

Maryland Joint Insurance Association Homeowners Rates Effective January 1, 2020

Territory		30 Baltimore City										HO-8 Modified Coverage Form																				
Prot Class	1	2	3	4	5	6	HO-2 Broad Form					9	9	10	10	1	2	3	4	5	6	7	8	8	9	9	10	10				
Cov A	Frame or Brick										frame	brick	frame	brick	frame	brick	Frame or 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	N/A	572	578	584	590	596	602	608	715	655	775	715	953	775					
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	N/A	573	579	585	591	597	603	609	716	657	776	716	955	776					
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	N/A	574	580	586	592	598	604	610	717	658	777	717	957	777					
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	N/A	575	581	587	593	599	605	611	719	659	779	719	958	779					
22,000	N/A						N/A	N/A	N/A	N/A	N/A	N/A	N/A	577	583	589	595	601	607	613	721	661	781	721	962	781						
25,000	427	431	436	440	445	449	454	454	489	578	534	711	578	578	584	590	596	602	608	614	722	662	783	722	963	783						
26,000	428	433	437	442	446	451	455	535	491	580	535	714	580	580	586	592	598	604	610	616	725	664	785	725	966	785						
28,000	431	435	439	444	448	453	457	538	493	583	538	718	583	583	589	595	601	607	613	619	729	668	789	729	971	789						
30,000	432	436	441	445	450	454	459	540	495	585	540	720	585	585	591	597	603	609	615	621	731	670	792	731	975	792						
32,000	435	439	444	448	453	458	462	544	498	589	544	725	589	589	595	601	607	613	619	625	736	675	797	736	981	797						
34,000	439	443	448	452	457	461	466	548	502	594	548	731	594	594	600	606	612	618	625	631	742	680	804	742	989	804						
36,000	442	447	451	456	461	465	470	553	507	599	553	737	599	599	605	611	617	623	630	636	748	686	811	748	998	811						
38,000	446	450	455	460	464	469	474	557	511	604	557	743	604	603	610	616	622	629	635	641	754	691	817	754	1,006	817						
40,000	449	454	459	463	468	473	477	562	515	609	562	749	609	608	615	621	627	634	640	646	760	697	824	760	1,014	824						
42,000	453	458	462	467	472	477	481	566	519	613	566	755	613	613	620	626	632	639	645	652	767	703	830	767	1,022	830						
44,000	457	461	466	471	476	480	485	571	523	618	571	761	618	618	625	631	637	644	650	657	773	708	837	773	1,030	837						
46,000	461	466	471	475	480	485	490	576	528	624	576	768	624	624	631	637	644	650	657	663	780	715	845	780	1,040	845						
48,000	465	469	474	479	484	489	494	581	532	629	581	774	629	629	636	642	649	655	662	668	786	721	852	786	1,048	852						
50,000	468	473	478	483	488	493	498	585	537	634	585	780	634	634	641	647	654	660	667	674	792	726	858	792	1,057	858						
52,000	473	478	482	487	492	497	502	591	542	640	591	788	640	640	646	653	660	666	673	680	800	733	866	800	1,066	866						
54,000	478	483	488	493	498	503	508	597	547	647	597	796	647	647	653	660	667	674	680	687	808	741	876	808	1,078	876						
