April 8, 2024

Honorable Mike Causey
Commissioner of Insurance
North Carolina Department of Insurance
Raleigh, NC 27699

Re: Revision of Mobile Homeowners MH(C) Insurance Rates

Dear Commissioner Causey:

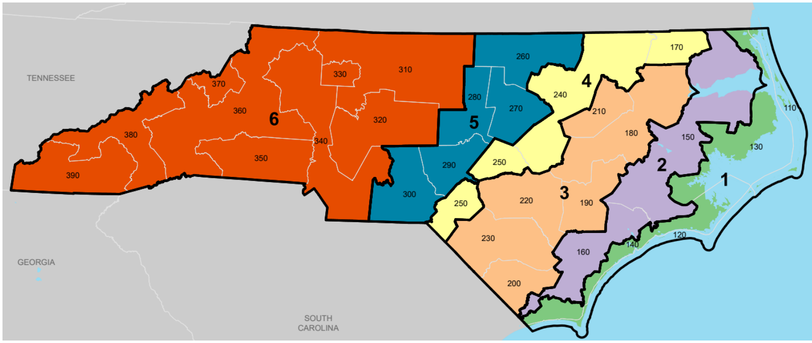
The North Carolina Rate Bureau, on behalf of all member companies, is filing revised premium rates and factors for Mobile Homeowners MH(C) insurance, which is one of two available mobile homeowners insurance programs, the other being Mobile Homeowners MH(F) insurance.

The enclosed memoranda, exhibits, and testimony show and explain the calculations for rate level changes to achieve the full rate indication over a three-year period, as follows:

Coverage	Change effective 11/1/2024	Change effective 11/1/2025	Change effective 11/1/2026
Mobile Home Structures	18.0%	15.8%	15.0%
Adjacent Structures	24.6%	15.6%	15.1%
Personal Effects	0.5%	0.8%	1.1%
Liability	9.9%	9.2%	9.2%
Total: All Coverages	**15.9%**	**13.9%**	**13.5%**

The Rate Bureau proposes this three-year approach to mitigate the impact on policyholders. The rate indications reflect that the current approved rates are not expected to cover the full costs of coverage going forward. The indications also reflect significant increases to the price insurers pay for reinsurance, which is essential for insurers to be able to do business in North Carolina.

The Mobile Homeowners MH(C) program is divided into 6 territory groups across the state, and the filing shows the revised rate levels and revised windstorm and hail exclusion credits, both varying by territory group.



The Rate Bureau calculated these changes based on the current rates in force, and the new rates consider the data and factors specified in the North Carolina statutes (G.S. 58-36-10(2) and G.S. 58-36-10(7)) and presented in the filing.

The filing includes information and data required by statute and regulation (G.S. 58-36-15 and 11 NCAC 10.1105) in Section E. Additionally, the pre-filed written testimony of (a) Joanna Biliouris, General Manager; (b) Paul Anderson, Milliman; (c) Minchong Mao, Aon; and (d) Dr. George Zanjani, University of Alabama are submitted with this filing.

We propose that the revised rates become effective according to the following rule of application:

> The Year 1 changes are applicable to all new and renewal policies becoming effective on or after November 1, 2024. The Year 2 changes are applicable to all new and renewal policies becoming effective on or after November 1, 2025. The Year 3 changes are applicable to all new and renewal policies becoming effective on or after November 1, 2026.

Your approval of these changes is respectfully requested.

Sincerely,

Joanna Biliouris

Joanna Biliouris
General Manager

North Carolina Mobile Homeowners
MH(C) Program

Explanatory Memorandum

This memorandum has been prepared in support of the North Carolina Rate Bureau's ("NCRB") proposed revision to the North Carolina Mobile Homeowners MH(C) program. The rate indications developed in this analysis are based on an assumed effective date of October 1, 2024 and the assumption that rates will be in effect for one year. However, based on the submission date of this filing, and in order to mitigate the effect of the rate increase on policyholders, the Rate Bureau elected to spread the proposed rate change over three years, with a proposed effective date of November 1, 2024 for the year 1 change, an effective date of November 1, 2025 for the year 2 change, and an effective date of November 1, 2026 for the year 3 change.

Note that Mobile Homeowners MH(C) policies provide flood coverage, including coverage for both inland flood and storm surge. Accordingly, the analysis underlying this rate filing includes both types of flood losses.

In this filing, the term "hurricane losses" refers to losses identified as being caused by a hurricane and is intended to include hurricane wind losses and storm surge flood losses. The term "catastrophe" generally refers to all losses identified as being caused by a catastrophe, including but not limited to hurricane, inland flood, and non-hurricane windstorm losses.

Premium, Loss, and Expense Experience

This proposed revision is based on the combined premium and loss experience of all licensed companies writing Mobile Homeowners MH(C) insurance in North Carolina, except as noted in *Section E, Supplemental Information*.

The rate indication and rating plan analysis included in this filing were performed using data for calendar/accident years 2018 through 2022 provided by all member companies writing Mobile Homeowners MH(C) insurance in North Carolina. The data provided by member companies was collected and combined by Milliman, Inc. (Milliman) at the direction of the North Carolina Rate Bureau. The data was reviewed by Milliman for reasonability and consistency. In this filing, the above-mentioned data will be referred to as the "data provided by member companies." More information regarding the data editing procedures used by Milliman can be found in *Section E, Supplemental Information*.

The data provided by member companies included both loss and allocated loss adjustment expenses (ALAE), and these items were combined for the purpose of this analysis. The terms "loss" and "losses", as used in this memorandum, represent losses and ALAE combined. Underwriting expenses, unallocated loss adjustment expenses, and deviations data used in the analysis were provided and reviewed by the North Carolina Rate Bureau.

Statewide Indicated Rate Changes

The overall statewide indicated rate changes were calculated separately for Mobile Home Structures, Adjacent Structures, Personal Effects, and Liability. The following describes the key elements of the statewide indications:

- **Loss Experience -** The Mobile Homeowners insurance experience for the MH(C) program was compiled on a calendar/accident year basis for the five-year period beginning with the year ending December 31, 2018 and continuing through the year ending December 31, 2022, the most recent period for which such experience is available. For each twelve-month period, the accident year experience reflects losses from accidents occurring during that period with the premiums and number of mobile home exposures "earned" during the same period. Since this filing utilizes modeled hurricane losses, the actual hurricane losses (which include wind losses and storm surge losses) have been removed from the loss experience used for the rate indications.

  The losses compiled for each accident year are incurred losses (i.e., paid losses plus outstanding case loss reserves).

- **Excess Wind Losses and Excess Wind Loss Factor –** Because hurricane and other large-scale wind loss events are highly volatile in nature, both hurricane models and an excess wind procedure were used to achieve stability and adequacy in the indicated rates. As a result, extreme shifts in the rates (either upward or downward) due to the occurrence or non-occurrence of hurricanes or other large wind losses will be avoided. The excess wind procedure used for non-hurricane wind losses is described below. Modeled hurricane losses are discussed in more detail later in this memorandum.

  Statewide excess wind losses are calculated for each accident year by first removing actual hurricane wind and storm surge losses and then determining an expected long-term ratio of wind losses relative to total non-hurricane losses excluding wind and flood losses. In determining the expected long-term ratio of wind losses to total non-hurricane losses excluding wind and flood losses, the historical ratios for accident years in which unusually large wind losses were incurred are capped at five times the median statewide wind-to-total-minus-wind-and-flood ratio.

  All losses in excess of this expected wind ratio are defined as excess wind losses. The ratio of wind losses to total non-hurricane losses excluding wind and flood losses for a given year is composed of two parts:

  (1) The capped excess wind loss ratio; and
  (2) The excess wind loss ratio above the cap.

  The resulting actual excess wind losses identified using the methodology above are then removed from the loss experience used in developing rates. The long-term impact of excess losses (i.e., losses not related to hurricanes and, therefore, not accounted for in the hurricane model) is accounted for in the rates through the use of an excess wind factor, which is calculated using the following formula:

  Excess Wind Loss Factor =
  1.0 + [(Average Capped Excess Wind Ratio + Average Excess Wind Ratio above the Cap) /
  (1.0 + Average Capped Wind Ratio - Average Capped Excess Wind Ratio)]

  The excess wind methodology for all MH(C) Property coverages combined can be found on *Section C, Page 43*.

  To determine excess wind losses for each MH(C) Property coverage, the total non-hurricane excess wind losses for each accident year were allocated based on the distribution of incurred wind losses by coverage (see *Section C, Page 44*). Note: the excess wind method is not applicable to the development of the rate indication for the MH(C) Liability coverage.

- **Excess Flood Losses and Excess Flood Loss Factor** – Because flood loss events are also highly volatile in nature, an excess flood procedure was used to achieve stability and adequacy in the indicated rates. The excess flood procedure used was analogous to the excess wind procedure described above.

  Statewide excess flood losses are calculated for each accident year by first removing actual hurricane flood (i.e., storm surge) losses and then determining an expected long-term ratio of flood losses relative to total non-hurricane losses excluding wind and flood losses. In determining the expected long-term ratio of flood losses to total non-hurricane losses excluding wind and flood losses, the historical ratios for accident years in which unusually large flood losses were incurred are capped at five times the median statewide flood-to-total-minus-wind-and-flood ratio.

  All losses in excess of this expected flood ratio are defined as excess flood losses. The ratio of flood losses to total non-hurricane losses excluding wind and flood losses for a given year is composed of two parts:

  (1) The capped excess flood loss ratio; and
  (2) The excess flood loss ratio above the cap.

  The resulting actual excess flood losses identified using the methodology above are then removed from the loss experience used in developing rates. The long-term impact of excess losses (i.e., losses not related to hurricanes and, therefore, not accounted for in the hurricane model) is accounted for in the rates through the use of an excess flood factor, which is calculated using the following formula:

  Excess Flood Loss Factor =
  1.0 + [(Average Capped Excess Flood Ratio + Average Excess Flood Ratio above the Cap) /
  (1.0 + Average Capped Flood Ratio - Average Capped Excess Flood Ratio)]

  The excess flood methodology for all MH(C) Property coverages combined can be found on *Section C, Page 45*.

  To determine excess flood losses for each MH(C) Property coverage, the total non-hurricane excess flood losses for each accident year were allocated based on the distribution of incurred flood losses by coverage (see *Section C, Page 46*). Note: the excess flood method is not applicable to the development of the rate indication for the MH(C) Liability coverage.

- **Loss and Claim Development** – To develop the incurred Mobile Homeowners losses and reported claims to ultimate, cumulative loss development factors (LDFs) and cumulative claim development factors (CDFs) are applied to incurred losses and reported claims, respectively. To derive these factors, Mobile Homeowners loss and claim triangles were constructed using data provided by member companies. These triangles were aggregated separately by coverage. Using these aggregate triangles, age-to-age LDFs and CDFs were selected and age-to-ultimate LDFs and CDFs were calculated (see *Section C, Pages 47 through 54*).

- **Unallocated Loss Adjustment Expenses (ULAE)** – The incurred losses used in the rate indication do not include ULAE. To account for these expenses, the incurred losses were multiplied by a ULAE factor selected based on five years of historical incurred ULAE-to-incurred loss & ALAE ratios provided by the North Carolina Rate Bureau. During 2022, one of the member companies transferred its mobile homeowners MH(F) policies to the MH(C) policy form. As a result, in order to determine expense provisions that accurately reflect the expected future distribution of member companies, the historical expense data was restated to reflect the member companies currently writing MH(C) policies. A separate selected catastrophe LAE factor was applied to the modeled hurricane losses (see *Section C, Page 72*). See the pre-filed testimony of M. Mao for support of the catastrophe LAE factor.

- **Loss Trend –** To trend losses, frequency and severity trends were selected by coverage based on six years of quarterly claims data provided by member companies.

  So as not to distort the indicated trends, historical catastrophe losses were removed from the loss and claim count data. Because catastrophe losses other than hurricane and flood were not explicitly identified in the data provided by member companies, weekly claim data was reviewed by peril (water and wind) in order to identify catastrophe events. For each peril, weeks during the experience period which had reported claim counts that were greater than two times the standard deviation of weekly reported claims were identified as having catastrophe events. The claims and losses for each peril that occurred during those weeks were excluded from the loss trend analysis.

  In order to evaluate trends, both claims and losses were developed to ultimate based on the cumulative claim and loss development factors discussed above. In order to apply these annual development factors to quarterly claims and losses, the factors were interpolated exponentially to derive quarterly development factors.

  In trending losses, a two-step trending procedure was used. Frequency and severity trend rates were selected by coverage separately for the experience trend period and the projection trend period. The experience trend period is defined as the first calendar-accident day associated with the data provided by member companies, or January 1, 2018, up to and including the last calendar-accident day provided in the data provided by member companies, or December 31, 2022. The projection trend period is defined as the end date of the experience period, or December 31, 2022, up to the average accident date of the one-year policy period during which the rates are projected to be in effect, or October 1, 2025. Loss trend rates were then calculated for each coverage using the following formula:

  Loss Trend Rate = (1 + Frequency Trend Rate) x (1 + Severity Trend Rate) – 1.

  Loss trend factors were calculated by coverage for each accident year based on the selected loss trend rates and trend periods. For each accident year, the experience period is calculated as the amount of time from the average accident date within the accident year to the end of the experience period, or December 31, 2022. The projection period is calculated for all accident years as the amount of time from the end date of the experience period, or December 31, 2022, up to the average accident date of the one-year policy period during which the rates are projected to be in effect, or October 1, 2025.

  The selected frequency and severity trend rates, as well as the resulting loss (or pure premium) trend rates for each MH(C) coverage are shown in *Section C, Pages 57 through 60*. The calculation of the loss trend factors for each of the MH(C) coverages is shown in *Section C, Pages 55 and 56*. *Section C, Page 61* shows the interpolation of the cumulative development factors.

- **Exposure Trend –** Exposure trends were selected by coverage for each of the three major property coverages to account for changes in the amounts of insurance purchased by policyholders over time. The indicated exposure trend rates were calculated based on the average amount of insurance per policy (see *Section C, Page 62)*. The selected exposure trends were applied to the data that Milliman provided to Aon to be used in the determination of modeled hurricane losses.

- **Premium Trend –** Premium trends were selected by coverage to account for changes in the average premium per policy over time. The indicated premium trend rates were calculated based on the average rating factors for each accident year and for each coverage.

  The historical average rating factors were used to calculate various estimates of the average annual change in premium. Similar to the loss trends, premium trend rates were selected separately for the experience period and the projection period (see *Section C, Page 64*). The experience trend period is defined as the first calendar accident day associated with the data provided by member companies, or January 1, 2018, up to and including the last calendar accident day in the data provided by member companies, or December 31, 2022. The projection trend period is defined as the end date of the experience period, or December 31, 2022, up to the average written date of the period during which the rates are projected to be in effect, or April 1, 2025.

  Following the selection of premium trend rates by coverage, premium trend factors were calculated for each accident year based on the selected premium trend rates and trend periods. For each calendar year, the experience period is calculated as the amount of time from the average written date within the calendar year to the end of the experience period, or December 31, 2022. The projection period is calculated for all calendar years as the amount of time from the end date of the experience period, or December 31, 2022, up to the average written date of the period during which the rates are projected to be in effect, or April 1, 2025 (see *Section C, Page 63*).

- **Average Rating Factors –** The rate indications included within this filing are calculated at a base class level. In order to convert the historical experience to a consistent base class level, average rating factors are used. The average rating factors represent the ratio of the average premium (earned premium at current manual rate level divided by the number of earned house years) and the average base class premium. Earned premiums at current manual rates are calculated using the extension of exposures method, which multiplies the rates in effect at the time of the review by the number of earned house years for each risk in the data provided by member companies. The current base class rate used in the rate indication is defined by the following policy characteristics for each MH(C) coverage:

Current MH(C) Base Class Definitions

Coverage	Amount of Insurance	Deductible	Policy Form	Occupancy	Tie-Down Credit
Mobile Home Structures	$20,000	$250	Named Perils	Owner-Occupied	No
Adjacent Structures	$2,000	$250	Named Perils	Owner-Occupied	No
Personal Effects	$5,000	$250	All Perils	N/A	No
Liability	$25,000	N/A	N/A	N/A	N/A

  The policy characteristics of the current base class, which are used to convert the historical experience to a consistent level for the purposes of calculating indicated rate changes, are not necessarily the same as the base policy characteristics presented in the current MH(C) rate manual from which policyholder premiums are calculated.

- **Credibility –** Credibility of the historical experience was considered in several places throughout this filing, including in the determination of the total base class loss cost calculated for each coverage and each territory as well as in the selection of loss trends.

To determine the credibility of the non-hurricane mobile homeowners loss costs for each coverage, a limited fluctuation credibility methodology was used, as explained in a CAS Proceedings Paper "*Credibility of the Pure Premium*" by Mayerson, Jones, and Bowers. This methodology assumes that loss costs are normally distributed and the standard for full credibility is based on a 90% probability that the observed loss cost is within 10% of the expected loss cost. The methodology is intended to limit the effect that random fluctuations in the data can have on the indicated loss cost.

Based on the limited fluctuation credibility model framework, the formula for the full credibility standard (N_C) is equal to:

$$\mathbf{N_C = (z / k)^2 = 271}$$

where: N_C = # of claims required for full credibility (rounded to nearest integer)
z = 1.645 (from the standard normal table corresponding to a 90% confidence interval)
k = 10% (tolerance for error)

For each coverage, the number of claims, N_C, required for full credibility from the formula above was converted from a claims basis into an earned house years basis using a frequency and severity modification. This conversion was performed using the five-year historical frequency, average severity, and variance of the severity distribution for each coverage in the following formula:

$$\mathbf{N_E = (N_C / f) \times (1 + \sigma^2 / s^2) = 20{,}000}$$

where: N_E = # of earned house years required for full credibility (rounded up to nearest 10,000)
f = Five-Year Claim Frequency
σ^2 = Variance of the Severity Distribution
s = Average Claim Severity

Using N_E as the standard for full credibility, the credibility (Z) for each statewide coverage and each territory or territory group was calculated using the standard Square Root Rule or:

$$\mathbf{Z = (E / N_E)^{0.5}}$$

where: Z = Credibility of Segment (limited to a maximum of 1.00)
E = Five-Year Earned House Years

The table below displays the standard for full credibility for each coverage, the statewide total house years during the experience period, and the calculated credibility:

Coverage	**Standard (N_E)**	**Earned House Years (E)**	**Credibility (Z)**
Mobile Home Structures	20,000	414,004	100.0%
Adjacent Structures	70,000	363,881	100.0%
Personal Effects	110,000	410,765	100.0%
Liability	1,960,000	408,049	45.6%

The credibility-weighted loss cost from the NCRB's 2022 mobile homeowners MH(C) rate filing (trended to the proposed policy period) was used as the complement of credibility (CC) such that the credibility-weighted loss cost (LC_{CW}) is calculated as:

$$LC_{CW} = LC \times Z + CC \times (1.0 - Z)$$

where: LC_{CW} = Credibility-Weighted Loss Cost
LC = Indicated Base Class Loss Cost
CC = Complement of Credibility

To calculate the credibility of the indicated loss trends, limited fluctuation credibility was also used. A claims standard of 1,082 was used, which represents the number of claims needed to be within 5% of the expected trends with 90% probability. As the credibility was only used for informational purposes when making trend selections, no complement of credibility was used.

- **Modeled Hurricane Loss Costs –** Statewide average annual hurricane losses for each MH(C) property coverage were provided by Aon evaluated as of December 31, 2022. The losses provided are based on an average of the AIR Touchstone v10 hurricane model and the RMS RiskLink v23 hurricane model. The losses were determined based on exposures that were trended to the proposed policy period and loaded for LAE using the selected 6.0% catastrophe LAE factor. On *Section C, Page 68*, the modeled hurricane losses are divided by the product of the 2022 earned house years, the 2022 average rating factor, and the 2022 premium trend factor to derive the modeled hurricane base class loss cost for each of the three major property coverages.

- **Underwriting Expenses –** *Section C, Page 71* shows five years of aggregate premium and aggregate underwriting expenses for all companies writing MH(C) policies in North Carolina. The expense ratios shown for Commission & Brokerage and for Taxes, Licenses, & Fees use written premium as the denominator because these expenses are typically incurred when policies are written. The ratios for Other Acquisition and General Expenses use earned premium as the denominator because these expenses are typically incurred over the entire length of the policy. As noted above, one of the member companies transferred its mobile homeowners MH(F) policies to the MH(C) policy form during 2022. As a result, in order to determine expense provisions that accurately reflect the expected future distribution of companies, the historical expense data was restated to reflect the member companies currently writing MH(C) policies. The selected expense ratios reflect an average of the historical ratios over the last three years for each expense item. The sum of the expense ratios for Commission & Brokerage expenses and Taxes, Licenses, and Fees comprise the prospective policy's variable expense load whereas the sum of the expense ratios for Other Acquisition and General Expense comprise the fixed expense load.

- **Expense Trend –** Trend rates for fixed expenses, similar to loss trend rates, were selected separately for the experience period and the projection period. Indicated expense trend rates were derived from several different expense indices – the Consumer Price Index (including all items), the Consumer Price Index (all items excluding Energy), and the Compensation Cost Index. Additionally, a blended indication was derived by using a weighted average of the three indices with weights of 25%, 25%, and 50%, respectively.

  The selected expense trend rates are used to calculate expense trend factors by coverage, which are used in the calculation of the fixed expense per policy. *Section C, Page 69* shows the derivation of the expense trend factors, which are calculated in a manner similar to the loss trend factors. The experience trend period spans from the average date of incurred expense over the most recent three years, or July 1, 2021, to the end date of the experience period, or December 31, 2022. The projection trend period spans from the end date of the experience period, or December 31, 2022, to the average written date of the prospective policy period, or April 1, 2025.

- **Fixed Expense Per Policy –** To calculate the fixed expense per policy, trended fixed expense ratios were calculated by multiplying the selected fixed expense ratios from *Section C, Page 71* by the expense trend factor and dividing by the 2021 premium trend factor (since the average date of expenses underlying the fixed expense ratios is 7/1/2021). The fixed expense per policy was then calculated on *Section C, Page 70* by multiplying the trended fixed expense ratios by the average current base premiums.

- **Profit –** See the pre-filed testimony of G. Zanjani.

- **Contingencies –** See the pre-filed testimony of P. Anderson.

- **Policyholder Dividends –** *Section C, Page 73* contains support for the selected policyholder dividends, which was selected using five years of historical homeowners dividend and written premium data. See also the pre-filed testimony of P. Anderson.

- **Compensation for Assessment Risk –** The provisions for the compensation for assessment risk are calculated for each property coverage as (0.014 x Average Current Base Premium) / (1.0 – Commission & Brokerage – Taxes, Licenses, & Fees), as shown in *Section C, Page 74*. The 1.4% compensation for assessment risk provision was provided by Aon based on the methodology previously used by Milliman. See also the pre-filed testimony of M. Mao.

- **Net Cost of Reinsurance –** The provisions for the net cost of reinsurance are based on an analysis performed by Aon. *Section C, Pages 75-77* show the average net cost of reinsurance by territory group as well as the statewide total as determined based on 2022 earned house years. The base class net cost of reinsurance is then determined by adjusting the average net cost of reinsurance by the 2022 average rating factor, 2022 premium trend factor, and variable expenses at both the statewide and territory group level.

- **Net Deviations –** *Section C, Page 78* compares actual written premium (including net deviations) to manual written premium (excluding net deviations) by calendar year to calculate the average net deviation from manual premiums. A provision of 5.0% was selected for net deviations. See also the pre-filed testimony of P. Anderson.

Indicated Rate Changes by Territory Group

In addition to the statewide rate indications, rate changes by territory group were also calculated for each coverage except Liability. The methodology for calculating the indicated rate changes at the territory group level is generally the same as the methodology used to produce the statewide indications. To calculate the indications by territory group, indicated base class loss costs (*Section C, Pages 10-20, 21-31, and 32-42*), trended fixed expenses, the compensation for assessment risk, and the net cost of reinsurance (*Section C, Pages 70 and 74-77*) are calculated for each territory group and each coverage. The statewide excess wind and excess flood losses by coverage were allocated to each territory group using the distribution of wind and flood losses by accident year (see *Section C, Pages 19, 20, 30, 31, 41, and 42*). The indicated base rate excluding deviations was then calculated for each territory group for each coverage. The deviation per exposure was then added to the indicated base rates by territory group to derive the indicated required base class rate by territory group. Indicated rate changes were subsequently calculated by comparing the indicated required base class rate to the current base rate. See *Section C, Pages 10, 21, and 32* for more details.

North Carolina Mobile Homeowners
MH(C) Program

Section A

Summary of Overall Rate Change

North Carolina
Mobile Homeowners
MH(C)

Summary of Indicated and Proposed Rate Changes

Coverage	2022 Earned Premium at Current Manual Level	2022 Earned House Years [1]	Indicated Rate Change	Proposed Rate Changes [2]		
				Year 1	Year 2	Year 3
Mobile Home Structures	$84,347,238	89,364	57.1%	17.9%	16.0%	14.9%
Adjacent Structures	6,844,153	77,934	65.8%	19.0%	18.1%	18.0%
Personal Effects	14,130,305	88,235	2.5%	0.5%	0.7%	1.3%
Sub-Total: Property Coverages	**$105,321,696**	**89,364**	**50.4%**	**15.6%**	**14.3%**	**13.7%**
Liability	2,848,866	87,745	31.0%	9.9%	9.2%	9.2%
Total: All Coverages	**$108,170,562**	**89,364**	**49.9%**	**15.5%**	**14.2%**	**13.6%**

[1] The 2022 earned house years in Sub-Total: Property Coverages is equal to the maximum across all property coverages;
The 2022 earned house years in Total: All Coverages is equal to the Statewide Total from Section A, Page 2

[2] The proposed rate changes by coverage were selected by the North Carolina Rate Bureau and reflect the implementation of the proposed rates over a three-year period in order to reduce the impact of the rate increases on policyholders, with proposed effective dates of October 1, 2024 for Year 1, October 1, 2025 for Year 2, and October 1, 2026 for Year 3.

