,352	1,802	1,464		1,464	1,480	1,495	1,510	1,525	1,541	1,556	1,830	1,678	1,983	1,830	2,441	1,983	
335,000	1,100	1,111	1,122	1,134	1,145	1,157	1,168	1,374	1,260	1,489	1,374	1,833	1,489		1,489	1,504	1,520	1,535	1,551	1,566	1,582	1,861	1,706	2,016	1,861	2,482	2,016	
340,000	1,118	1,129	1,141	1,153	1,164	1,176	1,188	1,397	1,281	1,514	1,397	1,863	1,514		1,514	1,529	1,545	1,561	1,577	1,592	1,608	1,892	1,734	2,050	1,892	2,523	2,050	
345,000	1,136	1,148	1,159	1,171	1,183	1,195	1,207	1,420	1,301	1,538	1,420	1,893	1,538		1,538	1,554	1,570	1,586	1,602	1,618	1,634	1,923	1,762	2,083	1,923	2,563	2,083	
350,000	1,154	1,166	1,178	1,190	1,202	1,214	1,226	1,442	1,322	1,563	1,442	1,923	1,563		1,563	1,579	1,595	1,611	1,628	1,644	1,660	1,953	1,791	2,116	1,953	2,604	2,116	
355,000	1,172	1,184	1,197	1,209	1,221	1,233	1,245	1,465	1,343	1,587	1,465	1,954	1,587		1,587	1,604	1,620	1,637	1,653	1,670	1,686	1,984	1,819	2,149	1,984	2,645	2,149	
360,000	1,190	1,203	1,215	1,227	1,240	1,252	1,265	1,488	1,364	1,612	1,488	1,984	1,612		1,612	1,629	1,645	1,662	1,679	1,696	1,713	2,015	1,847	2,183	2,015	2,686	2,183	
365,000	1,208	1,221	1,234	1,246	1,259	1,271	1,284	1,510	1,385	1,636	1,510	2,014	1,636		1,636	1,653	1,670	1,687	1,705	1,722	1,739	2,045	1,875	2,216	2,045	2,727	2,216	
370,000	1,227	1,239	1,252	1,265	1,278	1,290	1,303	1,533	1,405	1,661	1,533	2,044	1,661		1,661	1,678	1,696	1,713	1,730	1,747	1,765	2,076	1,903	2,249	2,076	2,768	2,249	
375,000	1,245	1,258	1,271	1,284	1,297	1,310	1,322	1,556	1,426	1,686	1,556	2,074	1,686		1,686	1,703	1,721	1,738	1,756	1,773	1,791	2,107	1,931	2,282	2,107	2,809	2,282	
380,000	1,263	1,276	1,289	1,302	1,315	1,329	1,342	1,579	1,447	1,710	1,579	2,105	1,710		1,710	1,728	1,746	1,764	1,781	1,799	1,817	2,138	1,959	2,316	2,138	2,850	2,316	
385,000	1,281	1,294	1,308	1,321	1,334	1,348	1,361	1,601	1,468	1,735	1,601	2,135	1,735		1,735	1,753	1,771	1,789	1,807	1,825	1,843	2,168	1,988	2,349	2,168	2,891	2,349	
390,000	1,299	1,313	1,326	1,340	1,353	1,367	1,380	1,624	1,489	1,759	1,624	2,165	1,759		1,759	1,778	1,796	1,814	1,833	1,851	1,869	2,199	2,016	2,382	2,199	2,932	2,382	
395,000	1																											