56,000	483	488	493	498	503	508	513	603	553	654	603	805	654	654	660	667	674	681	688	694	817	749	885	817	1,089	885						
58,000	489	494	500	505	510	515	520	612	561	663	612	816	663	662	669	676	683	690	697	704	828	759	897	828	1,104	897						
60,000	496	501	506	511	517	522	527	620	568	671	620	826	671	671	678	685	692	699	706	713	839	769	909	839	1,119	909						
62,000	503	508	514	519	524	529	535	629	576	681	629	839	681	681	688	695	702	709	717	724	851	780	922	851	1,135	922						
64,000	511	516	522	527	532	538	543	639	586	692	639	852	692	692	699	706	714	721	728	735	865	793	937	865	1,153	937						
66,000	519	524	530	535	541	546	552	649	595	703	649	865	703	703	710	717	725	732	739	747	878	805	952	878	1,171	952						
68,000	529	534	540	545	551	556	562	661	606	716	661	881	716	715	723	730	738	745	753	760	894	820	969	894	1,192	969						
70,000	537	543	548	554	560	565	571	672	616	728	672	895	728	727	735	742	750	758	765	773	909	833	985	909	1,212	985						
72,000	547	553	559	565	570	576	582	684	627	741	684	912	741	741	749	756	764	772	780	787	926	849	1,003	926	1,235	1,003						
74,000	558	564	570	576	582	587	593	698	640	756	698	930	756	756	764	772	779	787	795	803	945	866	1,023	945	1,260	1,023						
76,000	569	575	581	587	593	599	605	711	652	771	711	949	771	771	779	787	795	803	811	819	963	883	1,043	963	1,284	1,043						
78,000	581	587	593	599	605	611	617	726	666	787	726	968	787	786	794	803	811	819	827	835	983	901	1,065	983	1,310	1,065						
80,000	592	599	605	611	617	623	629	741	679	802	741	987	802	802	810	819	827	835	844	852	1,002	919	1,086	1,002	1,337	1,086						
82,000	603	609	615	621	628	634	640	753	690	816	753	1,004	816	816	824	833	841	850	858	867	1,020	935	1,105	1,020	1,360	1,105						
84,000	613	619	626	632	638	645	651	766	702	830	766	1,021	830	829	838	847	855	864	873	881	1,037	950	1,123	1,037	1,382	1,123						
86,000	624	630	637	643	650	656	663	780	715	845	780	1,039	845	844	853	862	871	879	888	897	1,055	967	1,143	1,055	1,407	1,143						
88,000	636	643	649	656	662	669	676	795	729	861	795	1,060	861	861	870	879	888	897	906	915	1,076	986	1,166	1,076	1,435	1,166						
90,000	648	654	661	668	675	681	688	809	742	877	809	1,079	877	877	886	895	904	913	922	931	1,096	1,005	1,187	1,096	1,461	1,187						
92,000	664	670	677	684	691	698	705	829	760	899	829	1,106	899	898	908	917	926	936	945	954	1,123	1,029	1,216	1,123	1,497	1,216						
94,000	680	687	694	702	709	716	723	850	779	921	850	1,134	921	921	930	940	950	959	969	978	1,151	1,055	1,247	1,151	1,535	1,247						
96,000	696	703	710	717	724	732	739	869	797	942	869	1,159	942	942	951	961	971	981	991	1,000	1,177	1,079	1,275	1,177	1,569	1,275						
98,000	711	718	726	733	740	748	755	888	814	962	888	1,185	962	962	972	982	992	1,002	1,012	1,022	1,203	1,102	1,303	1,203	1,604	1,303						
100,000	726	734	741	749	756	764	771	908	832	983	908	1,210	983	983	993	1,003	1,014	1,024	1,034	1,044	1,229	1,126	1,331	1,229	1,638	1,331						