North Carolina
Mobile Homeowners
MH(C)

Summary of Indicated and Proposed Rate Changes by Territory Group

Territory Group	2022 Earned Premium at Current Manual Level: Mobile Home Structures	Adjacent Structures	Personal Effects	Liability	Total
1	$3,609,282	$237,780	$554,867	$63,333	$4,465,262
2	3,987,660	357,192	619,455	89,706	5,054,013
3	15,261,671	1,182,687	2,426,277	450,208	19,320,843
4	12,720,044	1,061,223	1,908,275	346,753	16,036,295
5	11,725,914	972,726	1,836,572	371,841	14,907,053
6	37,042,667	3,032,545	6,784,859	1,527,024	48,387,095
Statewide	$84,347,238	$6,844,153	$14,130,305	$2,848,866	$108,170,562

Territory Group	2022 Earned House Years: Mobile Home Structures	Adjacent Structures	Personal Effects	Liability	Total [1]
1	2,114	1,580	2,018	1,951	2,114
2	2,833	2,366	2,759	2,763	2,833
3	14,552	11,999	14,097	13,866	14,552
4	10,914	9,545	10,765	10,680	10,914
5	11,761	10,018	11,493	11,453	11,761
6	47,191	42,426	47,103	47,032	47,191
Statewide	89,364	77,934	88,235	87,745	89,364

[1] Total column is equal to the maximum earned house years across all coverages within each Territory Group

Territory Group	Indicated Rate Change: Mobile Home Structures	Adjacent Structures	Personal Effects	Liability	Total
1	107.1%	109.0%	105.4%	31.0%	105.9%
2	46.1%	41.5%	54.9%	31.0%	46.6%
3	92.9%	109.5%	26.7%	31.0%	84.2%
4	65.4%	67.4%	6.9%	31.0%	57.8%
5	55.7%	55.9%	-6.5%	31.0%	47.4%
6	36.3%	50.9%	-18.2%	31.0%	29.4%
Statewide	57.1%	65.8%	2.5%	31.0%	49.9%

Territory Group	Proposed Rate Change - Year 1: Mobile Home Structures	Adjacent Structures	Personal Effects	Liability	Total
1	28.0%	28.0%	28.0%	9.9%	27.7%
2	20.9%	18.9%	24.5%	9.9%	21.0%
3	28.0%	28.0%	12.5%	9.9%	25.6%
4	20.0%	20.0%	3.4%	9.9%	17.8%
5	17.0%	17.0%	-3.3%	9.9%	14.3%
6	12.0%	15.0%	-8.0%	9.9%	9.3%
Statewide	17.9%	19.0%	0.5%	9.9%	15.5%

Territory Group	2022 Earned Premium at Proposed Year 1 Rate Level: Mobile Home Structures	Adjacent Structures	Personal Effects	Liability	Total
1	$4,619,881	$304,358	$710,230	$69,603	$5,704,072
2	4,820,611	424,864	771,021	98,587	6,115,083
3	19,534,939	1,513,839	2,730,678	494,779	24,274,235
4	15,264,053	1,273,468	1,973,442	381,082	18,892,044
5	13,719,319	1,138,089	1,775,447	408,654	17,041,510
6	41,487,787	3,487,427	6,242,070	1,678,199	52,895,483
Statewide	$99,446,590	$8,142,046	$14,202,888	$3,130,904	$124,922,427

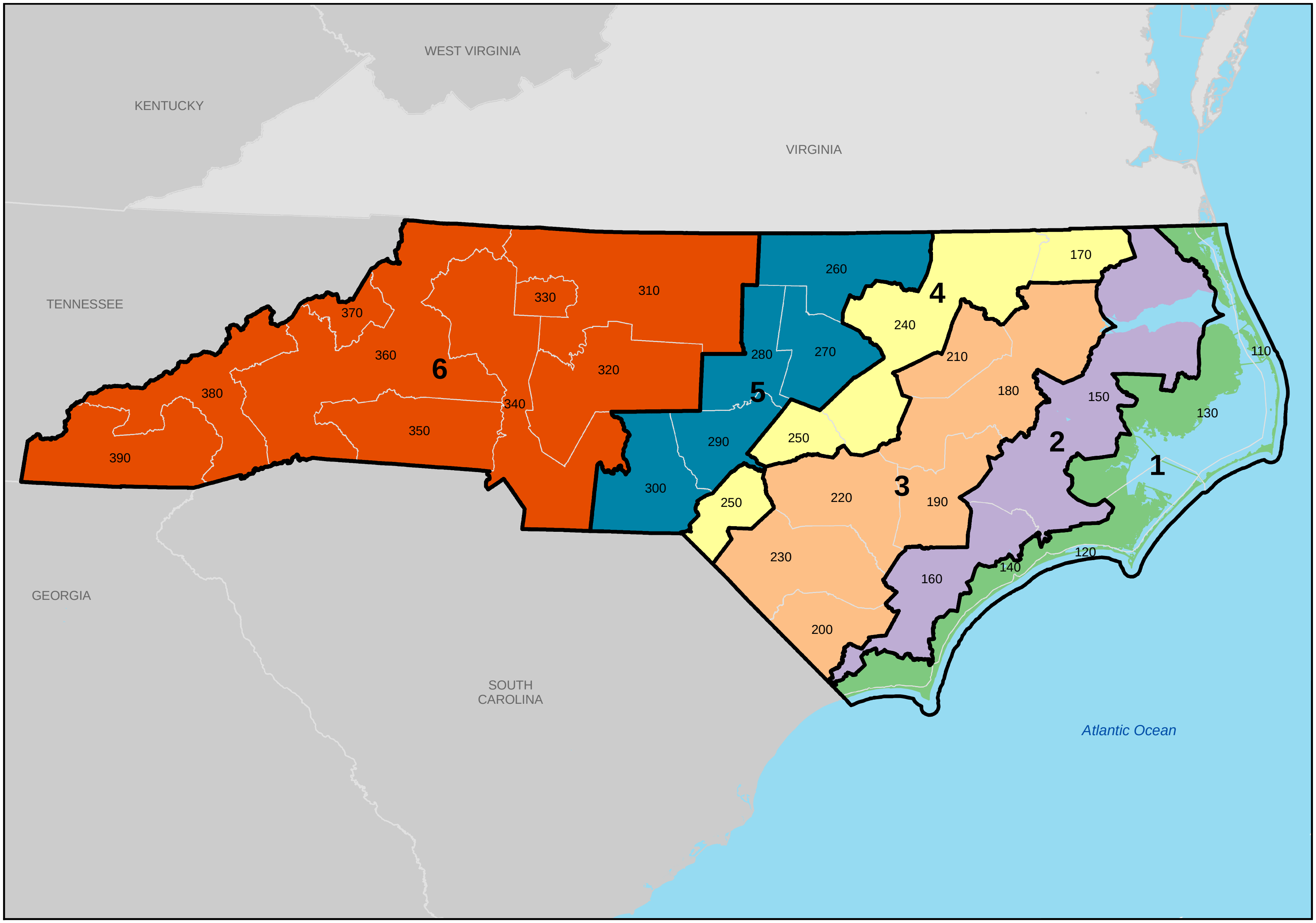
Territory Group	Proposed Rate Change - Year 2: Mobile Home Structures	Adjacent Structures	Personal Effects	Liability	Total
1	27.2%	27.8%	26.7%	9.2%	27.0%
2	9.9%	9.1%	11.6%	9.2%	10.1%
3	23.0%	27.9%	6.1%	9.2%	21.1%
4	19.0%	19.0%	1.7%	9.2%	17.0%
5	16.0%	16.0%	-1.7%	9.2%	14.0%
6	11.0%	14.5%	-5.7%	9.2%	9.2%
Statewide	16.0%	18.1%	0.7%	9.2%	14.2%

Territory Group	2022 Earned Premium at Proposed Year 2 Rate Level: Mobile Home Structures	Adjacent Structures	Personal Effects	Liability	Total
1	$5,876,954	$388,872	$899,698	$75,996	$7,241,520
2	5,300,221	463,366	860,191	107,642	6,731,420
3	24,027,975	1,936,735	2,896,913	540,226	29,401,849
4	18,164,223	1,515,426	2,006,855	416,086	22,102,590
5	15,914,410	1,320,184	1,745,652	446,190	19,426,436
6	46,051,444	3,994,828	5,886,126	1,832,348	57,764,745
Statewide	$115,335,227	$9,619,410	$14,295,435	$3,418,488	$142,668,560

Territory Group	Proposed Rate Change - Year 3: Mobile Home Structures	Adjacent Structures	Personal Effects	Liability	Total
1	27.2%	27.8%	26.7%	9.2%	27.0%
2	9.9%	9.1%	11.6%	9.2%	10.1%
3	22.6%	27.9%	6.1%	9.2%	21.0%
4	15.8%	17.2%	1.7%	9.2%	14.5%
5	14.7%	14.9%	-1.7%	9.2%	13.1%
6	9.6%	14.5%	-5.7%	9.2%	8.4%
Statewide	14.9%	18.0%	1.3%	9.2%	13.6%

Note: The proposed rate changes by Territory Group were selected by the North Carolina Rate Bureau and reflect the implementation of the proposed rates over a three-year period in order to reduce the impact of the rate increases on policyholders.

North Carolina
Mobile Homeowners
MH(C)
Current Territory Definitions and Territory Groups



North Carolina Mobile Homeowners
MH(C) Program

Section B

Changes to Base Rates and Rating Plan Relativities

North Carolina Mobile Homeowners
MH(C) Program

Changes to Base Rates and Rating Plan Relativities

Table of Contents

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 1 Territory Relativities

	Average Rates & Relativites by Territory Group					
	Terr Grp 1	Terr Grp 2	Terr Grp 3	Terr Grp 4	Terr Grp 5	Terr Grp 6
(1) Current Average Rate	$1,180.90	$1,198.73	$1,204.69	$1,442.89	$1,450.04	$1,431.12
(2) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(3) Current Territory Relativity	1.646	1.341	1.000	0.923	0.785	0.627
(4) Current Average Deductible Credit	(46.19)	(38.29)	(37.61)	(34.77)	(29.05)	(23.76)
(5) Current Average Premium	$1,709.68	$1,409.96	$1,049.31	$1,166.46	$997.63	$785.56
(6) Earned House Years	2,111.08	2,828.22	14,544.48	10,904.82	11,753.74	47,153.90
(7) 2022 Earned Prem at Current Rate Level	$3,609,273	$3,987,678	$15,261,669	$12,719,996	$11,725,922	$37,042,373
(8) Proposed Year 1 Rate Change	28.0%	20.9%	28.0%	20.0%	17.0%	12.0%
(9) 2022 Earned Prem at Proposed Yr 1 Rate Level	$4,619,910	$4,818,750	$19,535,135	$15,258,616	$13,728,686	$41,517,467
(10) Proposed Year 1 Average Premium	$2,188.41	$1,703.81	$1,343.13	$1,399.25	$1,168.03	$880.47
(11) Proposed Year 1 Average Deductible Credit	(59.13)	(46.28)	(48.14)	(41.72)	(33.98)	(26.61)
(12) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(13) Proposed Year 1 Average Rate	$1,511.56	$1,534.39	$1,542.02	$1,846.93	$1,856.09	$1,831.86
(14) Proposed Year 1 Territory Relativity	1.646	1.266	1.000	0.865	0.718	0.549

(1), (2), (4), (6), (12) Based on data provided by member companies
(3) From current MH(C) Rate Manual
(5) = (1) x (2) x (3) + (4)
(6) Excludes earned exposure with no Coverage A
(7) = (5) x (6)
(8) From Section A, Page 2
(9) Based on (8) and the extension of exposures method
(10) = (9) / (6)
(11) = (4) x [1 + (8)]
(13) Based on the extension of exposures method
(14) = [(10) - (11)] / (12) / (13)

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 1 Territory Relativities

	Average Rates & Relativites by Territory Group					
	Terr Grp 1	Terr Grp 2	Terr Grp 3	Terr Grp 4	Terr Grp 5	Terr Grp 6
(1) Current Average Rate	$98.60	$110.68	$118.02	$146.30	$146.51	$138.11
(2) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(3) Current Territory Relativity	1.808	1.599	1.000	0.897	0.783	0.614
(4) Current Average Deductible Credit	(10.12)	(8.31)	(7.80)	(7.11)	(6.25)	(4.95)
(5) Current Average Premium	$150.83	$151.11	$98.64	$111.23	$97.20	$71.52
(6) Earned House Years	1,576.44	2,363.85	11,990.23	9,541.48	10,007.75	42,406.37
(7) 2022 Earned Prem at Current Rate Level	$237,773	$357,202	$1,182,689	$1,061,293	$972,755	$3,032,825
(8) Proposed Year 1 Rate Change	28.0%	18.9%	28.0%	20.0%	17.0%	15.0%
(9) 2022 Earned Prem at Proposed Yr 1 Rate Level	$304,382	$424,956	$1,514,009	$1,273,819	$1,138,770	$3,483,852
(10) Proposed Year 1 Average Premium	$193.08	$179.77	$126.27	$133.50	$113.79	$82.15
(11) Proposed Year 1 Average Deductible Credit	(12.95)	(9.88)	(9.98)	(8.53)	(7.31)	(5.69)
(12) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(13) Proposed Year 1 Average Rate	$126.23	$141.68	$151.08	$187.28	$187.55	$176.80
(14) Proposed Year 1 Territory Relativity	1.808	1.486	1.000	0.841	0.716	0.551

(1), (2), (4), (6), (12) Based on data provided by member companies
(3) From current MH(C) Rate Manual
(5) = (1) x (2) x (3) + (4)
(6) Excludes earned exposure with no Coverage B
(7) = (5) x (6)
(8) From Section A, Page 2
(9) Based on (8) and the extension of exposures method
(10) = (9) / (6)
(11) = (4) x [1 + (8)]
(13) Based on the extension of exposures method
(14) = [(10) - (11)] / (12) / (13)

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 1 Territory Relativities

	Average Rates & Relativites by Territory Group					
	Terr Grp 1	Terr Grp 2	Terr Grp 3	Terr Grp 4	Terr Grp 5	Terr Grp 6
(1) Current Average Rate	$161.34	$176.80	$199.69	$246.17	$240.17	$239.33
(2) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(3) Current Territory Relativity	1.971	1.472	1.000	0.828	0.765	0.692
(4) Current Average Deductible Credit	(11.90)	(9.67)	(7.97)	(6.49)	(5.85)	(5.29)
(5) Current Average Premium	$275.28	$224.78	$172.15	$177.33	$159.85	$144.08
(6) Earned House Years	2,015.60	2,755.64	14,094.16	10,761.44	11,489.43	47,088.80
(7) 2022 Earned Prem at Current Rate Level	$554,846	$619,408	$2,426,285	$1,908,344	$1,836,638	$6,784,726
(8) Proposed Year 1 Rate Change	28.0%	24.5%	12.5%	3.4%	-3.3%	-8.0%
(9) 2022 Earned Prem at Proposed Yr 1 Rate Level	$710,108	$770,834	$2,722,566	$1,972,918	$1,775,078	$6,236,955
(10) Proposed Year 1 Average Premium	$352.31	$279.73	$193.17	$183.33	$154.50	$132.45
(11) Proposed Year 1 Average Deductible Credit	(15.23)	(12.04)	(8.97)	(6.71)	(5.66)	(4.87)
(12) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(13) Proposed Year 1 Average Rate	$181.13	$198.46	$224.11	$276.18	$269.46	$268.52
(14) Proposed Year 1 Territory Relativity	2.247	1.632	1.000	0.763	0.659	0.567

(1), (2), (4), (6), (12) Based on data provided by member companies
(3) From current MH(C) Rate Manual
(5) = (1) x (2) x (3) + (4)
(6) Excludes earned exposure with no Coverage C
(7) = (5) x (6)
(8) From Section A, Page 2
(9) Based on (8) and the extension of exposures method
(10) = (9) / (6)
(11) = (4) x [1 + (8)]
(13) Based on the extension of exposures method
(14) = [(10) - (11)] / (12) / (13)

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 1 Base Rates
Territory Group 3

Primary Residence

	(1)	(2)	(3) = (2) x [1 + (1)]	(4)	(5) = (4) x [1 + (1)]
		Comprehensive		Named Perils	
Amount of Insurance	Proposed Year 1 Rate Change	Current Rate	Proposed Year 1 Rate	Current Rate	Proposed Year 1 Rate
1 - 3,999	28.0%	$323.23	$413.73	$288.09	$368.76
4,000 - 4,999	28.0%	344.86	441.42	307.37	393.43
5,000 - 5,999	28.0%	362.68	464.23	323.25	413.76
6,000 - 6,999	28.0%	381.56	488.40	340.09	435.32
7,000 - 7,999	28.0%	400.69	512.88	357.13	457.13
8,000 - 8,999	28.0%	419.90	537.47	374.25	479.04
9,000 - 9,999	28.0%	440.15	563.39	392.30	502.14
10,000 - 10,999	28.0%	459.32	587.93	409.40	524.03
11,000 - 11,999	28.0%	475.52	608.67	423.83	542.50
12,000 - 12,999	28.0%	491.73	629.41	438.28	561.00
13,000 - 13,999	28.0%	507.43	649.51	452.28	578.92
14,000 - 14,999	28.0%	523.12	669.59	466.26	596.81
15,000 - 15,999	28.0%	540.91	692.36	482.12	617.11
16,000 - 16,999	28.0%	560.10	716.93	499.22	639.00
17,000 - 17,999	28.0%	578.87	740.95	515.95	660.42
18,000 - 18,999	28.0%	597.53	764.84	532.58	681.70
19,000 - 19,999	28.0%	617.97	791.00	550.79	705.01
20,000 - 20,999	28.0%	637.19	815.60	567.93	726.95
21,000 - 21,999	28.0%	652.55	835.26	581.62	744.47
22,000 - 22,999	28.0%	667.91	854.92	595.31	762.00
23,000 - 23,999	28.0%	684.14	875.70	609.78	780.52
24,000 - 24,999	28.0%	700.60	896.77	624.45	799.30
25,000 - 25,999	28.0%	718.32	919.45	640.24	819.51
26,000 - 26,999	28.0%	737.02	943.39	656.91	840.84
27,000 - 27,999	28.0%	755.42	966.94	673.31	861.84
28,000 - 28,999	28.0%	773.71	990.35	689.60	882.69
29,000 - 29,999	28.0%	794.24	1,016.63	707.90	906.11
30,000 - 30,999	28.0%	815.50	1,043.84	726.86	930.38
31,000 - 31,999	28.0%	831.47	1,064.28	741.09	948.60
32,000 - 32,999	28.0%	847.00	1,084.16	754.93	966.31
33,000 - 33,999	28.0%	862.51	1,104.01	768.75	984.00
34,000 - 34,999	28.0%	880.08	1,126.50	784.41	1,004.04
35,000 - 35,999	28.0%	897.90	1,149.31	800.29	1,024.37
36,000 - 36,999	28.0%	915.71	1,172.11	816.17	1,044.70
37,000 - 37,999	28.0%	933.53	1,194.92	832.05	1,065.02
38,000 - 38,999	28.0%	951.34	1,217.72	847.93	1,085.35
39,000 - 39,999	28.0%	969.15	1,240.51	863.81	1,105.68
40,000 - 40,999	28.0%	986.97	1,263.32	879.69	1,126.00
41,000 - 41,999	28.0%	1,004.78	1,286.12	895.57	1,146.33
42,000 - 42,999	28.0%	1,022.60	1,308.93	911.45	1,166.66
43,000 - 43,999	28.0%	1,040.41	1,331.72	927.33	1,186.98
44,000 - 44,999	28.0%	1,058.23	1,354.53	943.21	1,207.31
45,000 - 45,999	28.0%	1,076.04	1,377.33	959.08	1,227.62
46,000 - 46,999	28.0%	1,093.86	1,400.14	974.96	1,247.95
47,000 - 47,999	28.0%	1,111.67	1,422.94	990.84	1,268.28
48,000 - 48,999	28.0%	1,129.49	1,445.75	1,006.71	1,288.59
49,000 - 49,999	28.0%	1,147.30	1,468.54	1,022.59	1,308.92
50,000 - 50,999	28.0%	1,165.12	1,491.35	1,038.47	1,329.24
51,000 - 51,999	28.0%	1,182.93	1,514.15	1,054.35	1,349.57
52,000 - 52,999	28.0%	1,200.76	1,536.97	1,070.23	1,369.89
53,000 - 53,999	28.0%	1,218.56	1,559.76	1,086.11	1,390.22
54,000 - 54,999	28.0%	1,236.37	1,582.55	1,101.98	1,410.53
55,000 - 55,999	28.0%	1,254.20	1,605.38	1,117.86	1,430.86
56,000 - 56,999	28.0%	1,272.00	1,628.16	1,133.74	1,451.19
57,000 - 57,999	28.0%	1,289.83	1,650.98	1,149.62	1,471.51
58,000 - 58,999	28.0%	1,307.64	1,673.78	1,165.50	1,491.84
59,000 - 59,999	28.0%	1,325.46	1,696.59	1,181.38	1,512.17
60,000 - 60,999	28.0%	1,343.27	1,719.39	1,197.26	1,532.49
61,000 - 61,999	28.0%	1,361.09	1,742.20	1,213.14	1,552.82
62,000 - 62,999	28.0%	1,378.90	1,764.99	1,229.02	1,573.15
63,000 - 63,999	28.0%	1,396.72	1,787.80	1,244.90	1,593.47
64,000 - 64,999	28.0%	1,414.53	1,810.60	1,260.78	1,613.80
65,000 - 65,999	28.0%	1,432.35	1,833.41	1,276.65	1,634.11
66,000 - 66,999	28.0%	1,450.16	1,856.20	1,292.53	1,654.44
67,000 - 67,999	28.0%	1,467.98	1,879.01	1,308.41	1,674.76
68,000 - 68,999	28.0%	1,485.79	1,901.81	1,324.29	1,695.09
69,000 - 69,999	28.0%	1,503.60	1,924.61	1,340.17	1,715.42
70,000 - 70,999	28.0%	1,521.42	1,947.42	1,356.04	1,735.73
71,000 - 71,999	28.0%	1,539.23	1,970.21	1,371.92	1,756.06
72,000 - 72,999	28.0%	1,557.05	1,993.02	1,387.80	1,776.38
73,000 - 73,999	28.0%	1,574.86	2,015.82	1,403.68	1,796.71
74,000 - 74,999	28.0%	1,592.68	2,038.63	1,419.55	1,817.02
75,000 - 75,999	28.0%	1,610.49	2,061.43	1,435.43	1,837.35
76,000 - 76,999	28.0%	1,628.31	2,084.24	1,451.31	1,857.68
77,000 - 77,999	28.0%	1,646.12	2,107.03	1,467.19	1,878.00
78,000 - 78,999	28.0%	1,663.94	2,129.84	1,483.07	1,898.33
79,000 - 79,999	28.0%	1,681.75	2,152.64	1,498.95	1,918.66
Each Addl $1,000	28.0%	17.81	22.80	15.88	20.33

(1) From Section A, Page 2
(2), (4) Based on current MH(C) rate manual.

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 1 Base Rates
Territory Group 3

Rental

	(1)	(2)	(3) = (2) x [1 + (1)]	(4)	(5) = (4) x [1 + (1)]
		Comprehensive		Named Perils	
Amount of Insurance	Proposed Year 1 Rate Change	Current Rate	Proposed Year 1 Rate	Current Rate	Proposed Year 1 Rate
1 - 3,999	28.0%	$553.71	$708.75	$518.57	$663.77
4,000 - 4,999	28.0%	590.76	756.17	553.28	708.20
5,000 - 5,999	28.0%	621.28	795.24	581.86	744.78
6,000 - 6,999	28.0%	653.62	836.63	612.16	783.56
7,000 - 7,999	28.0%	686.40	878.59	642.85	822.85
8,000 - 8,999	28.0%	719.30	920.70	673.66	862.28
9,000 - 9,999	28.0%	753.97	965.08	706.14	903.86
10,000 - 10,999	28.0%	786.82	1,007.13	736.91	943.24
11,000 - 11,999	28.0%	814.58	1,042.66	762.90	976.51
12,000 - 12,999	28.0%	842.35	1,078.21	788.91	1,009.80
13,000 - 13,999	28.0%	869.24	1,112.63	814.10	1,042.05
14,000 - 14,999	28.0%	896.11	1,147.02	839.27	1,074.27
15,000 - 15,999	28.0%	926.59	1,186.04	867.80	1,110.78
16,000 - 16,999	28.0%	959.47	1,228.12	898.60	1,150.21
17,000 - 17,999	28.0%	991.63	1,269.29	928.72	1,188.76
18,000 - 18,999	28.0%	1,023.58	1,310.18	958.65	1,227.07
19,000 - 19,999	28.0%	1,058.60	1,355.01	991.44	1,269.04
20,000 - 20,999	28.0%	1,091.52	1,397.15	1,022.27	1,308.51
21,000 - 21,999	28.0%	1,117.83	1,430.82	1,046.92	1,340.06
22,000 - 22,999	28.0%	1,144.13	1,464.49	1,071.55	1,371.58
23,000 - 23,999	28.0%	1,171.95	1,500.10	1,097.60	1,404.93
24,000 - 24,999	28.0%	1,200.14	1,536.18	1,124.01	1,438.73
25,000 - 25,999	28.0%	1,230.50	1,575.04	1,152.43	1,475.11
26,000 - 26,999	28.0%	1,262.52	1,616.03	1,182.44	1,513.52
27,000 - 27,999	28.0%	1,294.06	1,656.40	1,211.96	1,551.31
28,000 - 28,999	28.0%	1,325.37	1,696.47	1,241.29	1,588.85
29,000 - 29,999	28.0%	1,360.53	1,741.48	1,274.21	1,630.99
30,000 - 30,999	28.0%	1,396.97	1,788.12	1,308.35	1,674.69
31,000 - 31,999	28.0%	1,424.33	1,823.14	1,333.96	1,707.47
32,000 - 32,999	28.0%	1,450.91	1,857.16	1,358.87	1,739.35
33,000 - 33,999	28.0%	1,477.50	1,891.20	1,383.77	1,771.23
34,000 - 34,999	28.0%	1,507.59	1,929.72	1,411.94	1,807.28
35,000 - 35,999	28.0%	1,538.11	1,968.78	1,440.53	1,843.88
36,000 - 36,999	28.0%	1,568.62	2,007.83	1,469.11	1,880.46
37,000 - 37,999	28.0%	1,599.14	2,046.90	1,497.69	1,917.04
38,000 - 38,999	28.0%	1,629.66	2,085.96	1,526.28	1,953.64
39,000 - 39,999	28.0%	1,660.18	2,125.03	1,554.85	1,990.21
40,000 - 40,999	28.0%	1,690.70	2,164.10	1,583.43	2,026.79
41,000 - 41,999	28.0%	1,721.21	2,203.15	1,612.02	2,063.39
42,000 - 42,999	28.0%	1,751.73	2,242.21	1,640.60	2,099.97
43,000 - 43,999	28.0%	1,782.25	2,281.28	1,669.18	2,136.55
44,000 - 44,999	28.0%	1,812.77	2,320.35	1,697.77	2,173.15
45,000 - 45,999	28.0%	1,843.29	2,359.41	1,726.34	2,209.72
46,000 - 46,999	28.0%	1,873.80	2,398.46	1,754.92	2,246.30
47,000 - 47,999	28.0%	1,904.32	2,437.53	1,783.51	2,282.89
48,000 - 48,999	28.0%	1,934.84	2,476.60	1,812.09	2,319.48
49,000 - 49,999	28.0%	1,965.36	2,515.66	1,840.67	2,356.06
50,000 - 50,999	28.0%	1,995.88	2,554.73	1,869.24	2,392.63
51,000 - 51,999	28.0%	2,026.38	2,593.77	1,897.83	2,429.22
52,000 - 52,999	28.0%	2,056.90	2,632.83	1,926.41	2,465.80
53,000 - 53,999	28.0%	2,087.42	2,671.90	1,954.99	2,502.39
54,000 - 54,999	28.0%	2,117.94	2,710.96	1,983.58	2,538.98
55,000 - 55,999	28.0%	2,148.45	2,750.02	2,012.16	2,575.56
56,000 - 56,999	28.0%	2,178.97	2,789.08	2,040.73	2,612.13
57,000 - 57,999	28.0%	2,209.49	2,828.15	2,069.32	2,648.73
58,000 - 58,999	28.0%	2,240.01	2,867.21	2,097.90	2,685.31
59,000 - 59,999	28.0%	2,270.53	2,906.28	2,126.48	2,721.89
60,000 - 60,999	28.0%	2,301.04	2,945.33	2,155.07	2,758.49
61,000 - 61,999	28.0%	2,331.56	2,984.40	2,183.65	2,795.07
62,000 - 62,999	28.0%	2,362.08	3,023.46	2,212.22	2,831.64
63,000 - 63,999	28.0%	2,392.60	3,062.53	2,240.81	2,868.24
64,000 - 64,999	28.0%	2,423.12	3,101.59	2,269.39	2,904.82
65,000 - 65,999	28.0%	2,453.63	3,140.65	2,297.97	2,941.40
66,000 - 66,999	28.0%	2,484.15	3,179.71	2,326.56	2,978.00
67,000 - 67,999	28.0%	2,514.67	3,218.78	2,355.14	3,014.58
68,000 - 68,999	28.0%	2,545.19	3,257.84	2,383.71	3,051.15
69,000 - 69,999	28.0%	2,575.71	3,296.91	2,412.30	3,087.74
70,000 - 70,999	28.0%	2,606.22	3,335.96	2,440.88	3,124.33
71,000 - 71,999	28.0%	2,636.74	3,375.03	2,469.46	3,160.91
72,000 - 72,999	28.0%	2,667.26	3,414.09	2,498.04	3,197.49
73,000 - 73,999	28.0%	2,697.78	3,453.16	2,526.63	3,234.09
74,000 - 74,999	28.0%	2,728.30	3,492.22	2,555.20	3,270.66
75,000 - 75,999	28.0%	2,758.80	3,531.26	2,583.78	3,307.24
76,000 - 76,999	28.0%	2,789.32	3,570.33	2,612.37	3,343.83
77,000 - 77,999	28.0%	2,819.84	3,609.40	2,640.95	3,380.42
78,000 - 78,999	28.0%	2,850.36	3,648.46	2,669.53	3,417.00
79,000 - 79,999	28.0%	2,880.88	3,687.53	2,698.12	3,453.59
Each Addl $1,000	28.0%	30.52	39.07	28.59	36.60

(1) From Section A, Page 2
(2), (4) Based on current MH(C) rate manual.