105,000	732	739	747	755	762	770	778	915	839	991	915	1,220	991	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						
110,000	737	745	752	760	768	775	783	921	844	998	921	1,228	998	998	1,008	1,018	1,029	1,039	1,049	1,060	1,247	1,143	1,351	1,247	1,663	1,351						
115,000	744	752	760	767	775	783	791	930	853	1,008	930	1,240	1,008	1,007	1,018	1,028	1,039	1,049	1,060	1,070	1,259	1,154	1,364	1,259	1,679	1,364						
120,000	751	759	766	774	782	790	798	938	860	1,017	938	1,251	1,017	1,016	1,027	1,037	1,048	1,059	1,069	1,080	1,270	1,164	1,376	1,270	1,694	1,376						
125,000	759	767	774	782	790	798	806	948	869	1,027	948	1,264	1,027	1,027	1,038	1,048	1,059	1,070	1,081	1,091	1,284	1,177	1,391	1,284	1,712	1,391						
130,000	766	774	782	790	798	806	814	957	878	1,037	957	1,277	1,037	1,037	1,048	1,058	1,069	1,080	1,091	1,102	1,296	1,188	1,404	1,296	1,728	1,404						
135,000	775	783	792	800	808	816	824	969	888	1,050	969	1,292	1,050	1,050	1,061	1,071	1,082	1,093	1,104	1,115	1,312	1,203	1,421	1,312	1,749	1,421						
140,000	784	792	800	809	817	825	833	980	898	1,062	980	1,307	1,062	1,061	1,072	1,084	1,095	1,														

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Prot Class	1	2	3	4	5	6	HO-2 Broad Form		9	9	10	10	1	2	3	4	5	6	7	8	8	9	9	10	10	
Cov A	Frame or Brick						frame	brick	frame	brick	frame	brick	Frame or Brick						frame	brick	frame	brick	frame	brick		
165,000	840	849	857	866	875	884	892	1,050	962	1,137	1,050	1,400	1,137	1,137	1,149	1,161	1,173	1,184	1,196	1,208	1,421	1,303	1,540	1,421	1,895	1,540
170,000	852	861	870	879	888	897	906	1,065	977	1,154	1,065	1,421	1,154	1,154	1,166	1,178	1,190	1,202	1,214	1,226	1,442	1,322	1,562	1,442	1,923	1,562
175,000	866	875	884	893	902	911	920	1,083	992	1,173	1,083	1,444	1,173	1,172	1,185	1,197	1,209	1,221	1,234	1,246	1,466	1,343	1,588	1,466	1,954	1,588
180,000	880	889	898	907	917	926	935	1,100	1,008	1,192	1,100	1,467	1,192	1,191	1,204	1,216	1,228	1,241	1,253	1,266	1,489	1,365	1,613	1,489	1,985	1,613
185,000	894	904	913	922	932	941	950	1,118	1,025	1,211	1,118	1,491	1,211	1,211	1,223	1,236	1,249	1,261	1,274	1,286	1,514	1,387	1,640	1,514	2,018	1,640
190,000	909	918	928	937	947	956	966	1,136	1,042	1,231	1,136	1,515	1,231	1,230	1,243	1,256	1,269	1,282	1,295	1,307	1,538	1,410	1,666	1,538	2,051	1,666
195,000	925	935	944	954	963	973	983	1,156	1,060	1,253	1,156	1,542	1,253	1,252	1,265	1,278	1,291	1,304	1,317	1,330	1,565	1,435	1,696	1,565	2,087	1,696
200,000	941	951	960	970	980	990	1,000	1,176	1,078	1,274	1,176	1,568	1,274	1,274	1,287	1,300	1,314	1,327	1,340	1,353	1,592	1,459	1,725	1,592	2,123	1,725
205,000	958	968	978	988	997	1,007	1,017	1,197	1,097	1,297	1,197	1,596	1,297	1,296	1,310	1,323	1,337	1,350	1,364	1,377	1,620	1,485	1,755	1,620	2,161	1,755