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 1 Base Rates
Territory Group 3

Seasonal/Vacation

	(1)	(2)	(3) = (2) x [1 + (1)]	(4)	(5) = (4) x [1 + (1)]
		Comprehensive		Named Perils	
Amount of Insurance	Proposed Year 1 Rate Change	Current Rate	Proposed Year 1 Rate	Current Rate	Proposed Year 1 Rate
1 - 3,999	28.0%	$323.23	$413.73	$288.09	$368.76
4,000 - 4,999	28.0%	344.86	441.42	307.37	393.43
5,000 - 5,999	28.0%	362.68	464.23	323.25	413.76
6,000 - 6,999	28.0%	381.56	488.40	340.09	435.32
7,000 - 7,999	28.0%	400.69	512.88	357.13	457.13
8,000 - 8,999	28.0%	419.90	537.47	374.25	479.04
9,000 - 9,999	28.0%	440.15	563.39	392.30	502.14
10,000 - 10,999	28.0%	459.32	587.93	409.40	524.03
11,000 - 11,999	28.0%	475.52	608.67	423.83	542.50
12,000 - 12,999	28.0%	491.73	629.41	438.28	561.00
13,000 - 13,999	28.0%	507.43	649.51	452.28	578.92
14,000 - 14,999	28.0%	523.12	669.59	466.26	596.81
15,000 - 15,999	28.0%	540.91	692.36	482.12	617.11
16,000 - 16,999	28.0%	560.10	716.93	499.22	639.00
17,000 - 17,999	28.0%	578.87	740.95	515.95	660.42
18,000 - 18,999	28.0%	597.53	764.84	532.58	681.70
19,000 - 19,999	28.0%	617.97	791.00	550.79	705.01
20,000 - 20,999	28.0%	637.19	815.60	567.93	726.95
21,000 - 21,999	28.0%	652.55	835.26	581.62	744.47
22,000 - 22,999	28.0%	667.91	854.92	595.31	762.00
23,000 - 23,999	28.0%	684.14	875.70	609.78	780.52
24,000 - 24,999	28.0%	700.60	896.77	624.45	799.30
25,000 - 25,999	28.0%	718.32	919.45	640.24	819.51
26,000 - 26,999	28.0%	737.02	943.39	656.91	840.84
27,000 - 27,999	28.0%	755.42	966.94	673.31	861.84
28,000 - 28,999	28.0%	773.71	990.35	689.60	882.69
29,000 - 29,999	28.0%	794.24	1,016.63	707.90	906.11
30,000 - 30,999	28.0%	815.50	1,043.84	726.86	930.38
31,000 - 31,999	28.0%	831.47	1,064.28	741.09	948.60
32,000 - 32,999	28.0%	847.00	1,084.16	754.93	966.31
33,000 - 33,999	28.0%	862.51	1,104.01	768.75	984.00
34,000 - 34,999	28.0%	880.08	1,126.50	784.41	1,004.04
35,000 - 35,999	28.0%	897.90	1,149.31	800.29	1,024.37
36,000 - 36,999	28.0%	915.71	1,172.11	816.17	1,044.70
37,000 - 37,999	28.0%	933.53	1,194.92	832.05	1,065.02
38,000 - 38,999	28.0%	951.34	1,217.72	847.93	1,085.35
39,000 - 39,999	28.0%	969.15	1,240.51	863.81	1,105.68
40,000 - 40,999	28.0%	986.97	1,263.32	879.69	1,126.00
41,000 - 41,999	28.0%	1,004.78	1,286.12	895.57	1,146.33
42,000 - 42,999	28.0%	1,022.60	1,308.93	911.45	1,166.66
43,000 - 43,999	28.0%	1,040.41	1,331.72	927.33	1,186.98
44,000 - 44,999	28.0%	1,058.23	1,354.53	943.21	1,207.31
45,000 - 45,999	28.0%	1,076.04	1,377.33	959.08	1,227.62
46,000 - 46,999	28.0%	1,093.86	1,400.14	974.96	1,247.95
47,000 - 47,999	28.0%	1,111.67	1,422.94	990.84	1,268.28
48,000 - 48,999	28.0%	1,129.49	1,445.75	1,006.71	1,288.59
49,000 - 49,999	28.0%	1,147.30	1,468.54	1,022.59	1,308.92
50,000 - 50,999	28.0%	1,165.12	1,491.35	1,038.47	1,329.24
51,000 - 51,999	28.0%	1,182.93	1,514.15	1,054.35	1,349.57
52,000 - 52,999	28.0%	1,200.76	1,536.97	1,070.23	1,369.89
53,000 - 53,999	28.0%	1,218.56	1,559.76	1,086.11	1,390.22
54,000 - 54,999	28.0%	1,236.37	1,582.55	1,101.98	1,410.53
55,000 - 55,999	28.0%	1,254.20	1,605.38	1,117.86	1,430.86
56,000 - 56,999	28.0%	1,272.00	1,628.16	1,133.74	1,451.19
57,000 - 57,999	28.0%	1,289.83	1,650.98	1,149.62	1,471.51
58,000 - 58,999	28.0%	1,307.64	1,673.78	1,165.50	1,491.84
59,000 - 59,999	28.0%	1,325.46	1,696.59	1,181.38	1,512.17
60,000 - 60,999	28.0%	1,343.27	1,719.39	1,197.26	1,532.49
61,000 - 61,999	28.0%	1,361.09	1,742.20	1,213.14	1,552.82
62,000 - 62,999	28.0%	1,378.90	1,764.99	1,229.02	1,573.15
63,000 - 63,999	28.0%	1,396.72	1,787.80	1,244.90	1,593.47
64,000 - 64,999	28.0%	1,414.53	1,810.60	1,260.78	1,613.80
65,000 - 65,999	28.0%	1,432.35	1,833.41	1,276.65	1,634.11
66,000 - 66,999	28.0%	1,450.16	1,856.20	1,292.53	1,654.44
67,000 - 67,999	28.0%	1,467.98	1,879.01	1,308.41	1,674.76
68,000 - 68,999	28.0%	1,485.79	1,901.81	1,324.29	1,695.09
69,000 - 69,999	28.0%	1,503.60	1,924.61	1,340.17	1,715.42
70,000 - 70,999	28.0%	1,521.42	1,947.42	1,356.04	1,735.73
71,000 - 71,999	28.0%	1,539.23	1,970.21	1,371.92	1,756.06
72,000 - 72,999	28.0%	1,557.05	1,993.02	1,387.80	1,776.38
73,000 - 73,999	28.0%	1,574.86	2,015.82	1,403.68	1,796.71
74,000 - 74,999	28.0%	1,592.68	2,038.63	1,419.55	1,817.02
75,000 - 75,999	28.0%	1,610.49	2,061.43	1,435.43	1,837.35
76,000 - 76,999	28.0%	1,628.31	2,084.24	1,451.31	1,857.68
77,000 - 77,999	28.0%	1,646.12	2,107.03	1,467.19	1,878.00
78,000 - 78,999	28.0%	1,663.94	2,129.84	1,483.07	1,898.33
79,000 - 79,999	28.0%	1,681.75	2,152.64	1,498.95	1,918.66
Each Addl $1,000	28.0%	17.81	22.80	15.88	20.33

(1) From Section A, Page 2
(2), (4) Based on current MH(C) rate manual.

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 1 Base Rates
Territory Group 3

	(1)	(2)	(3) = (2) x [1 + (1)]	(4)	(5) = (4) x [1 + (1)]
		Comprehensive		Named Perils	
Amount of Insurance	Proposed Year 1 Rate Change	Current Rate	Proposed Year 1 Rate	Current Rate	Proposed Year 1 Rate
100 - 199	28.0%	-	-	$2.81	$3.60
200 - 299	28.0%	-	-	4.44	5.68
300 - 399	28.0%	$7.04	$9.01	6.07	7.77
400 - 499	28.0%	8.93	11.43	7.70	9.86
500 - 599	28.0%	10.82	13.85	9.34	11.96
600 - 699	28.0%	12.71	16.27	10.97	14.04
700 - 799	28.0%	14.60	18.69	12.60	16.13
800 - 899	28.0%	16.50	21.12	14.23	18.21
900 - 999	28.0%	18.39	23.54	15.86	20.30
1,000 - 1,099	28.0%	20.28	25.96	17.49	22.39
1,100 - 1,199	28.0%	22.17	28.38	19.13	24.49
1,200 - 1,299	28.0%	24.06	30.80	20.76	26.57
1,300 - 1,399	28.0%	25.96	33.23	22.39	28.66
1,400 - 1,499	28.0%	27.85	35.65	24.02	30.75
1,500 - 1,599	28.0%	29.74	38.07	25.65	32.83
1,600 - 1,699	28.0%	31.63	40.49	27.28	34.92
1,700 - 1,799	28.0%	33.53	42.92	28.91	37.00
1,800 - 1,899	28.0%	35.42	45.34	30.55	39.10
1,900 - 1,999	28.0%	37.31	47.76	32.18	41.19
2,000 - 2,099	28.0%	39.20	50.18	33.81	43.28
2,100 - 2,199	28.0%	41.09	52.60	35.44	45.36
2,200 - 2,299	28.0%	42.99	55.03	37.07	47.45
2,300 - 2,399	28.0%	44.88	57.45	38.70	49.54
2,400 - 2,499	28.0%	46.77	59.87	40.33	51.62
2,500 - 2,599	28.0%	48.66	62.28	41.97	53.72
2,600 - 2,699	28.0%	50.55	64.70	43.60	55.81
2,700 - 2,799	28.0%	52.45	67.14	45.23	57.89
2,800 - 2,899	28.0%	54.34	69.56	46.86	59.98
2,900 - 2,999	28.0%	56.23	71.97	48.49	62.07
3,000 - 3,099	28.0%	58.12	74.39	50.12	64.15
3,100 - 3,199	28.0%	60.02	76.83	51.76	66.25
3,200 - 3,299	28.0%	61.91	79.24	53.39	68.34
3,300 - 3,399	28.0%	63.80	81.66	55.02	70.43
3,400 - 3,499	28.0%	65.69	84.08	56.65	72.51
3,500 - 3,599	28.0%	67.58	86.50	58.28	74.60
3,600 - 3,699	28.0%	69.48	88.93	59.91	76.68
3,700 - 3,799	28.0%	71.37	91.35	61.54	78.77
3,800 - 3,899	28.0%	73.26	93.77	63.18	80.87
3,900 - 3,999	28.0%	75.15	96.19	64.81	82.96
4,000 - 4,099	28.0%	77.04	98.61	66.44	85.04
4,100 - 4,199	28.0%	78.94	101.04	68.07	87.13
4,200 - 4,299	28.0%	80.83	103.46	69.70	89.22
4,300 - 4,399	28.0%	82.72	105.88	71.33	91.30
4,400 - 4,499	28.0%	84.61	108.30	72.97	93.40
4,500 - 4,599	28.0%	86.50	110.72	74.60	95.49
4,600 - 4,699	28.0%	88.40	113.15	76.23	97.57
4,700 - 4,799	28.0%	90.29	115.57	77.86	99.66
4,800 - 4,899	28.0%	92.18	117.99	79.49	101.75
4,900 - 4,999	28.0%	94.07	120.41	81.12	103.83
5,000 - 5,099	28.0%	95.97	122.84	82.75	105.92
5,100 - 5,199	28.0%	97.86	125.26	84.39	108.02
5,200 - 5,299	28.0%	99.75	127.68	86.02	110.11
5,300 - 5,399	28.0%	101.64	130.10	87.65	112.19
5,400 - 5,499	28.0%	103.53	132.52	89.28	114.28
5,500 - 5,599	28.0%	105.43	134.95	90.91	116.36
5,600 - 5,699	28.0%	107.32	137.37	92.54	118.45
5,700 - 5,799	28.0%	109.21	139.79	94.17	120.54
5,800 - 5,899	28.0%	111.10	142.21	95.81	122.64
5,900 - 5,999	28.0%	112.99	144.63	97.44	124.72
6,000 - 6,099	28.0%	114.89	147.06	99.07	126.81
6,100 - 6,199	28.0%	116.78	149.48	100.70	128.90
6,200 - 6,299	28.0%	118.67	151.90	102.33	130.98
6,300 - 6,399	28.0%	120.56	154.32	103.96	133.07
6,400 - 6,499	28.0%	122.45	156.74	105.60	135.17
6,500 - 6,599	28.0%	124.35	159.17	107.23	137.25
6,600 - 6,699	28.0%	126.24	161.59	108.86	139.34
6,700 - 6,799	28.0%	128.13	164.01	110.49	141.43
6,800 - 6,899	28.0%	130.02	166.43	112.12	143.51
6,900 - 6,999	28.0%	131.92	168.86	113.75	145.60
Each Addl $100	28.0%	1.89	2.42	1.63	2.09

(1) From Section A, Page 2
(2), (4) Based on current MH(C) rate manual.

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 1 Base Rates
Territory Group 3

Amount of Insurance	(1) Proposed Year 1 Rate Change	(2) Current Rate	(3) = (2) x [1 + (1)] Proposed Year 1 Rate
500 - 599	12.5%	$21.04	$23.68
600 - 699	12.5%	21.87	24.61
700 - 799	12.5%	22.70	25.55
800 - 899	12.5%	23.53	26.48
900 - 999	12.5%	24.36	27.42
1,000 - 1,099	12.5%	25.20	28.36
1,100 - 1,199	12.5%	26.03	29.30
1,200 - 1,299	12.5%	26.86	30.23
1,300 - 1,399	12.5%	27.69	31.16
1,400 - 1,499	12.5%	28.52	32.10
1,500 - 1,599	12.5%	29.35	33.03
1,600 - 1,699	12.5%	30.18	33.97
1,700 - 1,799	12.5%	31.01	34.90
1,800 - 1,899	12.5%	31.84	35.83
1,900 - 1,999	12.5%	32.68	36.78
2,000 - 2,099	12.5%	33.51	37.71
2,100 - 2,199	12.5%	34.34	38.65
2,200 - 2,299	12.5%	35.17	39.58
2,300 - 2,399	12.5%	36.00	40.52
2,400 - 2,499	12.5%	36.83	41.45
2,500 - 2,599	12.5%	37.66	42.38
2,600 - 2,699	12.5%	38.49	43.32
2,700 - 2,799	12.5%	39.32	44.25
2,800 - 2,899	12.5%	40.15	45.19
2,900 - 2,999	12.5%	40.99	46.13
3,000 - 3,099	12.5%	41.82	47.07
3,100 - 3,199	12.5%	42.65	48.00
3,200 - 3,299	12.5%	43.48	48.93
3,300 - 3,399	12.5%	44.31	49.87
3,400 - 3,499	12.5%	45.14	50.80
3,500 - 3,599	12.5%	45.97	51.74
3,600 - 3,699	12.5%	46.80	52.67
3,700 - 3,799	12.5%	47.63	53.61
3,800 - 3,899	12.5%	48.47	54.55
3,900 - 3,999	12.5%	49.30	55.49
4,000 - 4,099	12.5%	50.13	56.42
4,100 - 4,199	12.5%	50.96	57.35
4,200 - 4,299	12.5%	51.79	58.29
4,300 - 4,399	12.5%	52.62	59.22
4,400 - 4,499	12.5%	53.45	60.16
4,500 - 4,599	12.5%	54.28	61.09
4,600 - 4,699	12.5%	55.11	62.02
4,700 - 4,799	12.5%	55.95	62.97
4,800 - 4,899	12.5%	56.78	63.90
4,900 - 4,999	12.5%	57.61	64.84
5,000 - 5,099	12.5%	58.44	65.77
5,100 - 5,199	12.5%	59.27	66.71
5,200 - 5,299	12.5%	60.10	67.64
5,300 - 5,399	12.5%	60.93	68.57
5,400 - 5,499	12.5%	61.76	69.51
5,500 - 5,599	12.5%	62.59	70.44
5,600 - 5,699	12.5%	63.43	71.39
5,700 - 5,799	12.5%	64.26	72.32
5,800 - 5,899	12.5%	65.09	73.26
5,900 - 5,999	12.5%	65.92	74.19
6,000 - 6,099	12.5%	66.75	75.12
6,100 - 6,199	12.5%	67.58	76.06
6,200 - 6,299	12.5%	68.41	76.99
6,300 - 6,399	12.5%	69.24	77.93
6,400 - 6,499	12.5%	70.07	78.86
6,500 - 6,599	12.5%	70.90	79.80
6,600 - 6,699	12.5%	71.74	80.74
6,700 - 6,799	12.5%	72.57	81.67
6,800 - 6,899	12.5%	73.40	82.61
6,900 - 6,999	12.5%	74.23	83.54
Each Addl $100	12.5%	0.83	0.93

(1) From Section A, Page 2
(2) Based on current MH(C) rate manual.

North Carolina
Mobile Homeowners
MH(C) - Liability

Derivation of Proposed Year 1 Rates by Limit

Liability Limit	(1) Current Rate	(2) Proposed Year 1 Rate Change	(3) = (1) x [1 + (2)] Proposed Year 1 Rate
25,000	$23.67	9.9%	$26.01
50,000	26.99	9.9%	29.66
100,000	31.24	9.9%	34.33
200,000	36.44	9.9%	40.05
250,000	38.58	9.9%	42.40
300,000	40.48	9.9%	44.49

(1) Based on current MH(C) rate manual.
(2) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 1 Deductible Debit / (Credit)
Comprehensive Coverage (Primary Residence)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Current Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$34.55	$28.09	$23.09	$21.06	$17.92	$14.33
50	15.71	12.78	10.53	9.60	8.15	6.52
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(28.27)	(22.99)	(18.90)	(17.24)	(14.67)	(11.73)
500	(72.25)	(58.75)	(48.32)	(44.05)	(37.49)	(29.98)
750	(110.41)	(89.77)	(73.86)	(67.33)	(57.30)	(45.82)
1,000	(141.15)	(114.76)	(94.41)	(86.07)	(73.26)	(58.58)
2,000	(237.69)	(193.22)	(159.02)	(144.95)	(123.40)	(98.66)
5,000	(474.56)	(385.76)	(317.53)	(289.43)	(246.41)	(197.01)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 1 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
28.0%	20.9%	28.0%	20.0%	17.0%	12.0%

(14)	(15) = (2) x [1+(8)]	(16) = (3) x [1+(9)]	(17) = (4) x [1+(10)]	(18) = (5) x [1+(11)]	(19) = (6) x [1+(12)]	(20) = (7) x [1+(13)]
	Proposed Year 1 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$44.22	$33.96	$29.56	$25.27	$20.97	$16.05
50	20.11	15.45	13.47	11.52	9.54	7.30
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(36.19)	(27.80)	(24.19)	(20.69)	(17.17)	(13.14)
500	(92.48)	(71.02)	(61.85)	(52.86)	(43.86)	(33.58)
750	(141.33)	(108.52)	(94.54)	(80.79)	(67.04)	(51.32)
1,000	(180.67)	(138.73)	(120.85)	(103.28)	(85.71)	(65.61)
2,000	(304.24)	(233.58)	(203.55)	(173.94)	(144.37)	(110.50)
5,000	(607.44)	(466.34)	(406.44)	(347.32)	(288.30)	(220.66)

(2) through (7) from current MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 1 Deductible Debit / (Credit)
Comprehensive Coverage (Seasonal / Vacation)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Current Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(43.99)	(35.78)	(29.40)	(26.80)	(22.80)	(18.24)
750	(82.14)	(66.77)	(54.95)	(50.08)	(42.64)	(34.09)
1,000	(112.88)	(91.76)	(75.51)	(68.83)	(58.60)	(46.85)
2,000	(209.42)	(170.23)	(140.11)	(127.70)	(108.72)	(86.93)
5,000	(446.29)	(362.78)	(298.63)	(272.19)	(231.74)	(185.29)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 1 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
28.0%	20.9%	28.0%	20.0%	17.0%	12.0%

(14)	(15) = (2) x [1+(8)]	(16) = (3) x [1+(9)]	(17) = (4) x [1+(10)]	(18) = (5) x [1+(11)]	(19) = (6) x [1+(12)]	(20) = (7) x [1+(13)]
	Proposed Year 1 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(56.31)	(43.25)	(37.64)	(32.15)	(26.68)	(20.43)
750	(105.14)	(80.72)	(70.33)	(60.10)	(49.89)	(38.18)
1,000	(144.48)	(110.93)	(96.65)	(82.59)	(68.56)	(52.47)
2,000	(268.05)	(205.79)	(179.34)	(153.24)	(127.21)	(97.36)
5,000	(571.25)	(438.56)	(382.25)	(326.62)	(271.13)	(207.52)

(2) through (7) from current MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 1 Deductible Debit / (Credit)
Comprehensive Coverage (Primary Residence)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Current Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$2.18	$1.91	$1.31	$1.19	$1.03	$0.81
50	1.08	0.97	0.66	0.58	0.51	0.39
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(2.18)	(1.91)	(1.31)	(1.19)	(1.03)	(0.81)
500	(17.37)	(15.33)	(10.51)	(9.43)	(8.22)	(6.45)
750	(29.32)	(25.87)	(17.74)	(15.90)	(13.86)	(10.88)
1,000	(37.13)	(32.76)	(22.48)	(20.14)	(17.54)	(13.79)
2,000	(61.55)	(54.29)	(37.25)	(33.37)	(29.07)	(22.88)
5,000	(121.34)	(107.01)	(73.42)	(65.76)	(57.26)	(45.12)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 1 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
28.0%	18.9%	28.0%	20.0%	17.0%	15.0%

(14)	(15) = (2) x [1+(8)]	(16) = (3) x [1+(9)]	(17) = (4) x [1+(10)]	(18) = (5) x [1+(11)]	(19) = (6) x [1+(12)]	(20) = (7) x [1+(13)]
	Proposed Year 1 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$2.79	$2.28	$1.68	$1.43	$1.21	$0.93
50	1.39	1.15	0.84	0.69	0.60	0.45
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(2.79)	(2.28)	(1.68)	(1.43)	(1.21)	(0.93)
500	(22.24)	(18.23)	(13.46)	(11.31)	(9.61)	(7.42)
750	(37.53)	(30.77)	(22.71)	(19.07)	(16.21)	(12.52)
1,000	(47.53)	(38.97)	(28.77)	(24.16)	(20.52)	(15.86)
2,000	(78.78)	(64.58)	(47.68)	(40.04)	(34.01)	(26.31)
5,000	(155.31)	(127.28)	(93.98)	(78.91)	(67.00)	(51.89)

(2) through (7) from current MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 1 Deductible Debit / (Credit)
Comprehensive Coverage (Seasonal / Vacation)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Current Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(15.20)	(13.40)	(9.21)	(8.25)	(7.21)	(5.64)
750	(27.14)	(23.95)	(16.43)	(14.71)	(12.82)	(10.07)
1,000	(34.95)	(30.84)	(21.16)	(18.95)	(16.51)	(12.98)
2,000	(59.37)	(52.38)	(35.94)	(32.18)	(28.02)	(22.08)
5,000	(119.16)	(105.09)	(72.10)	(64.58)	(56.23)	(44.31)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 1 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
28.0%	18.9%	28.0%	20.0%	17.0%	15.0%

(14)	(15) = (2) x [1+(8)]	(16) = (3) x [1+(9)]	(17) = (4) x [1+(10)]	(18) = (5) x [1+(11)]	(19) = (6) x [1+(12)]	(20) = (7) x [1+(13)]
	Proposed Year 1 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(19.45)	(15.94)	(11.79)	(9.90)	(8.43)	(6.49)
750	(34.74)	(28.49)	(21.03)	(17.65)	(14.99)	(11.58)
1,000	(44.74)	(36.69)	(27.09)	(22.74)	(19.31)	(14.93)
2,000	(76.00)	(62.30)	(46.00)	(38.62)	(32.79)	(25.39)
5,000	(152.52)	(125.01)	(92.29)	(77.50)	(65.79)	(50.96)

(2) through (7) from current MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 1 Deductible Debit / (Credit)
Comprehensive Coverage (Primary Residence)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Current Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$11.12	$8.28	$6.19	$5.09	$4.70	$4.26
50	5.57	4.14	3.09	2.54	2.35	2.14
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(11.12)	(8.28)	(6.19)	(5.09)	(4.70)	(4.26)
500	(16.68)	(12.42)	(9.27)	(7.63)	(7.05)	(6.40)
750	(21.13)	(15.74)	(11.73)	(9.67)	(8.93)	(8.10)
1,000	(24.30)	(18.10)	(13.49)	(11.12)	(10.28)	(9.31)
2,000	(35.14)	(26.18)	(19.48)	(16.09)	(14.85)	(13.46)
5,000	(64.25)	(47.89)	(35.60)	(29.43)	(27.18)	(24.61)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 1 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
28.0%	24.5%	12.5%	3.4%	-3.3%	-8.0%

(14)	(15) = (2) x [1+(8)]	(16) = (3) x [1+(9)]	(17) = (4) x [1+(10)]	(18) = (5) x [1+(11)]	(19) = (6) x [1+(12)]	(20) = (7) x [1+(13)]
	Proposed Year 1 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$14.23	$10.31	$6.96	$5.26	$4.55	$3.92
50	7.12	5.15	3.48	2.63	2.27	1.96
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(14.23)	(10.31)	(6.96)	(5.26)	(4.55)	(3.92)
500	(21.36)	(15.46)	(10.43)	(7.89)	(6.81)	(5.88)
750	(27.05)	(19.59)	(13.20)	(10.00)	(8.63)	(7.45)
1,000	(31.11)	(22.53)	(15.18)	(11.50)	(9.93)	(8.56)
2,000	(44.98)	(32.59)	(21.93)	(16.64)	(14.36)	(12.38)
5,000	(82.23)	(59.61)	(40.07)	(30.44)	(26.27)	(22.64)

(2) through (7) from current MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 1 Deductible Debit / (Credit)
Comprehensive Coverage (Seasonal / Vacation)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Current Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(5.57)	(4.14)	(3.09)	(2.54)	(2.35)	(2.14)
750	(10.02)	(7.46)	(5.54)	(4.58)	(4.23)	(3.84)
1,000	(13.19)	(9.83)	(7.30)	(6.04)	(5.57)	(5.05)
2,000	(24.02)	(17.90)	(13.30)	(11.00)	(10.15)	(9.20)
5,000	(53.13)	(39.61)	(29.41)	(24.34)	(22.46)	(20.35)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 1 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
28.0%	24.5%	12.5%	3.4%	-3.3%	-8.0%

(14)	(15) = (2) x [1+(8)]	(16) = (3) x [1+(9)]	(17) = (4) x [1+(10)]	(18) = (5) x [1+(11)]	(19) = (6) x [1+(12)]	(20) = (7) x [1+(13)]
	Proposed Year 1 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(7.12)	(5.15)	(3.48)	(2.63)	(2.27)	(1.96)
750	(12.82)	(9.29)	(6.24)	(4.74)	(4.09)	(3.53)
1,000	(16.89)	(12.24)	(8.22)	(6.25)	(5.39)	(4.64)
2,000	(30.74)	(22.28)	(14.97)	(11.38)	(9.81)	(8.46)
5,000	(68.00)	(49.30)	(33.10)	(25.17)	(21.72)	(18.72)

(2) through (7) from current MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 1 Deductible Debit / (Credit)
Named Perils Coverage

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Current Deductible Credit					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(15.71)	(12.78)	(10.53)	(9.60)	(8.15)	(6.52)
100	(29.85)	(24.27)	(19.93)	(18.19)	(15.47)	(12.38)
250	(53.39)	(43.42)	(35.72)	(32.56)	(27.71)	(22.16)
500	(88.01)	(71.57)	(58.90)	(53.71)	(45.69)	(36.52)
750	(116.49)	(94.74)	(77.99)	(71.10)	(60.48)	(48.35)
1,000	(137.72)	(112.00)	(92.22)	(84.08)	(71.51)	(57.17)
2,000	(200.39)	(162.98)	(134.21)	(122.42)	(104.08)	(83.21)
5,000	(349.56)	(284.31)	(234.17)	(213.66)	(181.60)	(145.19)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 1 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
28.0%	20.9%	28.0%	20.0%	17.0%	12.0%

(14)	(15)	(16)	(17)	(18)	(19)	(20)
	= (2) x [1+(8)]	= (3) x [1+(9)]	= (4) x [1+(10)]	= (5) x [1+(11)]	= (6) x [1+(12)]	= (7) x [1+(13)]
	Proposed Year 1 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(20.11)	(15.45)	(13.47)	(11.52)	(9.54)	(7.30)
100	(38.21)	(29.34)	(25.52)	(21.82)	(18.10)	(13.87)
250	(68.34)	(52.49)	(45.72)	(39.07)	(32.42)	(24.81)
500	(112.65)	(86.52)	(75.40)	(64.45)	(53.45)	(40.90)
750	(149.11)	(114.53)	(99.82)	(85.32)	(70.76)	(54.15)
1,000	(176.28)	(135.40)	(118.04)	(100.90)	(83.67)	(64.03)
2,000	(256.50)	(197.03)	(171.79)	(146.90)	(121.77)	(93.19)
5,000	(447.44)	(343.70)	(299.74)	(256.39)	(212.47)	(162.62)

(2) through (7) from current MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 1 Deductible Debit / (Credit)
Named Perils Coverage

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Current Deductible Credit					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(1.08)	(0.96)	(0.65)	(0.58)	(0.51)	(0.40)
100	(2.18)	(1.91)	(1.32)	(1.19)	(1.04)	(0.81)
250	(3.26)	(2.88)	(1.98)	(1.77)	(1.54)	(1.21)
500	(4.96)	(4.40)	(3.02)	(2.67)	(2.34)	(1.83)
750	(6.52)	(5.80)	(3.99)	(3.51)	(3.08)	(2.40)
1,000	(7.91)	(7.07)	(4.85)	(4.26)	(3.73)	(2.91)
2,000	(13.24)	(11.88)	(8.12)	(7.11)	(6.22)	(4.83)
5,000	(28.62)	(25.81)	(17.56)	(15.36)	(13.43)	(10.40)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 1 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
28.0%	18.9%	28.0%	20.0%	17.0%	15.0%

(14)	(15) = (2) x [1+(8)]	(16) = (3) x [1+(9)]	(17) = (4) x [1+(10)]	(18) = (5) x [1+(11)]	(19) = (6) x [1+(12)]	(20) = (7) x [1+(13)]
	Proposed Year 1 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(1.38)	(1.15)	(0.83)	(0.70)	(0.59)	(0.46)
100	(2.79)	(2.28)	(1.68)	(1.42)	(1.21)	(0.93)
250	(4.17)	(3.42)	(2.54)	(2.12)	(1.81)	(1.39)
500	(6.34)	(5.23)	(3.87)	(3.21)	(2.74)	(2.10)
750	(8.34)	(6.90)	(5.10)	(4.21)	(3.60)	(2.76)
1,000	(10.13)	(8.41)	(6.20)	(5.11)	(4.37)	(3.34)
2,000	(16.94)	(14.13)	(10.39)	(8.54)	(7.28)	(5.56)
5,000	(36.64)	(30.70)	(22.48)	(18.44)	(15.71)	(11.96)

(2) through (7) from current MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 1 Deductible Debit / (Credit)
Named Perils Coverage

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Current Deductible Credit					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(4.63)	(3.46)	(2.58)	(2.12)	(1.96)	(1.78)
100	(9.27)	(6.90)	(5.15)	(4.25)	(3.92)	(3.56)
250	(18.54)	(13.80)	(10.31)	(8.48)	(7.84)	(7.10)
500	(32.28)	(24.04)	(17.94)	(14.76)	(13.65)	(12.36)
750	(43.72)	(32.56)	(24.29)	(19.99)	(18.48)	(16.74)
1,000	(52.41)	(39.03)	(29.11)	(23.96)	(22.16)	(20.05)
2,000	(82.80)	(61.65)	(45.95)	(37.84)	(34.99)	(31.67)
5,000	(165.27)	(123.03)	(91.66)	(75.51)	(69.80)	(63.16)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 1 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
28.0%	24.5%	12.5%	3.4%	-3.3%	-8.0%

(14)	(15) = (2) x [1+(8)]	(16) = (3) x [1+(9)]	(17) = (4) x [1+(10)]	(18) = (5) x [1+(11)]	(19) = (6) x [1+(12)]	(20) = (7) x [1+(13)]
	Proposed Year 1 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(5.92)	(4.31)	(2.90)	(2.19)	(1.89)	(1.64)
100	(11.86)	(8.59)	(5.80)	(4.40)	(3.79)	(3.28)
250	(23.73)	(17.18)	(11.60)	(8.77)	(7.58)	(6.54)
500	(41.31)	(29.92)	(20.19)	(15.26)	(13.20)	(11.37)
750	(55.96)	(40.53)	(27.34)	(20.67)	(17.87)	(15.40)
1,000	(67.09)	(48.58)	(32.76)	(24.78)	(21.42)	(18.45)
2,000	(105.99)	(76.73)	(51.72)	(39.13)	(33.82)	(29.13)
5,000	(211.54)	(153.13)	(103.16)	(78.09)	(67.47)	(58.11)

(2) through (7) from current MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 1 Named Storm Deductible Debit / (Credit)
Comprehensive Coverage
Territory Groups 1 and 2

(1) Current Named Storm Deductible Debit / (Credit)

All-Peril Deductible	Named Storm Deductible	Primary Residence Territory Group 1	Primary Residence Territory Group 2	Seasonal / Vacation Residence Territory Group 1	Seasonal / Vacation Residence Territory Group 2
0	1%	$24.26	$19.74	---	---
	2%	13.99	11.37	---	---
	5%	(16.84)	(13.70)	---	---
50	1%	$5.62	$4.58	---	---
	2%	(4.46)	(3.62)	---	---
	5%	(34.73)	(28.22)	---	---
100	1%	($9.92)	($8.08)	---	---
	2%	(19.86)	(16.15)	---	---
	5%	(49.64)	(40.38)	---	---
250	1%	($37.93)	($30.85)	($9.92)	($8.08)
	2%	(47.57)	(38.69)	(19.86)	(16.15)
	5%	(76.52)	(62.24)	(49.64)	(40.38)
500	1%	($81.46)	($66.23)	($53.49)	($43.50)
	2%	(90.67)	(73.72)	(62.99)	(51.23)
	5%	(118.29)	(96.18)	(91.50)	(74.40)
750	2%	($129.76)	($105.49)	($102.95)	($83.71)
	5%	(155.27)	(126.23)	(129.35)	(105.16)
1,000	2%	($163.77)	($133.14)	($138.61)	($112.71)
	5%	(186.47)	(151.58)	(162.20)	(131.84)
2,000	2%	($290.87)	($236.44)	($272.85)	($221.84)
	5%	(308.16)	(250.48)	(290.65)	(236.18)
5,000	5%	($666.52)	($541.69)	($669.22)	($543.69)

(2) Proposed Year 1 Named Storm Deductible Debit / (Credit)
= (1) x [1 + (3)]

All-Peril Deductible	Named Storm Deductible	Primary Residence Territory Group 1	Primary Residence Territory Group 2	Seasonal / Vacation Residence Territory Group 1	Seasonal / Vacation Residence Territory Group 2
0	1%	$31.05	$23.86	---	---
	2%	17.91	13.74	---	---
	5%	(21.56)	(16.56)	---	---
50	1%	$7.19	$5.54	---	---
	2%	(5.71)	(4.38)	---	---
	5%	(44.45)	(34.11)	---	---
100	1%	($12.70)	($9.77)	---	---
	2%	(25.42)	(19.52)	---	---
	5%	(63.54)	(48.81)	---	---
250	1%	($48.55)	($37.29)	($12.70)	($9.77)
	2%	(60.89)	(46.77)	(25.42)	(19.52)
	5%	(97.95)	(75.24)	(63.54)	(48.81)
500	1%	($104.27)	($80.06)	($68.47)	($52.59)
	2%	(116.06)	(89.12)	(80.63)	(61.93)
	5%	(151.41)	(116.27)	(117.12)	(89.94)
750	2%	($166.09)	($127.52)	($131.78)	($101.20)
	5%	(198.75)	(152.60)	(165.57)	(127.13)
1,000	2%	($209.63)	($160.95)	($177.42)	($136.25)
	5%	(238.68)	(183.24)	(207.62)	(159.38)
2,000	2%	($372.31)	($285.83)	($349.25)	($268.18)
	5%	(394.44)	(302.80)	(372.03)	(285.51)
5,000	5%	($853.15)	($654.84)	($856.60)	($657.26)
(3) Proposed Year 1 Rate Change:		28.0%	20.9%	28.0%	20.9%

(1) From NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 1 Named Storm Deductible Debit / (Credit)
Comprehensive Coverage
Territory Groups 1 and 2

(1) Current Named Storm Deductible Debit / (Credit)

		Primary Residence		Seasonal / Vacation Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
0	1%	$1.46	$1.28	---	---
	2%	0.74	0.66	---	---
	5%	(1.41)	(1.22)	---	---
50	1%	$0.38	$0.34	---	---
	2%	(0.33)	(0.29)	---	---
	5%	(2.44)	(2.17)	---	---
100	1%	($0.69)	($0.61)	---	---
	2%	(1.39)	(1.23)	---	---
	5%	(3.46)	(3.07)	---	---
250	1%	($2.83)	($2.50)	($0.69)	($0.61)
	2%	(3.49)	(3.10)	(1.39)	(1.23)
	5%	(5.45)	(4.87)	(3.46)	(3.07)
500	1%	($17.90)	($15.79)	($15.73)	($13.88)
	2%	(18.22)	(16.07)	(15.94)	(14.07)
	5%	(20.02)	(17.65)	(17.84)	(15.78)
750	2%	($31.30)	($27.59)	($28.96)	($25.56)
	5%	(32.86)	(28.91)	(30.61)	(27.06)
1,000	2%	($42.16)	($37.16)	($39.89)	($35.21)
	5%	(43.42)	(38.16)	(41.21)	(36.42)
2,000	2%	($81.31)	($71.63)	($79.39)	($70.08)
	5%	(82.21)	(72.14)	(80.29)	(70.93)
5,000	5%	($190.67)	($167.14)	($187.64)	($165.69)

(2) Proposed Year 1 Named Storm Deductible Debit / (Credit)
= (1) x [1 + (3)]

		Primary Residence		Seasonal / Vacation Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
0	1%	$1.87	$1.52	---	---
	2%	0.95	0.79	---	---
	5%	(1.80)	(1.45)	---	---
50	1%	$0.49	$0.40	---	---
	2%	(0.42)	(0.34)	---	---
	5%	(3.12)	(2.58)	---	---
100	1%	($0.88)	($0.73)	---	---
	2%	(1.78)	(1.46)	---	---
	5%	(4.43)	(3.65)	---	---
250	1%	($3.62)	($2.97)	($0.88)	($0.73)
	2%	(4.47)	(3.69)	(1.78)	(1.46)
	5%	(6.98)	(5.79)	(4.43)	(3.65)
500	1%	($22.91)	($18.78)	($20.13)	($16.51)
	2%	(23.32)	(19.11)	(20.40)	(16.74)
	5%	(25.63)	(20.99)	(22.84)	(18.77)
750	2%	($40.06)	($32.82)	($37.07)	($30.40)
	5%	(42.06)	(34.39)	(39.18)	(32.19)
1,000	2%	($53.96)	($44.20)	($51.06)	($41.88)
	5%	(55.58)	(45.39)	(52.75)	(43.32)
2,000	2%	($104.08)	($85.20)	($101.62)	($83.36)
	5%	(105.23)	(85.81)	(102.77)	(84.37)
5,000	5%	($244.06)	($198.81)	($240.18)	($197.08)
(3) Proposed Year 1 Rate Change:		28.0%	18.9%	28.0%	18.9%

(1) From NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 1 Named Storm Deductible Debit / (Credit)
Comprehensive Coverage
Territory Groups 1 and 2

(1) Current Named Storm Deductible Debit / (Credit)

		Primary Residence		Seasonal / Vacation Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
0	1%	$9.91	$7.38	---	---
	2%	8.70	6.48	---	---
	5%	5.07	3.77	---	---
50	1%	$4.41	$3.28	---	---
	2%	3.24	2.41	---	---
	5%	(0.24)	(0.20)	---	---
100	1%	($1.10)	($0.82)	---	---
	2%	(2.20)	(1.63)	---	---
	5%	(5.50)	(4.08)	---	---
250	1%	($12.11)	($9.02)	($1.10)	($0.82)
	2%	(13.10)	(9.76)	(2.20)	(1.63)
	5%	(16.07)	(11.99)	(5.50)	(4.08)
500	1%	($17.61)	($13.12)	($6.62)	($4.93)
	2%	(18.55)	(13.82)	(7.67)	(5.71)
	5%	(21.35)	(15.92)	(10.83)	(8.07)
750	2%	($22.80)	($16.99)	($12.49)	($9.31)
	5%	(25.27)	(18.86)	(15.34)	(11.45)
1,000	2%	($25.68)	($19.15)	($16.44)	($12.25)
	5%	(27.74)	(20.70)	(18.86)	(14.09)
2,000	2%	($35.39)	($26.42)	($30.66)	($22.84)
	5%	(36.86)	(27.52)	(32.29)	(24.16)
5,000	5%	($62.94)	($47.01)	($71.13)	($53.28)

(2) Proposed Year 1 Named Storm Deductible Debit / (Credit)
= (1) x [1 + (3)]

		Primary Residence		Seasonal / Vacation Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
0	1%	$12.68	$9.19	---	---
	2%	11.14	8.07	---	---
	5%	6.49	4.69	---	---
50	1%	$5.64	$4.08	---	---
	2%	4.15	3.00	---	---
	5%	(0.31)	(0.25)	---	---
100	1%	($1.41)	($1.02)	---	---
	2%	(2.82)	(2.03)	---	---
	5%	(7.04)	(5.08)	---	---
250	1%	($15.50)	($11.23)	($1.41)	($1.02)
	2%	(16.77)	(12.15)	(2.82)	(2.03)
	5%	(20.57)	(14.92)	(7.04)	(5.08)
500	1%	($22.54)	($16.33)	($8.47)	($6.14)
	2%	(23.74)	(17.20)	(9.82)	(7.11)
	5%	(27.33)	(19.82)	(13.86)	(10.04)
750	2%	($29.18)	($21.15)	($15.99)	($11.59)
	5%	(32.35)	(23.47)	(19.64)	(14.25)
1,000	2%	($32.87)	($23.84)	($21.04)	($15.25)
	5%	(35.51)	(25.76)	(24.14)	(17.54)
2,000	2%	($45.30)	($32.88)	($39.24)	($28.43)
	5%	(47.18)	(34.25)	(41.33)	(30.07)
5,000	5%	($80.56)	($58.51)	($91.05)	($66.32)
(3) Proposed Year 1 Rate Change:		28.0%	24.5%	28.0%	24.5%

(1) From NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 1 Named Storm Deductible Debit / (Credit)
Named Perils
Territory Groups 1 and 2

(1) Current Named Storm Deductible Debit / (Credit)

		Primary Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2
0	1%	($17.71)	($14.39)
	2%	(35.42)	(28.80)
	5%	(88.53)	(71.99)
50	1%	($33.13)	($26.94)
	2%	(50.54)	(41.10)
	5%	(102.78)	(83.58)
100	1%	($46.96)	($38.19)
	2%	(64.06)	(52.09)
	5%	(115.37)	(93.83)
250	1%	($70.05)	($56.96)
	2%	(86.70)	(70.50)
	5%	(136.65)	(111.11)
500	1%	($108.53)	($88.25)
	2%	(120.70)	(98.13)
	5%	(166.94)	(135.72)
750	2%	($150.05)	($121.98)
	5%	(191.32)	(155.53)
1,000	2%	($174.02)	($141.45)
	5%	(209.23)	(170.07)
2,000	2%	($261.82)	($212.78)
	5%	(280.86)	(228.25)
5,000	5%	($495.73)	($402.79)

(2) Proposed Year 1 Named Storm Deductible Debit / (Credit)
= (1) x [1 + (3)]

		Primary Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2
0	1%	($22.67)	($17.40)
	2%	(45.34)	(34.82)
	5%	(113.32)	(87.03)
50	1%	($42.41)	($32.57)
	2%	(64.69)	(49.69)
	5%	(131.56)	(101.04)
100	1%	($60.11)	($46.17)
	2%	(82.00)	(62.97)
	5%	(147.67)	(113.43)
250	1%	($89.66)	($68.86)
	2%	(110.98)	(85.23)
	5%	(174.91)	(134.32)
500	1%	($138.92)	($106.68)
	2%	(154.50)	(118.63)
	5%	(213.68)	(164.07)
750	2%	($192.06)	($147.46)
	5%	(244.89)	(188.02)
1,000	2%	($222.75)	($171.00)
	5%	(267.81)	(205.59)
2,000	2%	($335.13)	($257.23)
	5%	(359.50)	(275.93)
5,000	5%	($634.53)	($486.93)
(3) Proposed Year 1 Rate Change:		28.0%	20.9%

(1) From NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 1 Named Storm Deductible Debit / (Credit)
Named Perils
Territory Groups 1 and 2

(1) Current Named Storm Deductible Debit / (Credit)

All-Peril Deductible	Named Storm Deductible	Primary Residence Territory Group 1	Primary Residence Territory Group 2
0	1%	($1.18)	($1.04)
	2%	(2.36)	(2.09)
	5%	(5.92)	(5.22)
50	1%	($2.25)	($2.00)
	2%	(3.42)	(3.03)
	5%	(6.94)	(6.12)
100	1%	($3.34)	($2.94)
	2%	(4.50)	(3.96)
	5%	(7.96)	(7.02)
250	1%	($4.38)	($3.86)
	2%	(5.50)	(4.85)
	5%	(8.86)	(7.81)
500	1%	($6.12)	($5.41)
	2%	(6.82)	(6.02)
	5%	(9.82)	(8.67)
750	2%	($7.73)	($6.84)
	5%	(10.25)	(9.05)
1,000	2%	($8.23)	($7.26)
	5%	(10.37)	(9.15)
2,000	2%	($9.69)	($8.53)
	5%	(10.82)	(9.48)
5,000	5%	($12.18)	($10.35)

(2) Proposed Year 1 Named Storm Deductible Debit / (Credit)
= (1) x [1 + (3)]

All-Peril Deductible	Named Storm Deductible	Primary Residence Territory Group 1	Primary Residence Territory Group 2
0	1%	($1.51)	($1.24)
	2%	(3.02)	(2.49)
	5%	(7.58)	(6.21)
50	1%	($2.88)	($2.38)
	2%	(4.38)	(3.60)
	5%	(8.88)	(7.28)
100	1%	($4.28)	($3.50)
	2%	(5.76)	(4.71)
	5%	(10.19)	(8.35)
250	1%	($5.61)	($4.59)
	2%	(7.04)	(5.77)
	5%	(11.34)	(9.29)
500	1%	($7.83)	($6.43)
	2%	(8.73)	(7.16)
	5%	(12.57)	(10.31)
750	2%	($9.89)	($8.14)
	5%	(13.12)	(10.76)
1,000	2%	($10.53)	($8.64)
	5%	(13.27)	(10.88)
2,000	2%	($12.40)	($10.15)
	5%	(13.85)	(11.28)
5,000	5%	($15.59)	($12.31)
(3) Proposed Year 1 Rate Change:		28.0%	18.9%

(1) From NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 1 Named Storm Deductible Debit / (Credit)
Named Perils
Territory Groups 1 and 2

(1) Current Named Storm Deductible Debit / (Credit)

		Primary Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2
0	1%	($2.21)	($1.65)
	2%	(4.43)	(3.31)
	5%	(11.07)	(8.27)
50	1%	($6.75)	($5.02)
	2%	(8.87)	(6.59)
	5%	(15.22)	(11.30)
100	1%	($11.30)	($8.42)
	2%	(13.33)	(9.93)
	5%	(19.43)	(14.48)
250	1%	($20.36)	($15.17)
	2%	(21.82)	(16.26)
	5%	(27.67)	(20.64)
500	1%	($35.46)	($26.42)
	2%	(34.18)	(25.47)
	5%	(39.33)	(29.36)
750	2%	($44.21)	($32.94)
	5%	(48.44)	(36.18)
1,000	2%	($51.53)	($38.39)
	5%	(55.25)	(41.28)
2,000	2%	($76.76)	($57.18)
	5%	(80.02)	(59.82)
5,000	5%	($151.23)	($113.12)

(2) Proposed Year 1 Named Storm Deductible Debit / (Credit)
= (1) x [1 + (3)]

		Primary Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2
0	1%	($2.83)	($2.05)
	2%	(5.67)	(4.12)
	5%	(14.17)	(10.29)
50	1%	($8.64)	($6.25)
	2%	(11.35)	(8.20)
	5%	(19.48)	(14.06)
100	1%	($14.46)	($10.48)
	2%	(17.06)	(12.36)
	5%	(24.87)	(18.02)
250	1%	($26.06)	($18.88)
	2%	(27.93)	(20.24)
	5%	(35.42)	(25.69)
500	1%	($45.39)	($32.88)
	2%	(43.75)	(31.70)
	5%	(50.34)	(36.54)
750	2%	($56.59)	($41.00)
	5%	(62.00)	(45.03)
1,000	2%	($65.96)	($47.78)
	5%	(70.72)	(51.38)
2,000	2%	($98.25)	($71.17)
	5%	(102.43)	(74.46)
5,000	5%	($193.57)	($140.80)
(3) Proposed Year 1 Rate Change:		28.0%	24.5%

(1) From NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C)

Wind Exclusion Credits
Territory Groups 1 and 2 (Territories 110-160)

Territory Group	Mobile Home Structures: Current Credit	Measured Impact (% Change)	Proposed Credit
1	64.3%	-8.6%	67.4%
2	60.0%	-8.1%	63.2%

Territory Group	Adjacent Structures: Current Credit	Measured Impact (% Change)	Proposed Credit
1	57.0%	-22.1%	66.5%
2	53.9%	-19.2%	62.8%

Territory Group	Personal Effects: Current Credit	Measured Impact (% Change)	Proposed Credit
1	45.3%	-7.8%	49.6%
2	38.5%	-1.4%	39.4%

Note:
Measured Impact = (1 - Proposed Credit) / (1 - Current Credit) - 1

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 2 Territory Relativities

	Average Rates & Relativites by Territory Group					
	Terr Grp 1	Terr Grp 2	Terr Grp 3	Terr Grp 4	Terr Grp 5	Terr Grp 6
(1) Proposed Year 1 Average Rate	$1,511.56	$1,534.39	$1,542.02	$1,846.93	$1,856.09	$1,831.86
(2) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(3) Proposed Year 1 Territory Relativity	1.646	1.266	1.000	0.865	0.718	0.549
(4) Proposed Year 1 Average Deductible Credit	(59.13)	(46.28)	(48.14)	(41.72)	(33.98)	(26.61)
(5) Proposed Year 1 Average Premium	$2,188.41	$1,703.81	$1,343.13	$1,399.25	$1,168.03	$880.47
(6) Earned House Years	2,111.08	2,828.22	14,544.48	10,904.82	11,753.74	47,153.90
(7) 2022 Earned Prem at Proposed Yr 1 Rate Level	$4,619,910	$4,818,750	$19,535,136	$15,258,616	$13,728,685	$41,517,466
(8) Proposed Year 2 Rate Change	27.2%	9.9%	23.0%	19.0%	16.0%	11.0%
(9) 2022 Earned Prem at Proposed Yr 2 Rate Level	$5,875,755	$5,299,692	$24,028,023	$18,160,272	$15,921,627	$46,041,757
(10) Proposed Year 2 Average Premium	$2,783.30	$1,873.86	$1,652.04	$1,665.34	$1,354.60	$976.41
(11) Proposed Year 2 Average Deductible Credit	(75.22)	(50.89)	(59.21)	(49.65)	(39.43)	(29.53)
(12) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(13) Proposed Year 2 Average Rate	$1,859.20	$1,887.29	$1,896.66	$2,271.68	$2,282.95	$2,253.15
(14) Proposed Year 2 Territory Relativity	1.702	1.132	1.000	0.837	0.677	0.495

(1), (2), (3), (4), (6), (12) From Section B, Page 1
(5) = (1) x (2) x (3) + (4)
(6) Excludes earned exposure with no Coverage A
(7) = (5) x (6)
(8) From Section A, Page 2
(9) Based on (8) and the extension of exposures method
(10) = (9) / (6)
(11) = (4) x [1 + (8)]
(13) Based on the extension of exposures method
(14) = [(10) - (11)] / (12) / (13)

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 2 Territory Relativities

	Average Rates & Relativites by Territory Group					
	Terr Grp 1	Terr Grp 2	Terr Grp 3	Terr Grp 4	Terr Grp 5	Terr Grp 6
(1) Proposed Year 1 Average Rate	$126.23	$141.68	$151.08	$187.28	$187.55	$176.80
(2) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(3) Proposed Year 1 Territory Relativity	1.808	1.486	1.000	0.841	0.716	0.551
(4) Proposed Year 1 Average Deductible Credit	(12.95)	(9.88)	(9.98)	(8.53)	(7.31)	(5.69)
(5) Proposed Year 1 Average Premium	$193.08	$179.77	$126.27	$133.50	$113.79	$82.15
(6) Earned House Years	1,576.44	2,363.85	11,990.23	9,541.48	10,007.75	42,406.37
(7) 2022 Earned Prem at Proposed Yr 1 Rate Level	$304,382	$424,956	$1,514,009	$1,273,819	$1,138,770	$3,483,852
(8) Proposed Year 2 Rate Change	27.8%	9.1%	27.9%	19.0%	16.0%	14.5%
(9) 2022 Earned Prem at Proposed Yr 2 Rate Level	$388,880	$463,316	$1,937,630	$1,516,003	$1,321,234	$3,988,941
(10) Proposed Year 2 Average Premium	$246.68	$196.00	$161.60	$158.89	$132.02	$94.06
(11) Proposed Year 2 Average Deductible Credit	(16.55)	(10.78)	(12.77)	(10.14)	(8.48)	(6.52)
(12) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(13) Proposed Year 2 Average Rate	$161.54	$181.33	$193.36	$239.71	$240.05	$226.28
(14) Proposed Year 2 Territory Relativity	1.805	1.266	1.000	0.782	0.649	0.493

(1), (2), (3), (4), (6), (12) From Section B, Page 2
(5) = (1) x (2) x (3) + (4)
(6) Excludes earned exposure with no Coverage B
(7) = (5) x (6)
(8) From Section A, Page 2
(9) Based on (8) and the extension of exposures method
(10) = (9) / (6)
(11) = (4) x [1 + (8)]
(13) Based on the extension of exposures method
(14) = [(10) - (11)] / (12) / (13)

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 2 Territory Relativities

	Average Rates & Relativites by Territory Group					
	Terr Grp 1	Terr Grp 2	Terr Grp 3	Terr Grp 4	Terr Grp 5	Terr Grp 6
(1) Proposed Year 1 Average Rate	$181.13	$198.46	$224.11	$276.18	$269.46	$268.52
(2) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(3) Proposed Year 1 Territory Relativity	2.247	1.632	1.000	0.763	0.659	0.567
(4) Proposed Year 1 Average Deductible Credit	(15.23)	(12.04)	(8.97)	(6.71)	(5.66)	(4.87)
(5) Proposed Year 1 Average Premium	$352.31	$279.73	$193.17	$183.33	$154.50	$132.45
(6) Earned House Years	2,015.60	2,755.64	14,094.16	10,761.44	11,489.43	47,088.80
(7) 2022 Earned Prem at Proposed Yr 1 Rate Level	$710,108	$770,834	$2,722,567	$1,972,919	$1,775,078	$6,236,955
(8) Proposed Year 2 Rate Change	26.7%	11.6%	6.1%	1.7%	-1.7%	-5.7%
(9) 2022 Earned Prem at Proposed Yr 2 Rate Level	$899,585	$860,137	$2,894,875	$2,007,571	$1,744,545	$5,884,303
(10) Proposed Year 2 Average Premium	$446.31	$312.14	$205.40	$186.55	$151.84	$124.96
(11) Proposed Year 2 Average Deductible Credit	(19.30)	(13.43)	(9.52)	(6.82)	(5.56)	(4.59)
(12) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(13) Proposed Year 2 Average Rate	$192.53	$210.97	$238.27	$293.71	$286.56	$285.55
(14) Proposed Year 2 Territory Relativity	2.678	1.713	1.000	0.730	0.609	0.503

(1), (2), (3), (4), (6), (12) From Section B, Page 3
(5) = (1) x (2) x (3) + (4)
(6) Excludes earned exposure with no Coverage C
(7) = (5) x (6)
(8) From Section A, Page 2
(9) Based on (8) and the extension of exposures method
(10) = (9) / (6)
(11) = (4) x [1 + (8)]
(13) Based on the extension of exposures method
(14) = [(10) - (11)] / (12) / (13)

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 2 Base Rates
Territory Group 3

Primary Residence

	(1)	(2)	(3) = (2) x [1 + (1)]	(4)	(5) = (4) x [1 + (1)]
		Comprehensive		Named Perils	
Amount of Insurance	Proposed Year 2 Rate Change	Proposed Year 1 Rate	Proposed Year 2 Rate	Proposed Year 1 Rate	Proposed Year 2 Rate
1 - 3,999	23.0%	$413.73	$508.89	$368.76	$453.57
4,000 - 4,999	23.0%	441.42	542.95	393.43	483.92
5,000 - 5,999	23.0%	464.23	571.00	413.76	508.92
6,000 - 6,999	23.0%	488.40	600.73	435.32	535.44
7,000 - 7,999	23.0%	512.88	630.84	457.13	562.27
8,000 - 8,999	23.0%	537.47	661.09	479.04	589.22
9,000 - 9,999	23.0%	563.39	692.97	502.14	617.63
10,000 - 10,999	23.0%	587.93	723.15	524.03	644.56
11,000 - 11,999	23.0%	608.67	748.66	542.50	667.28
12,000 - 12,999	23.0%	629.41	774.17	561.00	690.03
13,000 - 13,999	23.0%	649.51	798.90	578.92	712.07
14,000 - 14,999	23.0%	669.59	823.60	596.81	734.08
15,000 - 15,999	23.0%	692.36	851.60	617.11	759.05
16,000 - 16,999	23.0%	716.93	881.82	639.00	785.97
17,000 - 17,999	23.0%	740.95	911.37	660.42	812.32
18,000 - 18,999	23.0%	764.84	940.75	681.70	838.49
19,000 - 19,999	23.0%	791.00	972.93	705.01	867.16
20,000 - 20,999	23.0%	815.60	1,003.19	726.95	894.15
21,000 - 21,999	23.0%	835.26	1,027.37	744.47	915.70
22,000 - 22,999	23.0%	854.92	1,051.55	762.00	937.26
23,000 - 23,999	23.0%	875.70	1,077.11	780.52	960.04
24,000 - 24,999	23.0%	896.77	1,103.03	799.30	983.14
25,000 - 25,999	23.0%	919.45	1,130.92	819.51	1,008.00
26,000 - 26,999	23.0%	943.39	1,160.37	840.84	1,034.23
27,000 - 27,999	23.0%	966.94	1,189.34	861.84	1,060.06
28,000 - 28,999	23.0%	990.35	1,218.13	882.69	1,085.71
29,000 - 29,999	23.0%	1,016.63	1,250.45	906.11	1,114.52
30,000 - 30,999	23.0%	1,043.84	1,283.92	930.38	1,144.37
31,000 - 31,999	23.0%	1,064.28	1,309.06	948.60	1,166.78
32,000 - 32,999	23.0%	1,084.16	1,333.52	966.31	1,188.56
33,000 - 33,999	23.0%	1,104.01	1,357.93	984.00	1,210.32
34,000 - 34,999	23.0%	1,126.50	1,385.60	1,004.04	1,234.97
35,000 - 35,999	23.0%	1,149.31	1,413.65	1,024.37	1,259.98
36,000 - 36,999	23.0%	1,172.11	1,441.70	1,044.70	1,284.98
37,000 - 37,999	23.0%	1,194.92	1,469.75	1,065.02	1,309.97
38,000 - 38,999	23.0%	1,217.72	1,497.80	1,085.35	1,334.98
39,000 - 39,999	23.0%	1,240.51	1,525.83	1,105.68	1,359.99
40,000 - 40,999	23.0%	1,263.32	1,553.88	1,126.00	1,384.98
41,000 - 41,999	23.0%	1,286.12	1,581.93	1,146.33	1,409.99
42,000 - 42,999	23.0%	1,308.93	1,609.98	1,166.66	1,434.99
43,000 - 43,999	23.0%	1,331.72	1,638.02	1,186.98	1,459.99
44,000 - 44,999	23.0%	1,354.53	1,666.07	1,207.31	1,484.99
45,000 - 45,999	23.0%	1,377.33	1,694.12	1,227.62	1,509.97
46,000 - 46,999	23.0%	1,400.14	1,722.17	1,247.95	1,534.98
47,000 - 47,999	23.0%	1,422.94	1,750.22	1,268.28	1,559.98
48,000 - 48,999	23.0%	1,445.75	1,778.27	1,288.59	1,584.97
49,000 - 49,999	23.0%	1,468.54	1,806.30	1,308.92	1,609.97
50,000 - 50,999	23.0%	1,491.35	1,834.36	1,329.24	1,634.97
51,000 - 51,999	23.0%	1,514.15	1,862.40	1,349.57	1,659.97
52,000 - 52,999	23.0%	1,536.97	1,890.47	1,369.89	1,684.96
53,000 - 53,999	23.0%	1,559.76	1,918.50	1,390.22	1,709.97
54,000 - 54,999	23.0%	1,582.55	1,946.54	1,410.53	1,734.95
55,000 - 55,999	23.0%	1,605.38	1,974.62	1,430.86	1,759.96
56,000 - 56,999	23.0%	1,628.16	2,002.64	1,451.19	1,784.96
57,000 - 57,999	23.0%	1,650.98	2,030.71	1,471.51	1,809.96
58,000 - 58,999	23.0%	1,673.78	2,058.75	1,491.84	1,834.96
59,000 - 59,999	23.0%	1,696.59	2,086.81	1,512.17	1,859.97
60,000 - 60,999	23.0%	1,719.39	2,114.85	1,532.49	1,884.96
61,000 - 61,999	23.0%	1,742.20	2,142.91	1,552.82	1,909.97
62,000 - 62,999	23.0%	1,764.99	2,170.94	1,573.15	1,934.97
63,000 - 63,999	23.0%	1,787.80	2,198.99	1,593.47	1,959.97
64,000 - 64,999	23.0%	1,810.60	2,227.04	1,613.80	1,984.97
65,000 - 65,999	23.0%	1,833.41	2,255.09	1,634.11	2,009.96
66,000 - 66,999	23.0%	1,856.20	2,283.13	1,654.44	2,034.96
67,000 - 67,999	23.0%	1,879.01	2,311.18	1,674.76	2,059.95
68,000 - 68,999	23.0%	1,901.81	2,339.23	1,695.09	2,084.96
69,000 - 69,999	23.0%	1,924.61	2,367.27	1,715.42	2,109.97
70,000 - 70,999	23.0%	1,947.42	2,395.33	1,735.73	2,134.95
71,000 - 71,999	23.0%	1,970.21	2,423.36	1,756.06	2,159.95
72,000 - 72,999	23.0%	1,993.02	2,451.41	1,776.38	2,184.95
73,000 - 73,999	23.0%	2,015.82	2,479.46	1,796.71	2,209.95
74,000 - 74,999	23.0%	2,038.63	2,507.51	1,817.02	2,234.93
75,000 - 75,999	23.0%	2,061.43	2,535.56	1,837.35	2,259.94
76,000 - 76,999	23.0%	2,084.24	2,563.62	1,857.68	2,284.95
77,000 - 77,999	23.0%	2,107.03	2,591.65	1,878.00	2,309.94
78,000 - 78,999	23.0%	2,129.84	2,619.70	1,898.33	2,334.95
79,000 - 79,999	23.0%	2,152.64	2,647.75	1,918.66	2,359.95
Each Addl $1,000	23.0%	22.80	28.04	20.33	25.01

(1) From Section A, Page 2
(2), (4) Based on proposed year 1 MH(C) rate manual.