210,000	974	984	995	1,005	1,015	1,025	1,035	1,218	1,116	1,319	1,218	1,624	1,319	1,319	1,333	1,346	1,360	1,374	1,388	1,401	1,649	1,511	1,786	1,649	2,198	1,786
215,000	992	1,003	1,013	1,023	1,034	1,044	1,054	1,241	1,137	1,344	1,241	1,654	1,344	1,343	1,357	1,371	1,385	1,399	1,413	1,427	1,679	1,539	1,819	1,679	2,239	1,819
220,000	1,011	1,021	1,032	1,042	1,053	1,063	1,074	1,263	1,158	1,369	1,263	1,684	1,369	1,368	1,382	1,397	1,411	1,425	1,439	1,454	1,710	1,568	1,853	1,710	2,280	1,853
225,000	1,029	1,040	1,051	1,062	1,072	1,083	1,094	1,287	1,180	1,394	1,287	1,716	1,394	1,394	1,408	1,423	1,437	1,452	1,466	1,481	1,742	1,597	1,887	1,742	2,323	1,887
230,000	1,048	1,059	1,070	1,081	1,092	1,103	1,114	1,310	1,201	1,420	1,310	1,747	1,420	1,419	1,434	1,449	1,464	1,478	1,493	1,508	1,774	1,626	1,922	1,774	2,365	1,922
235,000	1,068	1,079	1,090	1,101	1,112	1,124	1,135	1,335	1,224	1,446	1,335	1,780	1,446	1,446	1,461	1,476	1,491	1,506	1,521	1,536	1,807	1,657	1,958	1,807	2,409	1,958
240,000	1,088	1,099	1,110	1,122	1,133	1,144	1,156	1,359	1,246	1,473	1,359	1,813	1,473	1,472	1,488	1,503	1,518	1,534	1,549	1,564	1,840	1,687	1,994	1,840	2,454	1,994
245,000	1,109	1,120	1,132	1,143	1,155	1,166	1,178	1,386	1,270	1,501	1,386	1,848	1,501	1,501	1,516	1,532	1,548	1,563	1,579	1,595	1,876	1,720	2,032	1,876	2,501	2,032
250,000	1,129	1,141	1,152	1,164	1,176	1,188	1,199	1,411	1,294	1,529	1,411	1,882	1,529	1,528	1,544	1,560	1,576	1,592	1,608	1,624	1,910	1,751	2,070	1,910	2,547	2,070
255,000	1,151	1,163	1,175	1,187	1,199	1,211	1,223	1,438	1,319	1,558	1,438	1,918	1,558	1,558	1,574	1,590	1,606	1,623	1,639	1,655	1,947	1,785	2,109	1,947	2,596	2,109
260,000	1,172	1,185	1,197	1,209	1,221	1,234	1,246	1,466	1,343	1,588	1,466	1,954	1,588	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
265,000	1,195	1,207	1,220	1,232	1,245	1,257	1,270	1,494	1,369	1,618	1,494	1,992	1,618	1,618	1,635	1,651	1,668	1,685	1,702	1,719	2,022	1,854	2,191	2,022	2,696	2,191
270,000	1,218	1,230	1,243	1,256	1,268	1,281	1,294	1,522	1,395	1,649	1,522	2,029	1,649	1,648	1,665	1,682	1,700	1,717	1,734	1,751	2,060	1,889	2,232	2,060	2,747	2,232
275,000	1,241	1,254	1,267	1,280	1,292	1,305	1,318	1,551	1,422	1,680	1,551	2,068	1,680	1,680	1,697	1,715	1,732	1,750	1,767	1,785	2,100	1,925	2,274	2,100	2,799	2,274
280,000	1,264	1,277	1,290	1,303	1,317	1,330	1,343	1,580	1,448	1,712	1,580	2,107	1,712	1,711	1,729	1,747	1,765	1,782	1,800	1,818	2,139	1,961	2,317	2,139	2,852	2,317
285,000	1,288	1,301	1,315	1,328	1,342	1,355	1,368	1,610	1,476	1,744	1,610	2,147	1,744	1,743	1,762	1,780	1,798	1,816	1,834	1,852	2,179	1,998	2,361	2,179	2,906	2,361
290,000	1,312	1,326	1,339	1,353	1,367	1,380	1,394	1,640	1,503	1,777	1,640	2,186	1,777	1,776	1,794	1,813	1,831	1,850	1,868	1,887	2,220	2,035	2,405	2,220	2,960	2,405