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 2 Base Rates
Territory Group 3

Rental

	(1)	(2)	(3) = (2) x [1 + (1)]	(4)	(5) = (4) x [1 + (1)]
		Comprehensive		Named Perils	
Amount of Insurance	Proposed Year 2 Rate Change	Proposed Year 1 Rate	Proposed Year 2 Rate	Proposed Year 1 Rate	Proposed Year 2 Rate
1 - 3,999	23.0%	$708.75	$871.76	$663.77	$816.44
4,000 - 4,999	23.0%	756.17	930.09	708.20	871.09
5,000 - 5,999	23.0%	795.24	978.15	744.78	916.08
6,000 - 6,999	23.0%	836.63	1,029.05	783.56	963.78
7,000 - 7,999	23.0%	878.59	1,080.67	822.85	1,012.11
8,000 - 8,999	23.0%	920.70	1,132.46	862.28	1,060.60
9,000 - 9,999	23.0%	965.08	1,187.05	903.86	1,111.75
10,000 - 10,999	23.0%	1,007.13	1,238.77	943.24	1,160.19
11,000 - 11,999	23.0%	1,042.66	1,282.47	976.51	1,201.11
12,000 - 12,999	23.0%	1,078.21	1,326.20	1,009.80	1,242.05
13,000 - 13,999	23.0%	1,112.63	1,368.53	1,042.05	1,281.72
14,000 - 14,999	23.0%	1,147.02	1,410.83	1,074.27	1,321.35
15,000 - 15,999	23.0%	1,186.04	1,458.83	1,110.78	1,366.26
16,000 - 16,999	23.0%	1,228.12	1,510.59	1,150.21	1,414.76
17,000 - 17,999	23.0%	1,269.29	1,561.23	1,188.76	1,462.17
18,000 - 18,999	23.0%	1,310.18	1,611.52	1,227.07	1,509.30
19,000 - 19,999	23.0%	1,355.01	1,666.66	1,269.04	1,560.92
20,000 - 20,999	23.0%	1,397.15	1,718.49	1,308.51	1,609.47
21,000 - 21,999	23.0%	1,430.82	1,759.91	1,340.06	1,648.27
22,000 - 22,999	23.0%	1,464.49	1,801.32	1,371.58	1,687.04
23,000 - 23,999	23.0%	1,500.10	1,845.12	1,404.93	1,728.06
24,000 - 24,999	23.0%	1,536.18	1,889.50	1,438.73	1,769.64
25,000 - 25,999	23.0%	1,575.04	1,937.30	1,475.11	1,814.39
26,000 - 26,999	23.0%	1,616.03	1,987.72	1,513.52	1,861.63
27,000 - 27,999	23.0%	1,656.40	2,037.37	1,551.31	1,908.11
28,000 - 28,999	23.0%	1,696.47	2,086.66	1,588.85	1,954.29
29,000 - 29,999	23.0%	1,741.48	2,142.02	1,630.99	2,006.12
30,000 - 30,999	23.0%	1,788.12	2,199.39	1,674.69	2,059.87
31,000 - 31,999	23.0%	1,823.14	2,242.46	1,707.47	2,100.19
32,000 - 32,999	23.0%	1,857.16	2,284.31	1,739.35	2,139.40
33,000 - 33,999	23.0%	1,891.20	2,326.18	1,771.23	2,178.61
34,000 - 34,999	23.0%	1,929.72	2,373.56	1,807.28	2,222.95
35,000 - 35,999	23.0%	1,968.78	2,421.60	1,843.88	2,267.97
36,000 - 36,999	23.0%	2,007.83	2,469.63	1,880.46	2,312.97
37,000 - 37,999	23.0%	2,046.90	2,517.69	1,917.04	2,357.96
38,000 - 38,999	23.0%	2,085.96	2,565.73	1,953.64	2,402.98
39,000 - 39,999	23.0%	2,125.03	2,613.79	1,990.21	2,447.96
40,000 - 40,999	23.0%	2,164.10	2,661.84	2,026.79	2,492.95
41,000 - 41,999	23.0%	2,203.15	2,709.87	2,063.39	2,537.97
42,000 - 42,999	23.0%	2,242.21	2,757.92	2,099.97	2,582.96
43,000 - 43,999	23.0%	2,281.28	2,805.97	2,136.55	2,627.96
44,000 - 44,999	23.0%	2,320.35	2,854.03	2,173.15	2,672.97
45,000 - 45,999	23.0%	2,359.41	2,902.07	2,209.72	2,717.96
46,000 - 46,999	23.0%	2,398.46	2,950.11	2,246.30	2,762.95
47,000 - 47,999	23.0%	2,437.53	2,998.16	2,282.89	2,807.95
48,000 - 48,999	23.0%	2,476.60	3,046.22	2,319.48	2,852.96
49,000 - 49,999	23.0%	2,515.66	3,094.26	2,356.06	2,897.95
50,000 - 50,999	23.0%	2,554.73	3,142.32	2,392.63	2,942.93
51,000 - 51,999	23.0%	2,593.77	3,190.34	2,429.22	2,987.94
52,000 - 52,999	23.0%	2,632.83	3,238.38	2,465.80	3,032.93
53,000 - 53,999	23.0%	2,671.90	3,286.44	2,502.39	3,077.94
54,000 - 54,999	23.0%	2,710.96	3,334.48	2,538.98	3,122.95
55,000 - 55,999	23.0%	2,750.02	3,382.52	2,575.56	3,167.94
56,000 - 56,999	23.0%	2,789.08	3,430.57	2,612.13	3,212.92
57,000 - 57,999	23.0%	2,828.15	3,478.62	2,648.73	3,257.94
58,000 - 58,999	23.0%	2,867.21	3,526.67	2,685.31	3,302.93
59,000 - 59,999	23.0%	2,906.28	3,574.72	2,721.89	3,347.92
60,000 - 60,999	23.0%	2,945.33	3,622.76	2,758.49	3,392.94
61,000 - 61,999	23.0%	2,984.40	3,670.81	2,795.07	3,437.94
62,000 - 62,999	23.0%	3,023.46	3,718.86	2,831.64	3,482.92
63,000 - 63,999	23.0%	3,062.53	3,766.91	2,868.24	3,527.94
64,000 - 64,999	23.0%	3,101.59	3,814.96	2,904.82	3,572.93
65,000 - 65,999	23.0%	3,140.65	3,863.00	2,941.40	3,617.92
66,000 - 66,999	23.0%	3,179.71	3,911.04	2,978.00	3,662.94
67,000 - 67,999	23.0%	3,218.78	3,959.10	3,014.58	3,707.93
68,000 - 68,999	23.0%	3,257.84	4,007.14	3,051.15	3,752.91
69,000 - 69,999	23.0%	3,296.91	4,055.20	3,087.74	3,797.92
70,000 - 70,999	23.0%	3,335.96	4,103.23	3,124.33	3,842.93
71,000 - 71,999	23.0%	3,375.03	4,151.29	3,160.91	3,887.92
72,000 - 72,999	23.0%	3,414.09	4,199.33	3,197.49	3,932.91
73,000 - 73,999	23.0%	3,453.16	4,247.39	3,234.09	3,977.93
74,000 - 74,999	23.0%	3,492.22	4,295.43	3,270.66	4,022.91
75,000 - 75,999	23.0%	3,531.26	4,343.45	3,307.24	4,067.91
76,000 - 76,999	23.0%	3,570.33	4,391.51	3,343.83	4,112.91
77,000 - 77,999	23.0%	3,609.40	4,439.56	3,380.42	4,157.92
78,000 - 78,999	23.0%	3,648.46	4,487.61	3,417.00	4,202.91
79,000 - 79,999	23.0%	3,687.53	4,535.66	3,453.59	4,247.92
Each Addl $1,000	23.0%	39.07	48.06	36.60	45.02

(1) From Section A, Page 2
(2), (4) Based on proposed year 1 MH(C) rate manual.

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 2 Base Rates
Territory Group 3

Seasonal/Vacation

	(1)	(2)	(3) = (2) x [1 + (1)]	(4)	(5) = (4) x [1 + (1)]
		Comprehensive		Named Perils	
Amount of Insurance	Proposed Year 2 Rate Change	Proposed Year 1 Rate	Proposed Year 2 Rate	Proposed Year 1 Rate	Proposed Year 2 Rate
1 - 3,999	23.0%	$413.73	$508.89	$368.76	$453.57
4,000 - 4,999	23.0%	441.42	542.95	393.43	483.92
5,000 - 5,999	23.0%	464.23	571.00	413.76	508.92
6,000 - 6,999	23.0%	488.40	600.73	435.32	535.44
7,000 - 7,999	23.0%	512.88	630.84	457.13	562.27
8,000 - 8,999	23.0%	537.47	661.09	479.04	589.22
9,000 - 9,999	23.0%	563.39	692.97	502.14	617.63
10,000 - 10,999	23.0%	587.93	723.15	524.03	644.56
11,000 - 11,999	23.0%	608.67	748.66	542.50	667.28
12,000 - 12,999	23.0%	629.41	774.17	561.00	690.03
13,000 - 13,999	23.0%	649.51	798.90	578.92	712.07
14,000 - 14,999	23.0%	669.59	823.60	596.81	734.08
15,000 - 15,999	23.0%	692.36	851.60	617.11	759.05
16,000 - 16,999	23.0%	716.93	881.82	639.00	785.97
17,000 - 17,999	23.0%	740.95	911.37	660.42	812.32
18,000 - 18,999	23.0%	764.84	940.75	681.70	838.49
19,000 - 19,999	23.0%	791.00	972.93	705.01	867.16
20,000 - 20,999	23.0%	815.60	1,003.19	726.95	894.15
21,000 - 21,999	23.0%	835.26	1,027.37	744.47	915.70
22,000 - 22,999	23.0%	854.92	1,051.55	762.00	937.26
23,000 - 23,999	23.0%	875.70	1,077.11	780.52	960.04
24,000 - 24,999	23.0%	896.77	1,103.03	799.30	983.14
25,000 - 25,999	23.0%	919.45	1,130.92	819.51	1,008.00
26,000 - 26,999	23.0%	943.39	1,160.37	840.84	1,034.23
27,000 - 27,999	23.0%	966.94	1,189.34	861.84	1,060.06
28,000 - 28,999	23.0%	990.35	1,218.13	882.69	1,085.71
29,000 - 29,999	23.0%	1,016.63	1,250.45	906.11	1,114.52
30,000 - 30,999	23.0%	1,043.84	1,283.92	930.38	1,144.37
31,000 - 31,999	23.0%	1,064.28	1,309.06	948.60	1,166.78
32,000 - 32,999	23.0%	1,084.16	1,333.52	966.31	1,188.56
33,000 - 33,999	23.0%	1,104.01	1,357.93	984.00	1,210.32
34,000 - 34,999	23.0%	1,126.50	1,385.60	1,004.04	1,234.97
35,000 - 35,999	23.0%	1,149.31	1,413.65	1,024.37	1,259.98
36,000 - 36,999	23.0%	1,172.11	1,441.70	1,044.70	1,284.98
37,000 - 37,999	23.0%	1,194.92	1,469.75	1,065.02	1,309.97
38,000 - 38,999	23.0%	1,217.72	1,497.80	1,085.35	1,334.98
39,000 - 39,999	23.0%	1,240.51	1,525.83	1,105.68	1,359.99
40,000 - 40,999	23.0%	1,263.32	1,553.88	1,126.00	1,384.98
41,000 - 41,999	23.0%	1,286.12	1,581.93	1,146.33	1,409.99
42,000 - 42,999	23.0%	1,308.93	1,609.98	1,166.66	1,434.99
43,000 - 43,999	23.0%	1,331.72	1,638.02	1,186.98	1,459.99
44,000 - 44,999	23.0%	1,354.53	1,666.07	1,207.31	1,484.99
45,000 - 45,999	23.0%	1,377.33	1,694.12	1,227.62	1,509.97
46,000 - 46,999	23.0%	1,400.14	1,722.17	1,247.95	1,534.98
47,000 - 47,999	23.0%	1,422.94	1,750.22	1,268.28	1,559.98
48,000 - 48,999	23.0%	1,445.75	1,778.27	1,288.59	1,584.97
49,000 - 49,999	23.0%	1,468.54	1,806.30	1,308.92	1,609.97
50,000 - 50,999	23.0%	1,491.35	1,834.36	1,329.24	1,634.97
51,000 - 51,999	23.0%	1,514.15	1,862.40	1,349.57	1,659.97
52,000 - 52,999	23.0%	1,536.97	1,890.47	1,369.89	1,684.96
53,000 - 53,999	23.0%	1,559.76	1,918.50	1,390.22	1,709.97
54,000 - 54,999	23.0%	1,582.55	1,946.54	1,410.53	1,734.95
55,000 - 55,999	23.0%	1,605.38	1,974.62	1,430.86	1,759.96
56,000 - 56,999	23.0%	1,628.16	2,002.64	1,451.19	1,784.96
57,000 - 57,999	23.0%	1,650.98	2,030.71	1,471.51	1,809.96
58,000 - 58,999	23.0%	1,673.78	2,058.75	1,491.84	1,834.96
59,000 - 59,999	23.0%	1,696.59	2,086.81	1,512.17	1,859.97
60,000 - 60,999	23.0%	1,719.39	2,114.85	1,532.49	1,884.96
61,000 - 61,999	23.0%	1,742.20	2,142.91	1,552.82	1,909.97
62,000 - 62,999	23.0%	1,764.99	2,170.94	1,573.15	1,934.97
63,000 - 63,999	23.0%	1,787.80	2,198.99	1,593.47	1,959.97
64,000 - 64,999	23.0%	1,810.60	2,227.04	1,613.80	1,984.97
65,000 - 65,999	23.0%	1,833.41	2,255.09	1,634.11	2,009.96
66,000 - 66,999	23.0%	1,856.20	2,283.13	1,654.44	2,034.96
67,000 - 67,999	23.0%	1,879.01	2,311.18	1,674.76	2,059.95
68,000 - 68,999	23.0%	1,901.81	2,339.23	1,695.09	2,084.96
69,000 - 69,999	23.0%	1,924.61	2,367.27	1,715.42	2,109.97
70,000 - 70,999	23.0%	1,947.42	2,395.33	1,735.73	2,134.95
71,000 - 71,999	23.0%	1,970.21	2,423.36	1,756.06	2,159.95
72,000 - 72,999	23.0%	1,993.02	2,451.41	1,776.38	2,184.95
73,000 - 73,999	23.0%	2,015.82	2,479.46	1,796.71	2,209.95
74,000 - 74,999	23.0%	2,038.63	2,507.51	1,817.02	2,234.93
75,000 - 75,999	23.0%	2,061.43	2,535.56	1,837.35	2,259.94
76,000 - 76,999	23.0%	2,084.24	2,563.62	1,857.68	2,284.95
77,000 - 77,999	23.0%	2,107.03	2,591.65	1,878.00	2,309.94
78,000 - 78,999	23.0%	2,129.84	2,619.70	1,898.33	2,334.95
79,000 - 79,999	23.0%	2,152.64	2,647.75	1,918.66	2,359.95
Each Addl $1,000	23.0%	22.80	28.04	20.33	25.01

(1) From Section A, Page 2
(2), (4) Based on proposed year 1 MH(C) rate manual.

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 2 Base Rates
Territory Group 3

	(1)	(2)	(3) = (2) x [1 + (1)]	(4)	(5) = (4) x [1 + (1)]
		Comprehensive		Named Perils	
Amount of Insurance	Proposed Year 2 Rate Change	Proposed Year 1 Rate	Proposed Year 2 Rate	Proposed Year 1 Rate	Proposed Year 2 Rate
100 - 199	27.9%	-	-	$3.60	$4.61
200 - 299	27.9%	-	-	5.68	7.27
300 - 399	27.9%	$9.01	$11.53	7.77	9.94
400 - 499	27.9%	11.43	14.62	9.86	12.61
500 - 599	27.9%	13.85	17.72	11.96	15.30
600 - 699	27.9%	16.27	20.82	14.04	17.96
700 - 799	27.9%	18.69	23.91	16.13	20.64
800 - 899	27.9%	21.12	27.02	18.21	23.30
900 - 999	27.9%	23.54	30.12	20.30	25.97
1,000 - 1,099	27.9%	25.96	33.21	22.39	28.64
1,100 - 1,199	27.9%	28.38	36.31	24.49	31.33
1,200 - 1,299	27.9%	30.80	39.40	26.57	33.99
1,300 - 1,399	27.9%	33.23	42.51	28.66	36.67
1,400 - 1,499	27.9%	35.65	45.61	30.75	39.34
1,500 - 1,599	27.9%	38.07	48.70	32.83	42.00
1,600 - 1,699	27.9%	40.49	51.80	34.92	44.68
1,700 - 1,799	27.9%	42.92	54.91	37.00	47.34
1,800 - 1,899	27.9%	45.34	58.01	39.10	50.02
1,900 - 1,999	27.9%	47.76	61.10	41.19	52.70
2,000 - 2,099	27.9%	50.18	64.20	43.28	55.37
2,100 - 2,199	27.9%	52.60	67.29	45.36	58.03
2,200 - 2,299	27.9%	55.03	70.40	47.45	60.71
2,300 - 2,399	27.9%	57.45	73.50	49.54	63.38
2,400 - 2,499	27.9%	59.87	76.59	51.62	66.04
2,500 - 2,599	27.9%	62.28	79.68	53.72	68.73
2,600 - 2,699	27.9%	64.70	82.77	55.81	71.40
2,700 - 2,799	27.9%	67.14	85.90	57.89	74.06
2,800 - 2,899	27.9%	69.56	88.99	59.98	76.74
2,900 - 2,999	27.9%	71.97	92.08	62.07	79.41
3,000 - 3,099	27.9%	74.39	95.17	64.15	82.07
3,100 - 3,199	27.9%	76.83	98.29	66.25	84.76
3,200 - 3,299	27.9%	79.24	101.38	68.34	87.43
3,300 - 3,399	27.9%	81.66	104.47	70.43	90.10
3,400 - 3,499	27.9%	84.08	107.57	72.51	92.77
3,500 - 3,599	27.9%	86.50	110.66	74.60	95.44
3,600 - 3,699	27.9%	88.93	113.77	76.68	98.10
3,700 - 3,799	27.9%	91.35	116.87	78.77	100.77
3,800 - 3,899	27.9%	93.77	119.96	80.87	103.46
3,900 - 3,999	27.9%	96.19	123.06	82.96	106.14
4,000 - 4,099	27.9%	98.61	126.16	85.04	108.80
4,100 - 4,199	27.9%	101.04	129.27	87.13	111.47
4,200 - 4,299	27.9%	103.46	132.36	89.22	114.14
4,300 - 4,399	27.9%	105.88	135.46	91.30	116.80
4,400 - 4,499	27.9%	108.30	138.55	93.40	119.49
4,500 - 4,599	27.9%	110.72	141.65	95.49	122.17
4,600 - 4,699	27.9%	113.15	144.76	97.57	124.83
4,700 - 4,799	27.9%	115.57	147.85	99.66	127.50
4,800 - 4,899	27.9%	117.99	150.95	101.75	130.17
4,900 - 4,999	27.9%	120.41	154.05	103.83	132.84
5,000 - 5,099	27.9%	122.84	157.16	105.92	135.51
5,100 - 5,199	27.9%	125.26	160.25	108.02	138.20
5,200 - 5,299	27.9%	127.68	163.35	110.11	140.87
5,300 - 5,399	27.9%	130.10	166.44	112.19	143.53
5,400 - 5,499	27.9%	132.52	169.54	114.28	146.20
5,500 - 5,599	27.9%	134.95	172.65	116.36	148.87
5,600 - 5,699	27.9%	137.37	175.74	118.45	151.54
5,700 - 5,799	27.9%	139.79	178.84	120.54	154.21
5,800 - 5,899	27.9%	142.21	181.94	122.64	156.90
5,900 - 5,999	27.9%	144.63	185.03	124.72	159.56
6,000 - 6,099	27.9%	147.06	188.14	126.81	162.23
6,100 - 6,199	27.9%	149.48	191.24	128.90	164.91
6,200 - 6,299	27.9%	151.90	194.33	130.98	167.57
6,300 - 6,399	27.9%	154.32	197.43	133.07	170.24
6,400 - 6,499	27.9%	156.74	200.53	135.17	172.93
6,500 - 6,599	27.9%	159.17	203.63	137.25	175.59
6,600 - 6,699	27.9%	161.59	206.73	139.34	178.27
6,700 - 6,799	27.9%	164.01	209.83	141.43	180.94
6,800 - 6,899	27.9%	166.43	212.92	143.51	183.60
6,900 - 6,999	27.9%	168.86	216.03	145.60	186.27
Each Addl $100	27.9%	2.42	3.10	2.09	2.67

(1) From Section A, Page 2
(2), (4) Based on proposed year 1 MH(C) rate manual.

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 2 Base Rates
Territory Group 3

Amount of Insurance	(1) Proposed Year 2 Rate Change	(2) Proposed Year 1 Rate	(3) = (2) x [1 + (1)] Proposed Year 2 Rate
500 - 599	6.1%	$23.68	$25.12
600 - 699	6.1%	24.61	26.11
700 - 799	6.1%	25.55	27.11
800 - 899	6.1%	26.48	28.09
900 - 999	6.1%	27.42	29.09
1,000 - 1,099	6.1%	28.36	30.09
1,100 - 1,199	6.1%	29.30	31.08
1,200 - 1,299	6.1%	30.23	32.07
1,300 - 1,399	6.1%	31.16	33.06
1,400 - 1,499	6.1%	32.10	34.05
1,500 - 1,599	6.1%	33.03	35.04
1,600 - 1,699	6.1%	33.97	36.04
1,700 - 1,799	6.1%	34.90	37.02
1,800 - 1,899	6.1%	35.83	38.01
1,900 - 1,999	6.1%	36.78	39.02
2,000 - 2,099	6.1%	37.71	40.01
2,100 - 2,199	6.1%	38.65	41.00
2,200 - 2,299	6.1%	39.58	41.99
2,300 - 2,399	6.1%	40.52	42.99
2,400 - 2,499	6.1%	41.45	43.97
2,500 - 2,599	6.1%	42.38	44.96
2,600 - 2,699	6.1%	43.32	45.96
2,700 - 2,799	6.1%	44.25	46.94
2,800 - 2,899	6.1%	45.19	47.94
2,900 - 2,999	6.1%	46.13	48.94
3,000 - 3,099	6.1%	47.07	49.94
3,100 - 3,199	6.1%	48.00	50.92
3,200 - 3,299	6.1%	48.93	51.91
3,300 - 3,399	6.1%	49.87	52.91
3,400 - 3,499	6.1%	50.80	53.89
3,500 - 3,599	6.1%	51.74	54.89
3,600 - 3,699	6.1%	52.67	55.88
3,700 - 3,799	6.1%	53.61	56.87
3,800 - 3,899	6.1%	54.55	57.87
3,900 - 3,999	6.1%	55.49	58.87
4,000 - 4,099	6.1%	56.42	59.85
4,100 - 4,199	6.1%	57.35	60.84
4,200 - 4,299	6.1%	58.29	61.84
4,300 - 4,399	6.1%	59.22	62.83
4,400 - 4,499	6.1%	60.16	63.82
4,500 - 4,599	6.1%	61.09	64.81
4,600 - 4,699	6.1%	62.02	65.80
4,700 - 4,799	6.1%	62.97	66.80
4,800 - 4,899	6.1%	63.90	67.79
4,900 - 4,999	6.1%	64.84	68.79
5,000 - 5,099	6.1%	65.77	69.77
5,100 - 5,199	6.1%	66.71	70.77
5,200 - 5,299	6.1%	67.64	71.76
5,300 - 5,399	6.1%	68.57	72.74
5,400 - 5,499	6.1%	69.51	73.74
5,500 - 5,599	6.1%	70.44	74.73
5,600 - 5,699	6.1%	71.39	75.74
5,700 - 5,799	6.1%	72.32	76.72
5,800 - 5,899	6.1%	73.26	77.72
5,900 - 5,999	6.1%	74.19	78.71
6,000 - 6,099	6.1%	75.12	79.69
6,100 - 6,199	6.1%	76.06	80.69
6,200 - 6,299	6.1%	76.99	81.68
6,300 - 6,399	6.1%	77.93	82.67
6,400 - 6,499	6.1%	78.86	83.66
6,500 - 6,599	6.1%	79.80	84.66
6,600 - 6,699	6.1%	80.74	85.66
6,700 - 6,799	6.1%	81.67	86.64
6,800 - 6,899	6.1%	82.61	87.64
6,900 - 6,999	6.1%	83.54	88.63
Each Addl $100	6.1%	0.93	0.99

(1) From Section A, Page 2
(2) Based on proposed year 1 MH(C) rate manual.

North Carolina
Mobile Homeowners
MH(C) - Liability

Derivation of Proposed Year 2 Rates by Limit

Liability Limit	(1) Proposed Year 1 Rate	(2) Proposed Year 2 Rate Change	(3) = (1) x [1 + (2)] Proposed Year 2 Rate
25,000	$26.01	9.2%	$28.40
50,000	29.66	9.2%	32.38
100,000	34.33	9.2%	37.48
200,000	40.05	9.2%	43.73
250,000	42.40	9.2%	46.29
300,000	44.49	9.2%	48.58

(1) Based on proposed year 1 MH(C) rate manual.
(2) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 2 Deductible Debit / (Credit)
Comprehensive Coverage (Primary Residence)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 1 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$44.22	$33.96	$29.56	$25.27	$20.97	$16.05
50	20.11	15.45	13.47	11.52	9.54	7.30
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(36.19)	(27.80)	(24.19)	(20.69)	(17.17)	(13.14)
500	(92.48)	(71.02)	(61.85)	(52.86)	(43.86)	(33.58)
750	(141.33)	(108.52)	(94.54)	(80.79)	(67.04)	(51.32)
1,000	(180.67)	(138.73)	(120.85)	(103.28)	(85.71)	(65.61)
2,000	(304.24)	(233.58)	(203.55)	(173.94)	(144.37)	(110.50)
5,000	(607.44)	(466.34)	(406.44)	(347.32)	(288.30)	(220.66)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 2 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
27.2%	9.9%	23.0%	19.0%	16.0%	11.0%

(14)	(15) = (2) x [1+(8)]	(16) = (3) x [1+(9)]	(17) = (4) x [1+(10)]	(18) = (5) x [1+(11)]	(19) = (6) x [1+(12)]	(20) = (7) x [1+(13)]
	Proposed Year 2 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$56.25	$37.34	$36.35	$30.07	$24.33	$17.82
50	25.58	16.99	16.57	13.71	11.07	8.11
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(46.03)	(30.56)	(29.76)	(24.62)	(19.91)	(14.58)
500	(117.65)	(78.09)	(76.07)	(62.91)	(50.88)	(37.27)
750	(179.78)	(119.31)	(116.28)	(96.14)	(77.77)	(56.96)
1,000	(229.83)	(152.53)	(148.64)	(122.91)	(99.43)	(72.83)
2,000	(387.02)	(256.82)	(250.36)	(206.99)	(167.47)	(122.65)
5,000	(772.72)	(512.74)	(499.93)	(413.31)	(334.42)	(244.93)

(2) through (7) from Proposed Year 1 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 2 Deductible Debit / (Credit)
Comprehensive Coverage (Seasonal / Vacation)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 1 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(56.31)	(43.25)	(37.64)	(32.15)	(26.68)	(20.43)
750	(105.14)	(80.72)	(70.33)	(60.10)	(49.89)	(38.18)
1,000	(144.48)	(110.93)	(96.65)	(82.59)	(68.56)	(52.47)
2,000	(268.05)	(205.79)	(179.34)	(153.24)	(127.21)	(97.36)
5,000	(571.25)	(438.56)	(382.25)	(326.62)	(271.13)	(207.52)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 2 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
27.2%	9.9%	23.0%	19.0%	16.0%	11.0%

(14)	(15) = (2) x [1+(8)]	(16) = (3) x [1+(9)]	(17) = (4) x [1+(10)]	(18) = (5) x [1+(11)]	(19) = (6) x [1+(12)]	(20) = (7) x [1+(13)]
	Proposed Year 2 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(71.63)	(47.55)	(46.29)	(38.26)	(30.95)	(22.67)
750	(133.75)	(88.75)	(86.51)	(71.52)	(57.87)	(42.38)
1,000	(183.80)	(121.97)	(118.88)	(98.28)	(79.53)	(58.24)
2,000	(340.99)	(226.26)	(220.59)	(182.36)	(147.56)	(108.07)
5,000	(726.69)	(482.19)	(470.17)	(388.68)	(314.51)	(230.35)

(2) through (7) from Proposed Year 1 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 2 Deductible Debit / (Credit)
Comprehensive Coverage (Primary Residence)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 1 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$2.79	$2.28	$1.68	$1.43	$1.21	$0.93
50	1.39	1.15	0.84	0.69	0.60	0.45
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(2.79)	(2.28)	(1.68)	(1.43)	(1.21)	(0.93)
500	(22.24)	(18.23)	(13.46)	(11.31)	(9.61)	(7.42)
750	(37.53)	(30.77)	(22.71)	(19.07)	(16.21)	(12.52)
1,000	(47.53)	(38.97)	(28.77)	(24.16)	(20.52)	(15.86)
2,000	(78.78)	(64.58)	(47.68)	(40.04)	(34.01)	(26.31)
5,000	(155.31)	(127.28)	(93.98)	(78.91)	(67.00)	(51.89)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 2 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
27.8%	9.1%	27.9%	19.0%	16.0%	14.5%

(14)	(15) = (2) x [1+(8)]	(16) = (3) x [1+(9)]	(17) = (4) x [1+(10)]	(18) = (5) x [1+(11)]	(19) = (6) x [1+(12)]	(20) = (7) x [1+(13)]
	Proposed Year 2 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$3.56	$2.48	$2.15	$1.70	$1.40	$1.07
50	1.77	1.26	1.08	0.83	0.69	0.52
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(3.56)	(2.48)	(2.15)	(1.70)	(1.40)	(1.07)
500	(28.41)	(19.88)	(17.22)	(13.46)	(11.15)	(8.50)
750	(47.95)	(33.56)	(29.06)	(22.70)	(18.81)	(14.34)
1,000	(60.72)	(42.50)	(36.81)	(28.75)	(23.80)	(18.17)
2,000	(100.66)	(70.43)	(61.00)	(47.65)	(39.45)	(30.14)
5,000	(198.44)	(138.82)	(120.23)	(93.91)	(77.72)	(59.44)

(2) through (7) from Proposed Year 1 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 2 Deductible Debit / (Credit)
Comprehensive Coverage (Seasonal / Vacation)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 1 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(19.45)	(15.94)	(11.79)	(9.90)	(8.43)	(6.49)
750	(34.74)	(28.49)	(21.03)	(17.65)	(14.99)	(11.58)
1,000	(44.74)	(36.69)	(27.09)	(22.74)	(19.31)	(14.93)
2,000	(76.00)	(62.30)	(46.00)	(38.62)	(32.79)	(25.39)
5,000	(152.52)	(125.01)	(92.29)	(77.50)	(65.79)	(50.96)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 2 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
27.8%	9.1%	27.9%	19.0%	16.0%	14.5%

(14)	(15)	(16)	(17)	(18)	(19)	(20)
	= (2) x [1+(8)]	= (3) x [1+(9)]	= (4) x [1+(10)]	= (5) x [1+(11)]	= (6) x [1+(12)]	= (7) x [1+(13)]
	Proposed Year 2 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(24.85)	(17.39)	(15.08)	(11.78)	(9.78)	(7.43)
750	(44.39)	(31.07)	(26.90)	(21.00)	(17.39)	(13.27)
1,000	(57.16)	(40.01)	(34.66)	(27.06)	(22.40)	(17.10)
2,000	(97.10)	(67.95)	(58.85)	(45.95)	(38.03)	(29.08)
5,000	(194.87)	(136.33)	(118.08)	(92.22)	(76.32)	(58.38)

(2) through (7) from Proposed Year 1 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 2 Deductible Debit / (Credit)
Comprehensive Coverage (Primary Residence)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 1 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$14.23	$10.31	$6.96	$5.26	$4.55	$3.92
50	7.12	5.15	3.48	2.63	2.27	1.96
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(14.23)	(10.31)	(6.96)	(5.26)	(4.55)	(3.92)
500	(21.36)	(15.46)	(10.43)	(7.89)	(6.81)	(5.88)
750	(27.05)	(19.59)	(13.20)	(10.00)	(8.63)	(7.45)
1,000	(31.11)	(22.53)	(15.18)	(11.50)	(9.93)	(8.56)
2,000	(44.98)	(32.59)	(21.93)	(16.64)	(14.36)	(12.38)
5,000	(82.23)	(59.61)	(40.07)	(30.44)	(26.27)	(22.64)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 2 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
26.7%	11.6%	6.1%	1.7%	-1.7%	-5.7%

(14)	(15)	(16)	(17)	(18)	(19)	(20)
	= (2) x [1+(8)]	= (3) x [1+(9)]	= (4) x [1+(10)]	= (5) x [1+(11)]	= (6) x [1+(12)]	= (7) x [1+(13)]
	Proposed Year 2 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$18.03	$11.50	$7.39	$5.35	$4.47	$3.70
50	9.02	5.75	3.69	2.67	2.23	1.85
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(18.03)	(11.50)	(7.39)	(5.35)	(4.47)	(3.70)
500	(27.05)	(17.25)	(11.07)	(8.02)	(6.70)	(5.55)
750	(34.27)	(21.86)	(14.01)	(10.17)	(8.49)	(7.03)
1,000	(39.40)	(25.13)	(16.10)	(11.69)	(9.77)	(8.08)
2,000	(56.97)	(36.35)	(23.26)	(16.92)	(14.11)	(11.68)
5,000	(104.17)	(66.50)	(42.51)	(30.95)	(25.83)	(21.35)

(2) through (7) from Proposed Year 1 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 2 Deductible Debit / (Credit)
Comprehensive Coverage (Seasonal / Vacation)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 1 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(7.12)	(5.15)	(3.48)	(2.63)	(2.27)	(1.96)
750	(12.82)	(9.29)	(6.24)	(4.74)	(4.09)	(3.53)
1,000	(16.89)	(12.24)	(8.22)	(6.25)	(5.39)	(4.64)
2,000	(30.74)	(22.28)	(14.97)	(11.38)	(9.81)	(8.46)
5,000	(68.00)	(49.30)	(33.10)	(25.17)	(21.72)	(18.72)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 2 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
26.7%	11.6%	6.1%	1.7%	-1.7%	-5.7%

(14)	(15) = (2) x [1+(8)]	(16) = (3) x [1+(9)]	(17) = (4) x [1+(10)]	(18) = (5) x [1+(11)]	(19) = (6) x [1+(12)]	(20) = (7) x [1+(13)]
	Proposed Year 2 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(9.02)	(5.75)	(3.69)	(2.67)	(2.23)	(1.85)
750	(16.24)	(10.36)	(6.62)	(4.82)	(4.02)	(3.33)
1,000	(21.39)	(13.65)	(8.72)	(6.35)	(5.30)	(4.38)
2,000	(38.94)	(24.86)	(15.88)	(11.57)	(9.65)	(7.98)
5,000	(86.14)	(55.00)	(35.12)	(25.60)	(21.35)	(17.65)

(2) through (7) from Proposed Year 1 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 2 Deductible Debit / (Credit)
Named Perils Coverage

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 1 Deductible Credit					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(20.11)	(15.45)	(13.47)	(11.52)	(9.54)	(7.30)
100	(38.21)	(29.34)	(25.52)	(21.82)	(18.10)	(13.87)
250	(68.34)	(52.49)	(45.72)	(39.07)	(32.42)	(24.81)
500	(112.65)	(86.52)	(75.40)	(64.45)	(53.45)	(40.90)
750	(149.11)	(114.53)	(99.82)	(85.32)	(70.76)	(54.15)
1,000	(176.28)	(135.40)	(118.04)	(100.90)	(83.67)	(64.03)
2,000	(256.50)	(197.03)	(171.79)	(146.90)	(121.77)	(93.19)
5,000	(447.44)	(343.70)	(299.74)	(256.39)	(212.47)	(162.62)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 2 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
27.2%	9.9%	23.0%	19.0%	16.0%	11.0%

(14)	(15) = (2) x [1+(8)]	(16) = (3) x [1+(9)]	(17) = (4) x [1+(10)]	(18) = (5) x [1+(11)]	(19) = (6) x [1+(12)]	(20) = (7) x [1+(13)]
	Proposed Year 2 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(25.58)	(16.99)	(16.57)	(13.71)	(11.07)	(8.11)
100	(48.61)	(32.26)	(31.38)	(25.97)	(21.00)	(15.39)
250	(86.94)	(57.71)	(56.23)	(46.49)	(37.60)	(27.54)
500	(143.31)	(95.13)	(92.74)	(76.69)	(62.00)	(45.40)
750	(189.68)	(125.92)	(122.78)	(101.53)	(82.08)	(60.11)
1,000	(224.25)	(148.87)	(145.18)	(120.07)	(97.06)	(71.07)
2,000	(326.29)	(216.63)	(211.30)	(174.81)	(141.25)	(103.44)
5,000	(569.19)	(377.90)	(368.67)	(305.10)	(246.47)	(180.51)

(2) through (7) from Proposed Year 1 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 2 Deductible Debit / (Credit)
Named Perils Coverage

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 1 Deductible Credit					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(1.38)	(1.15)	(0.83)	(0.70)	(0.59)	(0.46)
100	(2.79)	(2.28)	(1.68)	(1.42)	(1.21)	(0.93)
250	(4.17)	(3.42)	(2.54)	(2.12)	(1.81)	(1.39)
500	(6.34)	(5.23)	(3.87)	(3.21)	(2.74)	(2.10)
750	(8.34)	(6.90)	(5.10)	(4.21)	(3.60)	(2.76)
1,000	(10.13)	(8.41)	(6.20)	(5.11)	(4.37)	(3.34)
2,000	(16.94)	(14.13)	(10.39)	(8.54)	(7.28)	(5.56)
5,000	(36.64)	(30.70)	(22.48)	(18.44)	(15.71)	(11.96)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 2 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
27.8%	9.1%	27.9%	19.0%	16.0%	14.5%

(14)	(15)	(16)	(17)	(18)	(19)	(20)
	= (2) x [1+(8)]	= (3) x [1+(9)]	= (4) x [1+(10)]	= (5) x [1+(11)]	= (6) x [1+(12)]	= (7) x [1+(13)]
	Proposed Year 2 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(1.77)	(1.25)	(1.07)	(0.83)	(0.69)	(0.52)
100	(3.56)	(2.48)	(2.16)	(1.69)	(1.41)	(1.06)
250	(5.33)	(3.73)	(3.24)	(2.52)	(2.10)	(1.59)
500	(8.11)	(5.70)	(4.95)	(3.82)	(3.18)	(2.41)
750	(10.66)	(7.53)	(6.53)	(5.01)	(4.18)	(3.16)
1,000	(12.94)	(9.17)	(7.94)	(6.08)	(5.06)	(3.83)
2,000	(21.65)	(15.41)	(13.29)	(10.16)	(8.45)	(6.37)
5,000	(46.81)	(33.48)	(28.76)	(21.94)	(18.22)	(13.70)

(2) through (7) from Proposed Year 1 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 2 Deductible Debit / (Credit)
Named Perils Coverage

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 1 Deductible Credit					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(5.92)	(4.31)	(2.90)	(2.19)	(1.89)	(1.64)
100	(11.86)	(8.59)	(5.80)	(4.40)	(3.79)	(3.28)
250	(23.73)	(17.18)	(11.60)	(8.77)	(7.58)	(6.54)
500	(41.31)	(29.92)	(20.19)	(15.26)	(13.20)	(11.37)
750	(55.96)	(40.53)	(27.34)	(20.67)	(17.87)	(15.40)
1,000	(67.09)	(48.58)	(32.76)	(24.78)	(21.42)	(18.45)
2,000	(105.99)	(76.73)	(51.72)	(39.13)	(33.82)	(29.13)
5,000	(211.54)	(153.13)	(103.16)	(78.09)	(67.47)	(58.11)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 2 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
26.7%	11.6%	6.1%	1.7%	-1.7%	-5.7%

(14)	(15)	(16)	(17)	(18)	(19)	(20)
	= (2) x [1+(8)]	= (3) x [1+(9)]	= (4) x [1+(10)]	= (5) x [1+(11)]	= (6) x [1+(12)]	= (7) x [1+(13)]
	Proposed Year 2 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(7.51)	(4.80)	(3.08)	(2.23)	(1.86)	(1.55)
100	(15.03)	(9.58)	(6.15)	(4.47)	(3.73)	(3.09)
250	(30.06)	(19.16)	(12.31)	(8.92)	(7.45)	(6.16)
500	(52.33)	(33.38)	(21.42)	(15.52)	(12.98)	(10.72)
750	(70.89)	(45.21)	(29.00)	(21.02)	(17.57)	(14.52)
1,000	(84.98)	(54.20)	(34.76)	(25.20)	(21.06)	(17.40)
2,000	(134.26)	(85.61)	(54.86)	(39.79)	(33.25)	(27.47)
5,000	(267.98)	(170.84)	(109.44)	(79.41)	(66.34)	(54.80)

(2) through (7) from Proposed Year 1 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 2 Named Storm Deductible Debit / (Credit)
Comprehensive Coverage
Territory Groups 1 and 2

(1) Proposed Year 1 Named Storm Deductible Debit / (Credit)

		Primary Residence		Seasonal / Vacation Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
0	1%	$31.05	$23.86	---	---
	2%	17.91	13.74	---	---
	5%	(21.56)	(16.56)	---	---
50	1%	$7.19	$5.54	---	---
	2%	(5.71)	(4.38)	---	---
	5%	(44.45)	(34.11)	---	---
100	1%	($12.70)	($9.77)	---	---
	2%	(25.42)	(19.52)	---	---
	5%	(63.54)	(48.81)	---	---
250	1%	($48.55)	($37.29)	($12.70)	($9.77)
	2%	(60.89)	(46.77)	(25.42)	(19.52)
	5%	(97.95)	(75.24)	(63.54)	(48.81)
500	1%	($104.27)	($80.06)	($68.47)	($52.59)
	2%	(116.06)	(89.12)	(80.63)	(61.93)
	5%	(151.41)	(116.27)	(117.12)	(89.94)
750	2%	($166.09)	($127.52)	($131.78)	($101.20)
	5%	(198.75)	(152.60)	(165.57)	(127.13)
1,000	2%	($209.63)	($160.95)	($177.42)	($136.25)
	5%	(238.68)	(183.24)	(207.62)	(159.38)
2,000	2%	($372.31)	($285.83)	($349.25)	($268.18)
	5%	(394.44)	(302.80)	(372.03)	(285.51)
5,000	5%	($853.15)	($654.84)	($856.60)	($657.26)

(2) Proposed Year 2 Named Storm Deductible Debit / (Credit)
= (1) x [1 + (3)]

		Primary Residence		Seasonal / Vacation Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
0	1%	$39.50	$26.23	---	---
	2%	22.78	15.11	---	---
	5%	(27.43)	(18.21)	---	---
50	1%	$9.15	$6.09	---	---
	2%	(7.26)	(4.82)	---	---
	5%	(56.54)	(37.50)	---	---
100	1%	($16.16)	($10.74)	---	---
	2%	(32.34)	(21.46)	---	---
	5%	(80.83)	(53.67)	---	---
250	1%	($61.76)	($41.00)	($16.16)	($10.74)
	2%	(77.46)	(51.42)	(32.34)	(21.46)
	5%	(124.60)	(82.73)	(80.83)	(53.67)
500	1%	($132.64)	($88.03)	($87.10)	($57.82)
	2%	(147.64)	(97.99)	(102.57)	(68.09)
	5%	(192.61)	(127.84)	(148.99)	(98.89)
750	2%	($211.28)	($140.21)	($167.64)	($111.27)
	5%	(252.83)	(167.78)	(210.62)	(139.78)
1,000	2%	($266.67)	($176.96)	($225.70)	($149.81)
	5%	(303.63)	(201.47)	(264.11)	(175.24)
2,000	2%	($473.62)	($314.27)	($444.28)	($294.86)
	5%	(501.77)	(332.93)	(473.26)	(313.92)
5,000	5%	($1,085.29)	($719.99)	($1,089.68)	($722.65)
(3) Proposed Year 2 Rate Change:		27.2%	9.9%	27.2%	9.9%

(1) From Proposed Year 1 NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 2 Named Storm Deductible Debit / (Credit)
Comprehensive Coverage
Territory Groups 1 and 2

(1) Proposed Year 1 Named Storm Deductible Debit / (Credit)

		Primary Residence		Seasonal / Vacation Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
0	1%	$1.87	$1.52	---	---
	2%	0.95	0.79	---	---
	5%	(1.80)	(1.45)	---	---
50	1%	$0.49	$0.40	---	---
	2%	(0.42)	(0.34)	---	---
	5%	(3.12)	(2.58)	---	---
100	1%	($0.88)	($0.73)	---	---
	2%	(1.78)	(1.46)	---	---
	5%	(4.43)	(3.65)	---	---
250	1%	($3.62)	($2.97)	($0.88)	($0.73)
	2%	(4.47)	(3.69)	(1.78)	(1.46)
	5%	(6.98)	(5.79)	(4.43)	(3.65)
500	1%	($22.91)	($18.78)	($20.13)	($16.51)
	2%	(23.32)	(19.11)	(20.40)	(16.74)
	5%	(25.63)	(20.99)	(22.84)	(18.77)
750	2%	($40.06)	($32.82)	($37.07)	($30.40)
	5%	(42.06)	(34.39)	(39.18)	(32.19)
1,000	2%	($53.96)	($44.20)	($51.06)	($41.88)
	5%	(55.58)	(45.39)	(52.75)	(43.32)
2,000	2%	($104.08)	($85.20)	($101.62)	($83.36)
	5%	(105.23)	(85.81)	(102.77)	(84.37)
5,000	5%	($244.06)	($198.81)	($240.18)	($197.08)

(2) Proposed Year 2 Named Storm Deductible Debit / (Credit)
= (1) x [1 + (3)]

		Primary Residence		Seasonal / Vacation Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
0	1%	$2.39	$1.66	---	---
	2%	1.21	0.86	---	---
	5%	(2.30)	(1.58)	---	---
50	1%	$0.63	$0.44	---	---
	2%	(0.54)	(0.37)	---	---
	5%	(3.99)	(2.81)	---	---
100	1%	($1.12)	($0.80)	---	---
	2%	(2.27)	(1.59)	---	---
	5%	(5.66)	(3.98)	---	---
250	1%	($4.63)	($3.24)	($1.12)	($0.80)
	2%	(5.71)	(4.02)	(2.27)	(1.59)
	5%	(8.92)	(6.31)	(5.66)	(3.98)
500	1%	($29.27)	($20.48)	($25.72)	($18.01)
	2%	(29.80)	(20.84)	(26.06)	(18.26)
	5%	(32.75)	(22.89)	(29.18)	(20.47)
750	2%	($51.18)	($35.79)	($47.36)	($33.15)
	5%	(53.74)	(37.51)	(50.06)	(35.11)
1,000	2%	($68.94)	($48.21)	($65.24)	($45.68)
	5%	(71.01)	(49.50)	(67.40)	(47.25)
2,000	2%	($132.98)	($92.92)	($129.84)	($90.91)
	5%	(134.45)	(93.59)	(131.31)	(92.02)
5,000	5%	($311.83)	($216.83)	($306.87)	($214.94)
(3) Proposed Year 2 Rate Change:		27.8%	9.1%	27.8%	9.1%

(1) From Proposed Year 1 NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 2 Named Storm Deductible Debit / (Credit)
Comprehensive Coverage
Territory Groups 1 and 2

(1) Proposed Year 1 Named Storm Deductible Debit / (Credit)

		Primary Residence		Seasonal / Vacation Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
0	1%	$12.68	$9.19	---	---
	2%	11.14	8.07	---	---
	5%	6.49	4.69	---	---
50	1%	$5.64	$4.08	---	---
	2%	4.15	3.00	---	---
	5%	(0.31)	(0.25)	---	---
100	1%	($1.41)	($1.02)	---	---
	2%	(2.82)	(2.03)	---	---
	5%	(7.04)	(5.08)	---	---
250	1%	($15.50)	($11.23)	($1.41)	($1.02)
	2%	(16.77)	(12.15)	(2.82)	(2.03)
	5%	(20.57)	(14.92)	(7.04)	(5.08)
500	1%	($22.54)	($16.33)	($8.47)	($6.14)
	2%	(23.74)	(17.20)	(9.82)	(7.11)
	5%	(27.33)	(19.82)	(13.86)	(10.04)
750	2%	($29.18)	($21.15)	($15.99)	($11.59)
	5%	(32.35)	(23.47)	(19.64)	(14.25)
1,000	2%	($32.87)	($23.84)	($21.04)	($15.25)
	5%	(35.51)	(25.76)	(24.14)	(17.54)
2,000	2%	($45.30)	($32.88)	($39.24)	($28.43)
	5%	(47.18)	(34.25)	(41.33)	(30.07)
5,000	5%	($80.56)	($58.51)	($91.05)	($66.32)

(2) Proposed Year 2 Named Storm Deductible Debit / (Credit)
= (1) x [1 + (3)]

		Primary Residence		Seasonal / Vacation Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
0	1%	$16.06	$10.25	---	---
	2%	14.11	9.00	---	---
	5%	8.22	5.23	---	---
50	1%	$7.14	$4.55	---	---
	2%	5.26	3.35	---	---
	5%	(0.39)	(0.28)	---	---
100	1%	($1.79)	($1.14)	---	---
	2%	(3.57)	(2.26)	---	---
	5%	(8.92)	(5.67)	---	---
250	1%	($19.63)	($12.53)	($1.79)	($1.14)
	2%	(21.24)	(13.56)	(3.57)	(2.26)
	5%	(26.06)	(16.65)	(8.92)	(5.67)
500	1%	($28.55)	($18.22)	($10.73)	($6.85)
	2%	(30.07)	(19.19)	(12.44)	(7.93)
	5%	(34.62)	(22.11)	(17.56)	(11.20)
750	2%	($36.96)	($23.60)	($20.26)	($12.93)
	5%	(40.98)	(26.18)	(24.88)	(15.90)
1,000	2%	($41.64)	($26.60)	($26.65)	($17.01)
	5%	(44.98)	(28.74)	(30.58)	(19.57)
2,000	2%	($57.38)	($36.68)	($49.71)	($31.72)
	5%	(59.77)	(38.21)	(52.36)	(33.55)
5,000	5%	($102.05)	($65.28)	($115.34)	($73.99)
(3) Proposed Year 2 Rate Change:		26.7%	11.6%	26.7%	11.6%

(1) From Proposed Year 1 NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 2 Named Storm Deductible Debit / (Credit)
Named Perils
Territory Groups 1 and 2

(1) Proposed Year 1 Named Storm Deductible Debit / (Credit)

		Primary Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2
0	1%	($22.67)	($17.40)
	2%	(45.34)	(34.82)
	5%	(113.32)	(87.03)
50	1%	($42.41)	($32.57)
	2%	(64.69)	(49.69)
	5%	(131.56)	(101.04)
100	1%	($60.11)	($46.17)
	2%	(82.00)	(62.97)
	5%	(147.67)	(113.43)
250	1%	($89.66)	($68.86)
	2%	(110.98)	(85.23)
	5%	(174.91)	(134.32)
500	1%	($138.92)	($106.68)
	2%	(154.50)	(118.63)
	5%	(213.68)	(164.07)
750	2%	($192.06)	($147.46)
	5%	(244.89)	(188.02)
1,000	2%	($222.75)	($171.00)
	5%	(267.81)	(205.59)
2,000	2%	($335.13)	($257.23)
	5%	(359.50)	(275.93)
5,000	5%	($634.53)	($486.93)

(2) Proposed Year 2 Named Storm Deductible Debit / (Credit)
= (1) x [1 + (3)]

		Primary Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2
0	1%	($28.84)	($19.13)
	2%	(57.68)	(38.28)
	5%	(144.15)	(95.69)
50	1%	($53.95)	($35.81)
	2%	(82.29)	(54.63)
	5%	(167.36)	(111.09)
100	1%	($76.47)	($50.76)
	2%	(104.31)	(69.23)
	5%	(187.85)	(124.72)
250	1%	($114.06)	($75.71)
	2%	(141.18)	(93.71)
	5%	(222.50)	(147.68)
500	1%	($176.72)	($117.29)
	2%	(196.54)	(130.43)
	5%	(271.82)	(180.39)
750	2%	($244.32)	($162.13)
	5%	(311.52)	(206.73)
1,000	2%	($283.36)	($188.01)
	5%	(340.68)	(226.04)
2,000	2%	($426.32)	($282.82)
	5%	(457.32)	(303.38)
5,000	5%	($807.19)	($535.38)
(3) Proposed Year 2 Rate Change:		27.2%	9.9%

(1) From Proposed Year 1 NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 2 Named Storm Deductible Debit / (Credit)
Named Perils
Territory Groups 1 and 2

(1) Proposed Year 1 Named Storm Deductible Debit / (Credit)

		Primary Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2
0	1%	($1.51)	($1.24)
	2%	(3.02)	(2.49)
	5%	(7.58)	(6.21)
50	1%	($2.88)	($2.38)
	2%	(4.38)	(3.60)
	5%	(8.88)	(7.28)
100	1%	($4.28)	($3.50)
	2%	(5.76)	(4.71)
	5%	(10.19)	(8.35)
250	1%	($5.61)	($4.59)
	2%	(7.04)	(5.77)
	5%	(11.34)	(9.29)
500	1%	($7.83)	($6.43)
	2%	(8.73)	(7.16)
	5%	(12.57)	(10.31)
750	2%	($9.89)	($8.14)
	5%	(13.12)	(10.76)
1,000	2%	($10.53)	($8.64)
	5%	(13.27)	(10.88)
2,000	2%	($12.40)	($10.15)
	5%	(13.85)	(11.28)
5,000	5%	($15.59)	($12.31)

(2) Proposed Year 2 Named Storm Deductible Debit / (Credit)
= (1) x [1 + (3)]

		Primary Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2
0	1%	($1.93)	($1.35)
	2%	(3.86)	(2.72)
	5%	(9.68)	(6.77)
50	1%	($3.68)	($2.60)
	2%	(5.60)	(3.93)
	5%	(11.35)	(7.94)
100	1%	($5.47)	($3.82)
	2%	(7.36)	(5.14)
	5%	(13.02)	(9.11)
250	1%	($7.17)	($5.01)
	2%	(8.99)	(6.29)
	5%	(14.49)	(10.13)
500	1%	($10.00)	($7.01)
	2%	(11.15)	(7.81)
	5%	(16.06)	(11.24)
750	2%	($12.64)	($8.88)
	5%	(16.76)	(11.74)
1,000	2%	($13.45)	($9.42)
	5%	(16.95)	(11.87)
2,000	2%	($15.84)	($11.07)
	5%	(17.70)	(12.30)
5,000	5%	($19.92)	($13.43)
(3) Proposed Year 2 Rate Change:		27.8%	9.1%

(1) From Proposed Year 1 NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 2 Named Storm Deductible Debit / (Credit)
Named Perils
Territory Groups 1 and 2

(1) Proposed Year 1 Named Storm Deductible Debit / (Credit)

		Primary Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2
0	1%	($2.83)	($2.05)
	2%	(5.67)	(4.12)
	5%	(14.17)	(10.29)
50	1%	($8.64)	($6.25)
	2%	(11.35)	(8.20)
	5%	(19.48)	(14.06)
100	1%	($14.46)	($10.48)
	2%	(17.06)	(12.36)
	5%	(24.87)	(18.02)
250	1%	($26.06)	($18.88)
	2%	(27.93)	(20.24)
	5%	(35.42)	(25.69)
500	1%	($45.39)	($32.88)
	2%	(43.75)	(31.70)
	5%	(50.34)	(36.54)
750	2%	($56.59)	($41.00)
	5%	(62.00)	(45.03)
1,000	2%	($65.96)	($47.78)
	5%	(70.72)	(51.38)
2,000	2%	($98.25)	($71.17)
	5%	(102.43)	(74.46)
5,000	5%	($193.57)	($140.80)

(2) Proposed Year 2 Named Storm Deductible Debit / (Credit)
= (1) x [1 + (3)]

		Primary Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2
0	1%	($3.58)	($2.29)
	2%	(7.18)	(4.60)
	5%	(17.95)	(11.48)
50	1%	($10.94)	($6.97)
	2%	(14.38)	(9.15)
	5%	(24.68)	(15.69)
100	1%	($18.32)	($11.69)
	2%	(21.61)	(13.79)
	5%	(31.50)	(20.10)
250	1%	($33.01)	($21.06)
	2%	(35.38)	(22.58)
	5%	(44.87)	(28.66)
500	1%	($57.50)	($36.68)
	2%	(55.42)	(35.37)
	5%	(63.77)	(40.77)
750	2%	($71.69)	($45.74)
	5%	(78.54)	(50.24)
1,000	2%	($83.56)	($53.31)
	5%	(89.59)	(57.32)
2,000	2%	($124.46)	($79.40)
	5%	(129.76)	(83.07)
5,000	5%	($245.21)	($157.08)
(3) Proposed Year 2 Rate Change:		26.7%	11.6%

(1) From Proposed Year 1 NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 3 Territory Relativities