295,000	1,337	1,351	1,365	1,379	1,393	1,407	1,421	1,672	1,532	1,811	1,672	2,229	1,811	1,810	1,829	1,848	1,867	1,886	1,905	1,923	2,263	2,074	2,451	2,263	3,017	2,451
300,000	1,362	1,376	1,390	1,405	1,419	1,433	1,447	1,702	1,561	1,844	1,702	2,270	1,844	1,844	1,863	1,882	1,901	1,921	1,940	1,959	2,305	2,113	2,497	2,305	3,073	2,497
305,000	1,387	1,402	1,416	1,431	1,445	1,460	1,474	1,734	1,590	1,879	1,734	2,312	1,879	1,878	1,898	1,917	1,937	1,956	1,976	1,996	2,348	2,152	2,543	2,348	3,130	2,543
310,000	1,413	1,428	1,442	1,457	1,472	1,486	1,501	1,766	1,619	1,913	1,766	2,355	1,913	1,913	1,932	1,952	1,972	1,992	2,012	2,032	2,391	2,191	2,590	2,391	3,188	2,590
315,000	1,438	1,453	1,468	1,483	1,498	1,513	1,528	1,798	1,648	1,948	1,798	2,397	1,948	1,947	1,967	1,987	2,008	2,028	2,048	2,069	2,434	2,231	2,636	2,434	3,245	2,636
320,000	1,464	1,479	1,494	1,509	1,525	1,540	1,555	1,830	1,677	1,982	1,830	2,439	1,982	1,981	2,002	2,023	2,043	2,064	2,085	2,105	2,477	2,270	2,683	2,477	3,302	2,683
325,000	1,489	1,505	1,520	1,536	1,551	1,567	1,582	1,861	1,706	2,016	1,861	2,482	2,016	2,016	2,037	2,058	2,079	2,100	2,121	2,142	2,520	2,310	2,730	2,520	3,360	2,730
330,000	1,514	1,530	1,546	1,562	1,578	1,593	1,609	1,893	1,735	2,051	1,893	2,524	2,051	2,050	2,071	2,093	2,114	2,136	2,157	2,178	2,563	2,349	2,776	2,563	3,417	2,776
335,000	1,540	1,556	1,572	1,588	1,604	1,620	1,636	1,925	1,764	2,085	1,925	2,566	2,085	2,085	2,106	2,128	2,150	2,171	2,193	2,215	2,606	2,389	2,823	2,606	3,474	2,823
340,000	1,565	1,582	1,598	1,614	1,630	1,647	1,663	1,957	1,794	2,120	1,957	2,609	2,120	2,119	2,141	2,163	2,185	2,207	2,229	2,251	2,649	2,428	2,869	2,649	3,532	2,869
345,000	1,591	1,607	1,624	1,640	1,657	1,674	1,690	1,988	1,823	2,154	1,988	2,651	2,154	2,153	2,176	2,198	2,221	2,243	2,265	2,288	2,692	2,467	2,916	2,692	3,589	2,916
350,000	1,616	1,633	1,650	1,667	1,683	1,700	1,717	2,020	1,852	2,188	2,020	2,693	2,188	2,188	2,211	2,233	2,256	2,279	2,302	2,324	2,735	2,507	2,963	2,735	3,646	2,963
355,000	1,641	1,659	1,676	1,693	1,710	1,727	1,744	2,052	1,881	2,223	2,052	2,736	2,223	2,222	2,245	2,268	2,292	2,315	2,338	2,361	2,778	2,546	3,009	2,778	3,704	3,009
360,000	1,667	1,684	1,702	1,719	1,736	1,754	1,771	2,084	1,910	2,257	2,084	2,778	2,257	2,257	2,280	2,304	2,327	2,351	2,374	2,398	2,821	2,586	3,056	2,821	3,761	3,056
365,000	1,692	1,710	1,728	1,745	1,763	1,780	1,798	2,115	1,939	2,292	2,115	2,821	2,292	2,291	2,315	2,339	2,362	2,386	2,410	2,434	2,864	2,625	3,102	2,864	3,818	3,102
370,000	1,718	1,736	1,754	1,771	1,789	1,807	1,825	2,147	1,968	2,326	2,147	2,863	2,326	2,325	2,350	2,374	2,398	2,422	2,446	2,471	2,907	2,664	3,149	2,907	3,876	3,149
375,000	1,743	1,761	1,779	1,798	1,816	1,834	1,852	2,179	1,997	2,360	2,179	2,905	2,360	2,360	2,384	2,409	2,433	2,458	2,483	2,507	2,950	2,704	3,195	2,950	3,933	3,195
380,000	1,769	1,787	1,805	1,824	1,842	1,861	1,879	2,211	2,026	2,395	2,211	2,948	2,3													