	Average Rates & Relativites by Territory Group					
	Terr Grp 1	Terr Grp 2	Terr Grp 3	Terr Grp 4	Terr Grp 5	Terr Grp 6
(1) Proposed Year 2 Average Rate	$1,859.20	$1,887.29	$1,896.66	$2,271.68	$2,282.95	$2,253.15
(2) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(3) Proposed Year 2 Territory Relativity	1.702	1.132	1.000	0.837	0.677	0.495
(4) Proposed Year 2 Average Deductible Credit	(75.22)	(50.89)	(59.21)	(49.65)	(39.43)	(29.53)
(5) Proposed Year 2 Average Premium	$2,783.29	$1,873.87	$1,652.04	$1,665.34	$1,354.60	$976.41
(6) Earned House Years	2,111.08	2,828.22	14,544.48	10,904.82	11,753.74	47,153.90
(7) 2022 Earned Prem at Proposed Yr 2 Rate Level	$5,875,737	$5,299,695	$24,027,994	$18,160,266	$15,921,570	$46,041,636
(8) Proposed Year 3 Rate Change	27.2%	9.9%	22.6%	15.8%	14.7%	9.6%
(9) 2022 Earned Prem at Proposed Yr 3 Rate Level	$7,475,744	$5,829,316	$29,446,322	$21,032,116	$18,272,806	$50,496,962
(10) Proposed Year 3 Average Premium	$3,541.20	$2,061.13	$2,024.57	$1,928.70	$1,554.64	$1,070.90
(11) Proposed Year 3 Average Deductible Credit	(95.69)	(55.96)	(72.57)	(57.52)	(45.22)	(32.38)
(12) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(13) Proposed Year 3 Average Rate	$2,278.46	$2,311.81	$2,324.37	$2,783.94	$2,797.74	$2,761.23
(14) Proposed Year 3 Territory Relativity	1.767	1.016	1.000	0.791	0.634	0.443

(1), (2), (3), (4), (6), (12) From Section B, Page 26
(5) = (1) x (2) x (3) + (4)
(6) Excludes earned exposure with no Coverage A
(7) = (5) x (6)
(8) From Section A, Page 2
(9) Based on (8) and the extension of exposures method
(10) = (9) / (6)
(11) = (4) x [1 + (8)]
(13) Based on the extension of exposures method
(14) = [(10) - (11)] / (12) / (13)

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 3 Territory Relativities

	Average Rates & Relativites by Territory Group					
	Terr Grp 1	Terr Grp 2	Terr Grp 3	Terr Grp 4	Terr Grp 5	Terr Grp 6
(1) Proposed Year 2 Average Rate	$161.54	$181.33	$193.36	$239.71	$240.05	$226.28
(2) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(3) Proposed Year 2 Territory Relativity	1.805	1.266	1.000	0.782	0.649	0.493
(4) Proposed Year 2 Average Deductible Credit	(16.55)	(10.78)	(12.77)	(10.14)	(8.48)	(6.52)
(5) Proposed Year 2 Average Premium	$246.70	$196.01	$161.60	$158.89	$132.02	$94.08
(6) Earned House Years	1,576.44	2,363.85	11,990.23	9,541.48	10,007.75	42,406.37
(7) 2022 Earned Prem at Proposed Yr 2 Rate Level	$388,900	$463,332	$1,937,591	$1,516,088	$1,321,260	$3,989,448
(8) Proposed Year 3 Rate Change	27.8%	9.1%	27.9%	17.2%	14.9%	14.5%
(9) 2022 Earned Prem at Proposed Yr 3 Rate Level	$496,836	$505,347	$2,479,645	$1,776,530	$1,516,242	$4,566,660
(10) Proposed Year 3 Average Premium	$315.16	$213.78	$206.81	$186.19	$151.51	$107.69
(11) Proposed Year 3 Average Deductible Credit	(21.15)	(11.76)	(16.34)	(11.89)	(9.74)	(7.47)
(12) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(13) Proposed Year 3 Average Rate	$206.73	$232.05	$247.45	$306.78	$307.23	$289.59
(14) Proposed Year 3 Territory Relativity	1.802	1.079	1.000	0.716	0.582	0.441

(1), (2), (3), (4), (6), (12) From Section B, Page 27
(5) = (1) x (2) x (3) + (4)
(6) Excludes earned exposure with no Coverage B
(7) = (5) x (6)
(8) From Section A, Page 2
(9) Based on (8) and the extension of exposures method
(10) = (9) / (6)
(11) = (4) x [1 + (8)]
(13) Based on the extension of exposures method
(14) = [(10) - (11)] / (12) / (13)

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 3 Territory Relativities

	Average Rates & Relativites by Territory Group					
	Terr Grp 1	Terr Grp 2	Terr Grp 3	Terr Grp 4	Terr Grp 5	Terr Grp 6
(1) Proposed Year 2 Average Rate	$192.53	$210.97	$238.27	$293.71	$286.56	$285.55
(2) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(3) Proposed Year 2 Territory Relativity	2.678	1.713	1.000	0.730	0.609	0.503
(4) Proposed Year 2 Average Deductible Credit	(19.30)	(13.43)	(9.52)	(6.82)	(5.56)	(4.59)
(5) Proposed Year 2 Average Premium	$446.31	$312.13	$205.40	$186.54	$151.83	$124.96
(6) Earned House Years	2,015.60	2,755.64	14,094.16	10,761.44	11,489.43	47,088.80
(7) 2022 Earned Prem at Proposed Yr 2 Rate Level	$899,587	$860,125	$2,894,947	$2,007,449	$1,744,470	$5,884,303
(8) Proposed Year 3 Rate Change	26.7%	11.6%	6.1%	1.7%	-1.7%	-5.7%
(9) 2022 Earned Prem at Proposed Yr 3 Rate Level	$1,139,484	$959,768	$3,070,772	$2,041,837	$1,716,707	$5,546,523
(10) Proposed Year 3 Average Premium	$565.33	$348.29	$217.88	$189.74	$149.42	$117.79
(11) Proposed Year 3 Average Deductible Credit	(24.45)	(14.98)	(10.10)	(6.94)	(5.47)	(4.32)
(12) Average Tie Down Factor	0.903	0.901	0.902	0.902	0.902	0.902
(13) Proposed Year 3 Average Rate	$204.22	$223.78	$252.74	$311.54	$303.95	$302.89
(14) Proposed Year 3 Territory Relativity	3.198	1.802	1.000	0.700	0.565	0.447

(1), (2), (3), (4), (6), (12) From Section B, Page 28
(5) = (1) x (2) x (3) + (4)
(6) Excludes earned exposure with no Coverage C
(7) = (5) x (6)
(8) From Section A, Page 2
(9) Based on (8) and the extension of exposures method
(10) = (9) / (6)
(11) = (4) x [1 + (8)]
(13) Based on the extension of exposures method
(14) = [(10) - (11)] / (12) / (13)

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 3 Base Rates
Territory Group 3

Primary Residence

	(1)	(2)	(3)	(4)	(5)
			= (2) x [1 + (1)]		= (4) x [1 + (1)]
		Comprehensive		Named Perils	
Amount of Insurance	Proposed Year 3 Rate Change	Proposed Year 2 Rate	Proposed Year 3 Rate	Proposed Year 2 Rate	Proposed Year 3 Rate
1 - 3,999	22.6%	$508.89	$623.65	$453.57	$555.86
4,000 - 4,999	22.6%	542.95	665.39	483.92	593.05
5,000 - 5,999	22.6%	571.00	699.77	508.92	623.69
6,000 - 6,999	22.6%	600.73	736.20	535.44	656.19
7,000 - 7,999	22.6%	630.84	773.10	562.27	689.07
8,000 - 8,999	22.6%	661.09	810.18	589.22	722.10
9,000 - 9,999	22.6%	692.97	849.24	617.63	756.91
10,000 - 10,999	22.6%	723.15	886.23	644.56	789.92
11,000 - 11,999	22.6%	748.66	917.49	667.28	817.76
12,000 - 12,999	22.6%	774.17	948.76	690.03	845.64
13,000 - 13,999	22.6%	798.90	979.06	712.07	872.65
14,000 - 14,999	22.6%	823.60	1,009.33	734.08	899.63
15,000 - 15,999	22.6%	851.60	1,043.65	759.05	930.23
16,000 - 16,999	22.6%	881.82	1,080.68	785.97	963.22
17,000 - 17,999	22.6%	911.37	1,116.90	812.32	995.51
18,000 - 18,999	22.6%	940.75	1,152.90	838.49	1,027.58
19,000 - 19,999	22.6%	972.93	1,192.34	867.16	1,062.72
20,000 - 20,999	22.6%	1,003.19	1,229.42	894.15	1,095.79
21,000 - 21,999	22.6%	1,027.37	1,259.06	915.70	1,122.20
22,000 - 22,999	22.6%	1,051.55	1,288.69	937.26	1,148.63
23,000 - 23,999	22.6%	1,077.11	1,320.01	960.04	1,176.54
24,000 - 24,999	22.6%	1,103.03	1,351.78	983.14	1,204.85
25,000 - 25,999	22.6%	1,130.92	1,385.96	1,008.00	1,235.32
26,000 - 26,999	22.6%	1,160.37	1,422.05	1,034.23	1,267.46
27,000 - 27,999	22.6%	1,189.34	1,457.55	1,060.06	1,299.12
28,000 - 28,999	22.6%	1,218.13	1,492.84	1,085.71	1,330.55
29,000 - 29,999	22.6%	1,250.45	1,532.44	1,114.52	1,365.86
30,000 - 30,999	22.6%	1,283.92	1,573.46	1,144.37	1,402.44
31,000 - 31,999	22.6%	1,309.06	1,604.27	1,166.78	1,429.91
32,000 - 32,999	22.6%	1,333.52	1,634.25	1,188.56	1,456.60
33,000 - 33,999	22.6%	1,357.93	1,664.16	1,210.32	1,483.26
34,000 - 34,999	22.6%	1,385.60	1,698.07	1,234.97	1,513.47
35,000 - 35,999	22.6%	1,413.65	1,732.45	1,259.98	1,544.12
36,000 - 36,999	22.6%	1,441.70	1,766.82	1,284.98	1,574.76
37,000 - 37,999	22.6%	1,469.75	1,801.20	1,309.97	1,605.39
38,000 - 38,999	22.6%	1,497.80	1,835.57	1,334.98	1,636.04
39,000 - 39,999	22.6%	1,525.83	1,869.93	1,359.99	1,666.69
40,000 - 40,999	22.6%	1,553.88	1,904.30	1,384.98	1,697.31
41,000 - 41,999	22.6%	1,581.93	1,938.68	1,409.99	1,727.96
42,000 - 42,999	22.6%	1,609.98	1,973.05	1,434.99	1,758.60
43,000 - 43,999	22.6%	1,638.02	2,007.42	1,459.99	1,789.24
44,000 - 44,999	22.6%	1,666.07	2,041.79	1,484.99	1,819.88
45,000 - 45,999	22.6%	1,694.12	2,076.17	1,509.97	1,850.49
46,000 - 46,999	22.6%	1,722.17	2,110.54	1,534.98	1,881.14
47,000 - 47,999	22.6%	1,750.22	2,144.92	1,559.98	1,911.78
48,000 - 48,999	22.6%	1,778.27	2,179.29	1,584.97	1,942.40
49,000 - 49,999	22.6%	1,806.30	2,213.65	1,609.97	1,973.04
50,000 - 50,999	22.6%	1,834.36	2,248.03	1,634.97	2,003.68
51,000 - 51,999	22.6%	1,862.40	2,282.40	1,659.97	2,034.32
52,000 - 52,999	22.6%	1,890.47	2,316.80	1,684.96	2,064.94
53,000 - 53,999	22.6%	1,918.50	2,351.15	1,709.97	2,095.59
54,000 - 54,999	22.6%	1,946.54	2,385.51	1,734.95	2,126.21
55,000 - 55,999	22.6%	1,974.62	2,419.92	1,759.96	2,156.86
56,000 - 56,999	22.6%	2,002.64	2,454.26	1,784.96	2,187.49
57,000 - 57,999	22.6%	2,030.71	2,488.66	1,809.96	2,218.13
58,000 - 58,999	22.6%	2,058.75	2,523.03	1,834.96	2,248.77
59,000 - 59,999	22.6%	2,086.81	2,557.41	1,859.97	2,279.42
60,000 - 60,999	22.6%	2,114.85	2,591.78	1,884.96	2,310.04
61,000 - 61,999	22.6%	2,142.91	2,626.17	1,909.97	2,340.69
62,000 - 62,999	22.6%	2,170.94	2,660.52	1,934.97	2,371.33
63,000 - 63,999	22.6%	2,198.99	2,694.89	1,959.97	2,401.97
64,000 - 64,999	22.6%	2,227.04	2,729.27	1,984.97	2,432.61
65,000 - 65,999	22.6%	2,255.09	2,763.64	2,009.96	2,463.23
66,000 - 66,999	22.6%	2,283.13	2,798.01	2,034.96	2,493.87
67,000 - 67,999	22.6%	2,311.18	2,832.38	2,059.95	2,524.50
68,000 - 68,999	22.6%	2,339.23	2,866.76	2,084.96	2,555.15
69,000 - 69,999	22.6%	2,367.27	2,901.12	2,109.97	2,585.80
70,000 - 70,999	22.6%	2,395.33	2,935.51	2,134.95	2,616.41
71,000 - 71,999	22.6%	2,423.36	2,969.86	2,159.95	2,647.05
72,000 - 72,999	22.6%	2,451.41	3,004.24	2,184.95	2,677.69
73,000 - 73,999	22.6%	2,479.46	3,038.61	2,209.95	2,708.32
74,000 - 74,999	22.6%	2,507.51	3,072.99	2,234.93	2,738.94
75,000 - 75,999	22.6%	2,535.56	3,107.36	2,259.94	2,769.59
76,000 - 76,999	22.6%	2,563.62	3,141.75	2,284.95	2,800.24
77,000 - 77,999	22.6%	2,591.65	3,176.10	2,309.94	2,830.86
78,000 - 78,999	22.6%	2,619.70	3,210.48	2,334.95	2,861.51
79,000 - 79,999	22.6%	2,647.75	3,244.85	2,359.95	2,892.15
Each Addl $1,000	22.6%	28.04	34.36	25.01	30.65

(1) From Section A, Page 2
(2), (4) Based on proposed Year 2 MH(C) rate manual.

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 3 Base Rates
Territory Group 3

Rental

	(1)	(2)	(3) = (2) x [1 + (1)]	(4)	(5) = (4) x [1 + (1)]
		Comprehensive		Named Perils	
Amount of Insurance	Proposed Year 3 Rate Change	Proposed Year 2 Rate	Proposed Year 3 Rate	Proposed Year 2 Rate	Proposed Year 3 Rate
1 - 3,999	22.6%	$871.76	$1,068.35	$816.44	$1,000.56
4,000 - 4,999	22.6%	930.09	1,139.84	871.09	1,067.53
5,000 - 5,999	22.6%	978.15	1,198.74	916.08	1,122.67
6,000 - 6,999	22.6%	1,029.05	1,261.12	963.78	1,181.13
7,000 - 7,999	22.6%	1,080.67	1,324.38	1,012.11	1,240.35
8,000 - 8,999	22.6%	1,132.46	1,387.85	1,060.60	1,299.78
9,000 - 9,999	22.6%	1,187.05	1,454.75	1,111.75	1,362.47
10,000 - 10,999	22.6%	1,238.77	1,518.13	1,160.19	1,421.83
11,000 - 11,999	22.6%	1,282.47	1,571.68	1,201.11	1,471.98
12,000 - 12,999	22.6%	1,326.20	1,625.28	1,242.05	1,522.15
13,000 - 13,999	22.6%	1,368.53	1,677.15	1,281.72	1,570.77
14,000 - 14,999	22.6%	1,410.83	1,728.99	1,321.35	1,619.33
15,000 - 15,999	22.6%	1,458.83	1,787.82	1,366.26	1,674.37
16,000 - 16,999	22.6%	1,510.59	1,851.25	1,414.76	1,733.81
17,000 - 17,999	22.6%	1,561.23	1,913.31	1,462.17	1,791.91
18,000 - 18,999	22.6%	1,611.52	1,974.94	1,509.30	1,849.67
19,000 - 19,999	22.6%	1,666.66	2,042.52	1,560.92	1,912.93
20,000 - 20,999	22.6%	1,718.49	2,106.03	1,609.47	1,972.43
21,000 - 21,999	22.6%	1,759.91	2,156.79	1,648.27	2,019.98
22,000 - 22,999	22.6%	1,801.32	2,207.54	1,687.04	2,067.49
23,000 - 23,999	22.6%	1,845.12	2,261.22	1,728.06	2,117.76
24,000 - 24,999	22.6%	1,889.50	2,315.61	1,769.64	2,168.72
25,000 - 25,999	22.6%	1,937.30	2,374.19	1,814.39	2,223.56
26,000 - 26,999	22.6%	1,987.72	2,435.98	1,861.63	2,281.45
27,000 - 27,999	22.6%	2,037.37	2,496.83	1,908.11	2,338.42
28,000 - 28,999	22.6%	2,086.66	2,557.23	1,954.29	2,395.01
29,000 - 29,999	22.6%	2,142.02	2,625.08	2,006.12	2,458.53
30,000 - 30,999	22.6%	2,199.39	2,695.38	2,059.87	2,524.40
31,000 - 31,999	22.6%	2,242.46	2,748.17	2,100.19	2,573.81
32,000 - 32,999	22.6%	2,284.31	2,799.45	2,139.40	2,621.86
33,000 - 33,999	22.6%	2,326.18	2,850.77	2,178.61	2,669.92
34,000 - 34,999	22.6%	2,373.56	2,908.83	2,222.95	2,724.26
35,000 - 35,999	22.6%	2,421.60	2,967.70	2,267.97	2,779.43
36,000 - 36,999	22.6%	2,469.63	3,026.57	2,312.97	2,834.58
37,000 - 37,999	22.6%	2,517.69	3,085.46	2,357.96	2,889.71
38,000 - 38,999	22.6%	2,565.73	3,144.34	2,402.98	2,944.89
39,000 - 39,999	22.6%	2,613.79	3,203.24	2,447.96	3,000.01
40,000 - 40,999	22.6%	2,661.84	3,262.12	2,492.95	3,055.14
41,000 - 41,999	22.6%	2,709.87	3,320.98	2,537.97	3,110.32
42,000 - 42,999	22.6%	2,757.92	3,379.87	2,582.96	3,165.45
43,000 - 43,999	22.6%	2,805.97	3,438.76	2,627.96	3,220.60
44,000 - 44,999	22.6%	2,854.03	3,497.65	2,672.97	3,275.76
45,000 - 45,999	22.6%	2,902.07	3,556.53	2,717.96	3,330.90
46,000 - 46,999	22.6%	2,950.11	3,615.40	2,762.95	3,386.03
47,000 - 47,999	22.6%	2,998.16	3,674.29	2,807.95	3,441.18
48,000 - 48,999	22.6%	3,046.22	3,733.19	2,852.96	3,496.34
49,000 - 49,999	22.6%	3,094.26	3,792.06	2,897.95	3,551.48
50,000 - 50,999	22.6%	3,142.32	3,850.96	2,942.93	3,606.60
51,000 - 51,999	22.6%	3,190.34	3,909.81	2,987.94	3,661.76
52,000 - 52,999	22.6%	3,238.38	3,968.68	3,032.93	3,716.90
53,000 - 53,999	22.6%	3,286.44	4,027.58	3,077.94	3,772.06
54,000 - 54,999	22.6%	3,334.48	4,086.45	3,122.95	3,827.22
55,000 - 55,999	22.6%	3,382.52	4,145.33	3,167.94	3,882.35
56,000 - 56,999	22.6%	3,430.57	4,204.21	3,212.92	3,937.48
57,000 - 57,999	22.6%	3,478.62	4,263.10	3,257.94	3,992.65
58,000 - 58,999	22.6%	3,526.67	4,321.98	3,302.93	4,047.79
59,000 - 59,999	22.6%	3,574.72	4,380.87	3,347.92	4,102.92
60,000 - 60,999	22.6%	3,622.76	4,439.74	3,392.94	4,158.10
61,000 - 61,999	22.6%	3,670.81	4,498.63	3,437.94	4,213.24
62,000 - 62,999	22.6%	3,718.86	4,557.51	3,482.92	4,268.37
63,000 - 63,999	22.6%	3,766.91	4,616.40	3,527.94	4,323.54
64,000 - 64,999	22.6%	3,814.96	4,675.29	3,572.93	4,378.68
65,000 - 65,999	22.6%	3,863.00	4,734.16	3,617.92	4,433.81
66,000 - 66,999	22.6%	3,911.04	4,793.03	3,662.94	4,488.98
67,000 - 67,999	22.6%	3,959.10	4,851.93	3,707.93	4,544.12
68,000 - 68,999	22.6%	4,007.14	4,910.81	3,752.91	4,599.24
69,000 - 69,999	22.6%	4,055.20	4,969.70	3,797.92	4,654.40
70,000 - 70,999	22.6%	4,103.23	5,028.57	3,842.93	4,709.56
71,000 - 71,999	22.6%	4,151.29	5,087.46	3,887.92	4,764.70
72,000 - 72,999	22.6%	4,199.33	5,146.34	3,932.91	4,819.84
73,000 - 73,999	22.6%	4,247.39	5,205.24	3,977.93	4,875.01
74,000 - 74,999	22.6%	4,295.43	5,264.11	4,022.91	4,930.13
75,000 - 75,999	22.6%	4,343.45	5,322.96	4,067.91	4,985.28
76,000 - 76,999	22.6%	4,391.51	5,381.86	4,112.91	5,040.43
77,000 - 77,999	22.6%	4,439.56	5,440.74	4,157.92	5,095.59
78,000 - 78,999	22.6%	4,487.61	5,499.63	4,202.91	5,150.72
79,000 - 79,999	22.6%	4,535.66	5,558.51	4,247.92	5,205.89
Each Addl $1,000	22.6%	48.06	58.90	45.02	55.17

(1) From Section A, Page 2
(2), (4) Based on proposed Year 2 MH(C) rate manual.

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 3 Base Rates
Territory Group 3

Seasonal/Vacation

	(1)	(2)	(3) = (2) x [1 + (1)]	(4)	(5) = (4) x [1 + (1)]
		Comprehensive		Named Perils	
Amount of Insurance	Proposed Year 3 Rate Change	Proposed Year 2 Rate	Proposed Year 3 Rate	Proposed Year 2 Rate	Proposed Year 3 Rate
1 - 3,999	22.6%	$508.89	$623.65	$453.57	$555.86
4,000 - 4,999	22.6%	542.95	665.39	483.92	593.05
5,000 - 5,999	22.6%	571.00	699.77	508.92	623.69
6,000 - 6,999	22.6%	600.73	736.20	535.44	656.19
7,000 - 7,999	22.6%	630.84	773.10	562.27	689.07
8,000 - 8,999	22.6%	661.09	810.18	589.22	722.10
9,000 - 9,999	22.6%	692.97	849.24	617.63	756.91
10,000 - 10,999	22.6%	723.15	886.23	644.56	789.92
11,000 - 11,999	22.6%	748.66	917.49	667.28	817.76
12,000 - 12,999	22.6%	774.17	948.76	690.03	845.64
13,000 - 13,999	22.6%	798.90	979.06	712.07	872.65
14,000 - 14,999	22.6%	823.60	1,009.33	734.08	899.63
15,000 - 15,999	22.6%	851.60	1,043.65	759.05	930.23
16,000 - 16,999	22.6%	881.82	1,080.68	785.97	963.22
17,000 - 17,999	22.6%	911.37	1,116.90	812.32	995.51
18,000 - 18,999	22.6%	940.75	1,152.90	838.49	1,027.58
19,000 - 19,999	22.6%	972.93	1,192.34	867.16	1,062.72
20,000 - 20,999	22.6%	1,003.19	1,229.42	894.15	1,095.79
21,000 - 21,999	22.6%	1,027.37	1,259.06	915.70	1,122.20
22,000 - 22,999	22.6%	1,051.55	1,288.69	937.26	1,148.63
23,000 - 23,999	22.6%	1,077.11	1,320.01	960.04	1,176.54
24,000 - 24,999	22.6%	1,103.03	1,351.78	983.14	1,204.85
25,000 - 25,999	22.6%	1,130.92	1,385.96	1,008.00	1,235.32
26,000 - 26,999	22.6%	1,160.37	1,422.05	1,034.23	1,267.46
27,000 - 27,999	22.6%	1,189.34	1,457.55	1,060.06	1,299.12
28,000 - 28,999	22.6%	1,218.13	1,492.84	1,085.71	1,330.55
29,000 - 29,999	22.6%	1,250.45	1,532.44	1,114.52	1,365.86
30,000 - 30,999	22.6%	1,283.92	1,573.46	1,144.37	1,402.44
31,000 - 31,999	22.6%	1,309.06	1,604.27	1,166.78	1,429.91
32,000 - 32,999	22.6%	1,333.52	1,634.25	1,188.56	1,456.60
33,000 - 33,999	22.6%	1,357.93	1,664.16	1,210.32	1,483.26
34,000 - 34,999	22.6%	1,385.60	1,698.07	1,234.97	1,513.47
35,000 - 35,999	22.6%	1,413.65	1,732.45	1,259.98	1,544.12
36,000 - 36,999	22.6%	1,441.70	1,766.82	1,284.98	1,574.76
37,000 - 37,999	22.6%	1,469.75	1,801.20	1,309.97	1,605.39
38,000 - 38,999	22.6%	1,497.80	1,835.57	1,334.98	1,636.04
39,000 - 39,999	22.6%	1,525.83	1,869.93	1,359.99	1,666.69
40,000 - 40,999	22.6%	1,553.88	1,904.30	1,384.98	1,697.31
41,000 - 41,999	22.6%	1,581.93	1,938.68	1,409.99	1,727.96
42,000 - 42,999	22.6%	1,609.98	1,973.05	1,434.99	1,758.60
43,000 - 43,999	22.6%	1,638.02	2,007.42	1,459.99	1,789.24
44,000 - 44,999	22.6%	1,666.07	2,041.79	1,484.99	1,819.88
45,000 - 45,999	22.6%	1,694.12	2,076.17	1,509.97	1,850.49
46,000 - 46,999	22.6%	1,722.17	2,110.54	1,534.98	1,881.14
47,000 - 47,999	22.6%	1,750.22	2,144.92	1,559.98	1,911.78
48,000 - 48,999	22.6%	1,778.27	2,179.29	1,584.97	1,942.40
49,000 - 49,999	22.6%	1,806.30	2,213.65	1,609.97	1,973.04
50,000 - 50,999	22.6%	1,834.36	2,248.03	1,634.97	2,003.68
51,000 - 51,999	22.6%	1,862.40	2,282.40	1,659.97	2,034.32
52,000 - 52,999	22.6%	1,890.47	2,316.80	1,684.96	2,064.94
53,000 - 53,999	22.6%	1,918.50	2,351.15	1,709.97	2,095.59
54,000 - 54,999	22.6%	1,946.54	2,385.51	1,734.95	2,126.21
55,000 - 55,999	22.6%	1,974.62	2,419.92	1,759.96	2,156.86
56,000 - 56,999	22.6%	2,002.64	2,454.26	1,784.96	2,187.49
57,000 - 57,999	22.6%	2,030.71	2,488.66	1,809.96	2,218.13
58,000 - 58,999	22.6%	2,058.75	2,523.03	1,834.96	2,248.77
59,000 - 59,999	22.6%	2,086.81	2,557.41	1,859.97	2,279.42
60,000 - 60,999	22.6%	2,114.85	2,591.78	1,884.96	2,310.04
61,000 - 61,999	22.6%	2,142.91	2,626.17	1,909.97	2,340.69
62,000 - 62,999	22.6%	2,170.94	2,660.52	1,934.97	2,371.33
63,000 - 63,999	22.6%	2,198.99	2,694.89	1,959.97	2,401.97
64,000 - 64,999	22.6%	2,227.04	2,729.27	1,984.97	2,432.61
65,000 - 65,999	22.6%	2,255.09	2,763.64	2,009.96	2,463.23
66,000 - 66,999	22.6%	2,283.13	2,798.01	2,034.96	2,493.87
67,000 - 67,999	22.6%	2,311.18	2,832.38	2,059.95	2,524.50
68,000 - 68,999	22.6%	2,339.23	2,866.76	2,084.96	2,555.15
69,000 - 69,999	22.6%	2,367.27	2,901.12	2,109.97	2,585.80
70,000 - 70,999	22.6%	2,395.33	2,935.51	2,134.95	2,616.41
71,000 - 71,999	22.6%	2,423.36	2,969.86	2,159.95	2,647.05
72,000 - 72,999	22.6%	2,451.41	3,004.24	2,184.95	2,677.69
73,000 - 73,999	22.6%	2,479.46	3,038.61	2,209.95	2,708.32
74,000 - 74,999	22.6%	2,507.51	3,072.99	2,234.93	2,738.94
75,000 - 75,999	22.6%	2,535.56	3,107.36	2,259.94	2,769.59
76,000 - 76,999	22.6%	2,563.62	3,141.75	2,284.95	2,800.24
77,000 - 77,999	22.6%	2,591.65	3,176.10	2,309.94	2,830.86
78,000 - 78,999	22.6%	2,619.70	3,210.48	2,334.95	2,861.51
79,000 - 79,999	22.6%	2,647.75	3,244.85	2,359.95	2,892.15
Each Addl $1,000	22.6%	28.04	34.36	25.01	30.65

(1) From Section A, Page 2
(2), (4) Based on proposed Year 2 MH(C) rate manual.

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 3 Base Rates
Territory Group 3

	(1)	(2)	(3) = (2) x [1 + (1)]	(4)	(5) = (4) x [1 + (1)]
		Comprehensive		Named Perils	
Amount of Insurance	Proposed Year 3 Rate Change	Proposed Year 2 Rate	Proposed Year 3 Rate	Proposed Year 2 Rate	Proposed Year 3 Rate
100 - 199	27.9%	-	-	$4.61	$5.90
200 - 299	27.9%	-	-	7.27	9.30
300 - 399	27.9%	$11.53	$14.75	9.94	12.72
400 - 499	27.9%	14.62	18.70	12.61	16.13
500 - 599	27.9%	17.72	22.67	15.30	19.57
600 - 699	27.9%	20.82	26.64	17.96	22.98
700 - 799	27.9%	23.91	30.59	20.64	26.41
800 - 899	27.9%	27.02	34.57	23.30	29.81
900 - 999	27.9%	30.12	38.53	25.97	33.22
1,000 - 1,099	27.9%	33.21	42.49	28.64	36.64
1,100 - 1,199	27.9%	36.31	46.45	31.33	40.08
1,200 - 1,299	27.9%	39.40	50.41	33.99	43.49
1,300 - 1,399	27.9%	42.51	54.39	36.67	46.91
1,400 - 1,499	27.9%	45.61	58.35	39.34	50.33
1,500 - 1,599	27.9%	48.70	62.30	42.00	53.73
1,600 - 1,699	27.9%	51.80	66.27	44.68	57.16
1,700 - 1,799	27.9%	54.91	70.25	47.34	60.56
1,800 - 1,899	27.9%	58.01	74.22	50.02	63.99
1,900 - 1,999	27.9%	61.10	78.17	52.70	67.42
2,000 - 2,099	27.9%	64.20	82.13	55.37	70.84
2,100 - 2,199	27.9%	67.29	86.09	58.03	74.24
2,200 - 2,299	27.9%	70.40	90.07	60.71	77.67
2,300 - 2,399	27.9%	73.50	94.03	63.38	81.09
2,400 - 2,499	27.9%	76.59	97.99	66.04	84.49
2,500 - 2,599	27.9%	79.68	101.94	68.73	87.93
2,600 - 2,699	27.9%	82.77	105.89	71.40	91.35
2,700 - 2,799	27.9%	85.90	109.90	74.06	94.75
2,800 - 2,899	27.9%	88.99	113.85	76.74	98.18
2,900 - 2,999	27.9%	92.08	117.80	79.41	101.59
3,000 - 3,099	27.9%	95.17	121.76	82.07	105.00
3,100 - 3,199	27.9%	98.29	125.75	84.76	108.44
3,200 - 3,299	27.9%	101.38	129.70	87.43	111.85
3,300 - 3,399	27.9%	104.47	133.65	90.10	115.27
3,400 - 3,499	27.9%	107.57	137.62	92.77	118.69
3,500 - 3,599	27.9%	110.66	141.57	95.44	122.10
3,600 - 3,699	27.9%	113.77	145.55	98.10	125.50
3,700 - 3,799	27.9%	116.87	149.52	100.77	128.92
3,800 - 3,899	27.9%	119.96	153.47	103.46	132.36
3,900 - 3,999	27.9%	123.06	157.44	106.14	135.79
4,000 - 4,099	27.9%	126.16	161.40	108.80	139.19
4,100 - 4,199	27.9%	129.27	165.38	111.47	142.61
4,200 - 4,299	27.9%	132.36	169.34	114.14	146.03
4,300 - 4,399	27.9%	135.46	173.30	116.80	149.43
4,400 - 4,499	27.9%	138.55	177.25	119.49	152.87
4,500 - 4,599	27.9%	141.65	181.22	122.17	156.30
4,600 - 4,699	27.9%	144.76	185.20	124.83	159.70
4,700 - 4,799	27.9%	147.85	189.15	127.50	163.12
4,800 - 4,899	27.9%	150.95	193.12	130.17	166.53
4,900 - 4,999	27.9%	154.05	197.08	132.84	169.95
5,000 - 5,099	27.9%	157.16	201.06	135.51	173.37
5,100 - 5,199	27.9%	160.25	205.02	138.20	176.81
5,200 - 5,299	27.9%	163.35	208.98	140.87	180.22
5,300 - 5,399	27.9%	166.44	212.94	143.53	183.63
5,400 - 5,499	27.9%	169.54	216.90	146.20	187.04
5,500 - 5,599	27.9%	172.65	220.88	148.87	190.46
5,600 - 5,699	27.9%	175.74	224.83	151.54	193.87
5,700 - 5,799	27.9%	178.84	228.80	154.21	197.29
5,800 - 5,899	27.9%	181.94	232.77	156.90	200.73
5,900 - 5,999	27.9%	185.03	236.72	159.56	204.13
6,000 - 6,099	27.9%	188.14	240.70	162.23	207.55
6,100 - 6,199	27.9%	191.24	244.66	164.91	210.98
6,200 - 6,299	27.9%	194.33	248.62	167.57	214.38
6,300 - 6,399	27.9%	197.43	252.58	170.24	217.80
6,400 - 6,499	27.9%	200.53	256.55	172.93	221.24
6,500 - 6,599	27.9%	203.63	260.51	175.59	224.64
6,600 - 6,699	27.9%	206.73	264.48	178.27	228.07
6,700 - 6,799	27.9%	209.83	268.45	180.94	231.49
6,800 - 6,899	27.9%	212.92	272.40	183.60	234.89
6,900 - 6,999	27.9%	216.03	276.38	186.27	238.31
Each Addl $100	27.9%	3.10	3.97	2.67	3.42

(1) From Section A, Page 2
(2), (4) Based on proposed Year 2 MH(C) rate manual.

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 3 Base Rates
Territory Group 3

	(1)	(2)	(3) = (2) x [1 + (1)]
Amount of Insurance	Proposed Year 3 Rate Change	Proposed Year 2 Rate	Proposed Year 3 Rate
500 - 599	6.1%	$25.12	$26.65
600 - 699	6.1%	26.11	27.70
700 - 799	6.1%	27.11	28.76
800 - 899	6.1%	28.09	29.80
900 - 999	6.1%	29.09	30.86
1,000 - 1,099	6.1%	30.09	31.92
1,100 - 1,199	6.1%	31.08	32.97
1,200 - 1,299	6.1%	32.07	34.02
1,300 - 1,399	6.1%	33.06	35.07
1,400 - 1,499	6.1%	34.05	36.12
1,500 - 1,599	6.1%	35.04	37.17
1,600 - 1,699	6.1%	36.04	38.23
1,700 - 1,799	6.1%	37.02	39.27
1,800 - 1,899	6.1%	38.01	40.32
1,900 - 1,999	6.1%	39.02	41.40
2,000 - 2,099	6.1%	40.01	42.45
2,100 - 2,199	6.1%	41.00	43.50
2,200 - 2,299	6.1%	41.99	44.55
2,300 - 2,399	6.1%	42.99	45.61
2,400 - 2,499	6.1%	43.97	46.65
2,500 - 2,599	6.1%	44.96	47.70
2,600 - 2,699	6.1%	45.96	48.76
2,700 - 2,799	6.1%	46.94	49.80
2,800 - 2,899	6.1%	47.94	50.86
2,900 - 2,999	6.1%	48.94	51.92
3,000 - 3,099	6.1%	49.94	52.98
3,100 - 3,199	6.1%	50.92	54.02
3,200 - 3,299	6.1%	51.91	55.07
3,300 - 3,399	6.1%	52.91	56.13
3,400 - 3,499	6.1%	53.89	57.17
3,500 - 3,599	6.1%	54.89	58.23
3,600 - 3,699	6.1%	55.88	59.28
3,700 - 3,799	6.1%	56.87	60.33
3,800 - 3,899	6.1%	57.87	61.39
3,900 - 3,999	6.1%	58.87	62.45
4,000 - 4,099	6.1%	59.85	63.49
4,100 - 4,199	6.1%	60.84	64.54
4,200 - 4,299	6.1%	61.84	65.60
4,300 - 4,399	6.1%	62.83	66.65
4,400 - 4,499	6.1%	63.82	67.71
4,500 - 4,599	6.1%	64.81	68.76
4,600 - 4,699	6.1%	65.80	69.81
4,700 - 4,799	6.1%	66.80	70.87
4,800 - 4,899	6.1%	67.79	71.92
4,900 - 4,999	6.1%	68.79	72.98
5,000 - 5,099	6.1%	69.77	74.02
5,100 - 5,199	6.1%	70.77	75.08
5,200 - 5,299	6.1%	71.76	76.13
5,300 - 5,399	6.1%	72.74	77.17
5,400 - 5,499	6.1%	73.74	78.23
5,500 - 5,599	6.1%	74.73	79.28
5,600 - 5,699	6.1%	75.74	80.35
5,700 - 5,799	6.1%	76.72	81.39
5,800 - 5,899	6.1%	77.72	82.45
5,900 - 5,999	6.1%	78.71	83.50
6,000 - 6,099	6.1%	79.69	84.54
6,100 - 6,199	6.1%	80.69	85.60
6,200 - 6,299	6.1%	81.68	86.65
6,300 - 6,399	6.1%	82.67	87.70
6,400 - 6,499	6.1%	83.66	88.75
6,500 - 6,599	6.1%	84.66	89.81
6,600 - 6,699	6.1%	85.66	90.87
6,700 - 6,799	6.1%	86.64	91.91
6,800 - 6,899	6.1%	87.64	92.98
6,900 - 6,999	6.1%	88.63	94.03
Each Addl $100	6.1%	0.99	1.05

(1) From Section A, Page 2
(2) Based on proposed Year 2 MH(C) rate manual.

North Carolina
Mobile Homeowners
MH(C) - Liability

Derivation of Proposed Year 3 Rates by Limit

	(1)	(2)	(3) = (1) x [1 + (2)]
Liability Limit	Proposed Year 2 Rate	Proposed Year 3 Rate Change	Proposed Year 3 Rate
25,000	$28.40	9.2%	$31.01
50,000	32.38	9.2%	35.35
100,000	37.48	9.2%	40.92
200,000	43.73	9.2%	47.75
250,000	46.29	9.2%	50.54
300,000	48.58	9.2%	53.04

(1) Based on proposed Year 2 MH(C) rate manual.
(2) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 3 Deductible Debit / (Credit)
Comprehensive Coverage (Primary Residence)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 2 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$56.25	$37.34	$36.35	$30.07	$24.33	$17.82
50	25.58	16.99	16.57	13.71	11.07	8.11
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(46.03)	(30.56)	(29.76)	(24.62)	(19.91)	(14.58)
500	(117.65)	(78.09)	(76.07)	(62.91)	(50.88)	(37.27)
750	(179.78)	(119.31)	(116.28)	(96.14)	(77.77)	(56.96)
1,000	(229.83)	(152.53)	(148.64)	(122.91)	(99.43)	(72.83)
2,000	(387.02)	(256.82)	(250.36)	(206.99)	(167.47)	(122.65)
5,000	(772.72)	(512.74)	(499.93)	(413.31)	(334.42)	(244.93)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 3 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
27.2%	9.9%	22.6%	15.8%	14.7%	9.6%

(14)	(15) = (2) x [1+(8)]	(16) = (3) x [1+(9)]	(17) = (4) x [1+(10)]	(18) = (5) x [1+(11)]	(19) = (6) x [1+(12)]	(20) = (7) x [1+(13)]
	Proposed Year 3 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$71.56	$41.06	$44.55	$34.83	$27.90	$19.54
50	32.54	18.68	20.31	15.88	12.69	8.89
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(58.56)	(33.60)	(36.47)	(28.53)	(22.84)	(15.99)
500	(149.66)	(85.86)	(93.23)	(72.87)	(58.36)	(40.86)
750	(228.70)	(131.18)	(142.51)	(111.37)	(89.21)	(62.46)
1,000	(292.37)	(167.70)	(182.16)	(142.38)	(114.05)	(79.85)
2,000	(492.33)	(282.38)	(306.82)	(239.78)	(192.10)	(134.48)
5,000	(982.98)	(563.75)	(612.67)	(478.78)	(383.60)	(268.55)

(2) through (7) from Proposed Year 2 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 3 Deductible Debit / (Credit)
Comprehensive Coverage (Seasonal / Vacation)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 2 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(71.63)	(47.55)	(46.29)	(38.26)	(30.95)	(22.67)
750	(133.75)	(88.75)	(86.51)	(71.52)	(57.87)	(42.38)
1,000	(183.80)	(121.97)	(118.88)	(98.28)	(79.53)	(58.24)
2,000	(340.99)	(226.26)	(220.59)	(182.36)	(147.56)	(108.07)
5,000	(726.69)	(482.19)	(470.17)	(388.68)	(314.51)	(230.35)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 3 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
27.2%	9.9%	22.6%	15.8%	14.7%	9.6%

(14)	(15)	(16)	(17)	(18)	(19)	(20)
	= (2) x [1+(8)]	= (3) x [1+(9)]	= (4) x [1+(10)]	= (5) x [1+(11)]	= (6) x [1+(12)]	= (7) x [1+(13)]
	Proposed Year 3 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(91.13)	(52.28)	(56.73)	(44.33)	(35.50)	(24.86)
750	(170.14)	(97.58)	(106.01)	(82.85)	(66.38)	(46.47)
1,000	(233.81)	(134.10)	(145.69)	(113.85)	(91.22)	(63.86)
2,000	(433.77)	(248.77)	(270.33)	(211.25)	(169.26)	(118.50)
5,000	(924.42)	(530.17)	(576.19)	(450.26)	(360.76)	(252.57)

(2) through (7) from Proposed Year 2 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 3 Deductible Debit / (Credit)
Comprehensive Coverage (Primary Residence)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 2 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$3.56	$2.48	$2.15	$1.70	$1.40	$1.07
50	1.77	1.26	1.08	0.83	0.69	0.52
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(3.56)	(2.48)	(2.15)	(1.70)	(1.40)	(1.07)
500	(28.41)	(19.88)	(17.22)	(13.46)	(11.15)	(8.50)
750	(47.95)	(33.56)	(29.06)	(22.70)	(18.81)	(14.34)
1,000	(60.72)	(42.50)	(36.81)	(28.75)	(23.80)	(18.17)
2,000	(100.66)	(70.43)	(61.00)	(47.65)	(39.45)	(30.14)
5,000	(198.44)	(138.82)	(120.23)	(93.91)	(77.72)	(59.44)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 3 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
27.8%	9.1%	27.9%	17.2%	14.9%	14.5%

(14)	(15)	(16)	(17)	(18)	(19)	(20)
	= (2) x [1+(8)]	= (3) x [1+(9)]	= (4) x [1+(10)]	= (5) x [1+(11)]	= (6) x [1+(12)]	= (7) x [1+(13)]
	Proposed Year 3 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$4.55	$2.71	$2.75	$1.99	$1.61	$1.22
50	2.26	1.37	1.38	0.97	0.80	0.60
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(4.55)	(2.71)	(2.75)	(1.99)	(1.61)	(1.22)
500	(36.30)	(21.69)	(22.03)	(15.78)	(12.81)	(9.73)
750	(61.26)	(36.60)	(37.17)	(26.60)	(21.60)	(16.42)
1,000	(77.59)	(46.35)	(47.09)	(33.70)	(27.34)	(20.81)
2,000	(128.61)	(76.82)	(78.05)	(55.85)	(45.31)	(34.52)
5,000	(253.54)	(151.40)	(153.81)	(110.06)	(89.26)	(68.09)

(2) through (7) from Proposed Year 2 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 3 Deductible Debit / (Credit)
Comprehensive Coverage (Seasonal / Vacation)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 2 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(24.85)	(17.39)	(15.08)	(11.78)	(9.78)	(7.43)
750	(44.39)	(31.07)	(26.90)	(21.00)	(17.39)	(13.27)
1,000	(57.16)	(40.01)	(34.66)	(27.06)	(22.40)	(17.10)
2,000	(97.10)	(67.95)	(58.85)	(45.95)	(38.03)	(29.08)
5,000	(194.87)	(136.33)	(118.08)	(92.22)	(76.32)	(58.38)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 3 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
27.8%	9.1%	27.9%	17.2%	14.9%	14.5%

(14)	(15)	(16)	(17)	(18)	(19)	(20)
	= (2) x [1+(8)]	= (3) x [1+(9)]	= (4) x [1+(10)]	= (5) x [1+(11)]	= (6) x [1+(12)]	= (7) x [1+(13)]
	Proposed Year 3 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(31.75)	(18.96)	(19.30)	(13.80)	(11.23)	(8.51)
750	(56.71)	(33.89)	(34.42)	(24.61)	(19.98)	(15.20)
1,000	(73.04)	(43.64)	(44.34)	(31.71)	(25.73)	(19.59)
2,000	(124.06)	(74.11)	(75.29)	(53.86)	(43.68)	(33.31)
5,000	(248.99)	(148.69)	(151.06)	(108.08)	(87.65)	(66.87)

(2) through (7) from Proposed Year 2 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 3 Deductible Debit / (Credit)
Comprehensive Coverage (Primary Residence)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 2 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$18.03	$11.50	$7.39	$5.35	$4.47	$3.70
50	9.02	5.75	3.69	2.67	2.23	1.85
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(18.03)	(11.50)	(7.39)	(5.35)	(4.47)	(3.70)
500	(27.05)	(17.25)	(11.07)	(8.02)	(6.70)	(5.55)
750	(34.27)	(21.86)	(14.01)	(10.17)	(8.49)	(7.03)
1,000	(39.40)	(25.13)	(16.10)	(11.69)	(9.77)	(8.08)
2,000	(56.97)	(36.35)	(23.26)	(16.92)	(14.11)	(11.68)
5,000	(104.17)	(66.50)	(42.51)	(30.95)	(25.83)	(21.35)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 3 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
26.7%	11.6%	6.1%	1.7%	-1.7%	-5.7%

(14)	(15)	(16)	(17)	(18)	(19)	(20)
	= (2) x [1+(8)]	= (3) x [1+(9)]	= (4) x [1+(10)]	= (5) x [1+(11)]	= (6) x [1+(12)]	= (7) x [1+(13)]
	Proposed Year 3 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$22.84	$12.83	$7.84	$5.44	$4.39	$3.49
50	11.43	6.41	3.92	2.72	2.19	1.75
100	0.00	0.00	0.00	0.00	0.00	0.00
250	(22.84)	(12.83)	(7.84)	(5.44)	(4.39)	(3.49)
500	(34.27)	(19.24)	(11.74)	(8.16)	(6.59)	(5.23)
750	(43.41)	(24.38)	(14.86)	(10.34)	(8.35)	(6.62)
1,000	(49.92)	(28.04)	(17.08)	(11.89)	(9.60)	(7.62)
2,000	(72.17)	(40.56)	(24.68)	(17.21)	(13.88)	(11.01)
5,000	(131.96)	(74.19)	(45.09)	(31.47)	(25.40)	(20.13)

(2) through (7) from Proposed Year 2 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 3 Deductible Debit / (Credit)
Comprehensive Coverage (Seasonal / Vacation)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 2 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(9.02)	(5.75)	(3.69)	(2.67)	(2.23)	(1.85)
750	(16.24)	(10.36)	(6.62)	(4.82)	(4.02)	(3.33)
1,000	(21.39)	(13.65)	(8.72)	(6.35)	(5.30)	(4.38)
2,000	(38.94)	(24.86)	(15.88)	(11.57)	(9.65)	(7.98)
5,000	(86.14)	(55.00)	(35.12)	(25.60)	(21.35)	(17.65)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 3 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
26.7%	11.6%	6.1%	1.7%	-1.7%	-5.7%

(14)	(15)	(16)	(17)	(18)	(19)	(20)
	= (2) x [1+(8)]	= (3) x [1+(9)]	= (4) x [1+(10)]	= (5) x [1+(11)]	= (6) x [1+(12)]	= (7) x [1+(13)]
	Proposed Year 3 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	N/A	N/A	N/A	N/A	N/A	N/A
50	N/A	N/A	N/A	N/A	N/A	N/A
100	N/A	N/A	N/A	N/A	N/A	N/A
250	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
500	(11.43)	(6.41)	(3.92)	(2.72)	(2.19)	(1.75)
750	(20.57)	(11.56)	(7.02)	(4.90)	(3.95)	(3.14)
1,000	(27.10)	(15.23)	(9.25)	(6.46)	(5.21)	(4.13)
2,000	(49.33)	(27.73)	(16.84)	(11.76)	(9.48)	(7.53)
5,000	(109.12)	(61.36)	(37.26)	(26.03)	(20.99)	(16.65)

(2) through (7) from Proposed Year 2 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 3 Deductible Debit / (Credit)
Named Perils Coverage

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 2 Deductible Credit					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(25.58)	(16.99)	(16.57)	(13.71)	(11.07)	(8.11)
100	(48.61)	(32.26)	(31.38)	(25.97)	(21.00)	(15.39)
250	(86.94)	(57.71)	(56.23)	(46.49)	(37.60)	(27.54)
500	(143.31)	(95.13)	(92.74)	(76.69)	(62.00)	(45.40)
750	(189.68)	(125.92)	(122.78)	(101.53)	(82.08)	(60.11)
1,000	(224.25)	(148.87)	(145.18)	(120.07)	(97.06)	(71.07)
2,000	(326.29)	(216.63)	(211.30)	(174.81)	(141.25)	(103.44)
5,000	(569.19)	(377.90)	(368.67)	(305.10)	(246.47)	(180.51)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 3 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
27.2%	9.9%	22.6%	15.8%	14.7%	9.6%

(14)	(15)	(16)	(17)	(18)	(19)	(20)
	= (2) x [1+(8)]	= (3) x [1+(9)]	= (4) x [1+(10)]	= (5) x [1+(11)]	= (6) x [1+(12)]	= (7) x [1+(13)]
	Proposed Year 3 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(32.54)	(18.68)	(20.31)	(15.88)	(12.69)	(8.89)
100	(61.83)	(35.47)	(38.46)	(30.08)	(24.09)	(16.88)
250	(110.60)	(63.45)	(68.91)	(53.86)	(43.13)	(30.20)
500	(182.30)	(104.60)	(113.65)	(88.84)	(71.12)	(49.78)
750	(241.29)	(138.45)	(150.47)	(117.62)	(94.15)	(65.90)
1,000	(285.27)	(163.68)	(177.93)	(139.09)	(111.33)	(77.93)
2,000	(415.07)	(238.18)	(258.95)	(202.50)	(162.02)	(113.42)
5,000	(724.07)	(415.49)	(451.82)	(353.44)	(282.71)	(197.92)

(2) through (7) from Proposed Year 2 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 3 Deductible Debit / (Credit)
Named Perils Coverage

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 2 Deductible Credit					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(1.77)	(1.25)	(1.07)	(0.83)	(0.69)	(0.52)
100	(3.56)	(2.48)	(2.16)	(1.69)	(1.41)	(1.06)
250	(5.33)	(3.73)	(3.24)	(2.52)	(2.10)	(1.59)
500	(8.11)	(5.70)	(4.95)	(3.82)	(3.18)	(2.41)
750	(10.66)	(7.53)	(6.53)	(5.01)	(4.18)	(3.16)
1,000	(12.94)	(9.17)	(7.94)	(6.08)	(5.06)	(3.83)
2,000	(21.65)	(15.41)	(13.29)	(10.16)	(8.45)	(6.37)
5,000	(46.81)	(33.48)	(28.76)	(21.94)	(18.22)	(13.70)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 3 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
27.8%	9.1%	27.9%	17.2%	14.9%	14.5%

(14)	(15)	(16)	(17)	(18)	(19)	(20)
	= (2) x [1+(8)]	= (3) x [1+(9)]	= (4) x [1+(10)]	= (5) x [1+(11)]	= (6) x [1+(12)]	= (7) x [1+(13)]
	Proposed Year 3 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(2.26)	(1.36)	(1.36)	(0.97)	(0.79)	(0.60)
100	(4.55)	(2.71)	(2.76)	(1.98)	(1.62)	(1.22)
250	(6.81)	(4.07)	(4.15)	(2.96)	(2.41)	(1.82)
500	(10.36)	(6.22)	(6.33)	(4.47)	(3.65)	(2.76)
750	(13.62)	(8.21)	(8.35)	(5.87)	(4.80)	(3.62)
1,000	(16.54)	(10.00)	(10.15)	(7.13)	(5.82)	(4.39)
2,000	(27.66)	(16.81)	(17.01)	(11.91)	(9.70)	(7.29)
5,000	(59.81)	(36.51)	(36.80)	(25.71)	(20.93)	(15.69)

(2) through (7) from Proposed Year 2 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 3 Deductible Debit / (Credit)
Named Perils Coverage

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Proposed Year 2 Deductible Credit					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(7.51)	(4.80)	(3.08)	(2.23)	(1.86)	(1.55)
100	(15.03)	(9.58)	(6.15)	(4.47)	(3.73)	(3.09)
250	(30.06)	(19.16)	(12.31)	(8.92)	(7.45)	(6.16)
500	(52.33)	(33.38)	(21.42)	(15.52)	(12.98)	(10.72)
750	(70.89)	(45.21)	(29.00)	(21.02)	(17.57)	(14.52)
1,000	(84.98)	(54.20)	(34.76)	(25.20)	(21.06)	(17.40)
2,000	(134.26)	(85.61)	(54.86)	(39.79)	(33.25)	(27.47)
5,000	(267.98)	(170.84)	(109.44)	(79.41)	(66.34)	(54.80)

(8)	(9)	(10)	(11)	(12)	(13)
Proposed Year 3 Rate Change					
Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
26.7%	11.6%	6.1%	1.7%	-1.7%	-5.7%

(14)	(15)	(16)	(17)	(18)	(19)	(20)
	= (2) x [1+(8)]	= (3) x [1+(9)]	= (4) x [1+(10)]	= (5) x [1+(11)]	= (6) x [1+(12)]	= (7) x [1+(13)]
	Proposed Year 3 Deductible Debit / (Credit)					
All Peril Deductible	Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
50	(9.51)	(5.36)	(3.26)	(2.27)	(1.83)	(1.46)
100	(19.04)	(10.69)	(6.53)	(4.55)	(3.66)	(2.91)
250	(38.07)	(21.38)	(13.06)	(9.07)	(7.33)	(5.81)
500	(66.29)	(37.24)	(22.72)	(15.79)	(12.76)	(10.11)
750	(89.80)	(50.44)	(30.77)	(21.38)	(17.27)	(13.69)
1,000	(107.65)	(60.47)	(36.87)	(25.62)	(20.71)	(16.41)
2,000	(170.08)	(95.51)	(58.20)	(40.47)	(32.70)	(25.90)
5,000	(339.47)	(190.60)	(116.10)	(80.76)	(65.23)	(51.67)

(2) through (7) from Proposed Year 2 MH(C) Rate Manual
(8) through (13) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 3 Named Storm Deductible Debit / (Credit)
Comprehensive Coverage
Territory Groups 1 and 2

(1) Proposed Year 2 Named Storm Deductible Debit / (Credit)

		Primary Residence		Seasonal / Vacation Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
0	1%	$39.50	$26.23	---	---
	2%	22.78	15.11	---	---
	5%	(27.43)	(18.21)	---	---
50	1%	$9.15	$6.09	---	---
	2%	(7.26)	(4.82)	---	---
	5%	(56.54)	(37.50)	---	---
100	1%	($16.16)	($10.74)	---	---
	2%	(32.34)	(21.46)	---	---
	5%	(80.83)	(53.67)	---	---
250	1%	($61.76)	($41.00)	($16.16)	($10.74)
	2%	(77.46)	(51.42)	(32.34)	(21.46)
	5%	(124.60)	(82.73)	(80.83)	(53.67)
500	1%	($132.64)	($88.03)	($87.10)	($57.82)
	2%	(147.64)	(97.99)	(102.57)	(68.09)
	5%	(192.61)	(127.84)	(148.99)	(98.89)
750	2%	($211.28)	($140.21)	($167.64)	($111.27)
	5%	(252.83)	(167.78)	(210.62)	(139.78)
1,000	2%	($266.67)	($176.96)	($225.70)	($149.81)
	5%	(303.63)	(201.47)	(264.11)	(175.24)
2,000	2%	($473.62)	($314.27)	($444.28)	($294.86)
	5%	(501.77)	(332.93)	(473.26)	(313.92)
5,000	5%	($1,085.29)	($719.99)	($1,089.68)	($722.65)

(2) Proposed Year 3 Named Storm Deductible Debit / (Credit)
= (1) x [1 + (3)]

		Primary Residence		Seasonal / Vacation Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
0	1%	$50.25	$28.84	---	---
	2%	28.98	16.61	---	---
	5%	(34.89)	(20.02)	---	---
50	1%	$11.64	$6.70	---	---
	2%	(9.24)	(5.30)	---	---
	5%	(71.92)	(41.23)	---	---
100	1%	($20.56)	($11.81)	---	---
	2%	(41.14)	(23.60)	---	---
	5%	(102.82)	(59.01)	---	---
250	1%	($78.56)	($45.08)	($20.56)	($11.81)
	2%	(98.54)	(56.54)	(41.14)	(23.60)
	5%	(158.50)	(90.96)	(102.82)	(59.01)
500	1%	($168.73)	($96.79)	($110.80)	($63.57)
	2%	(187.81)	(107.74)	(130.48)	(74.86)
	5%	(245.02)	(140.56)	(189.53)	(108.73)
750	2%	($268.77)	($154.16)	($213.25)	($122.34)
	5%	(321.63)	(184.47)	(267.93)	(153.69)
1,000	2%	($339.23)	($194.57)	($287.11)	($164.71)
	5%	(386.25)	(221.51)	(335.97)	(192.67)
2,000	2%	($602.49)	($345.54)	($565.17)	($324.20)
	5%	(638.30)	(366.05)	(602.03)	(345.15)
5,000	5%	($1,380.60)	($791.62)	($1,386.18)	($794.55)
(3) Proposed Year 3 Rate Change:		27.2%	9.9%	27.2%	9.9%

(1) From Proposed Year 2 NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 3 Named Storm Deductible Debit / (Credit)
Comprehensive Coverage
Territory Groups 1 and 2

(1) Proposed Year 2 Named Storm Deductible Debit / (Credit)

		Primary Residence		Seasonal / Vacation Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
0	1%	$2.39	$1.66	---	---
	2%	1.21	0.86	---	---
	5%	(2.30)	(1.58)	---	---
50	1%	$0.63	$0.44	---	---
	2%	(0.54)	(0.37)	---	---
	5%	(3.99)	(2.81)	---	---
100	1%	($1.12)	($0.80)	---	---
	2%	(2.27)	(1.59)	---	---
	5%	(5.66)	(3.98)	---	---
250	1%	($4.63)	($3.24)	($1.12)	($0.80)
	2%	(5.71)	(4.02)	(2.27)	(1.59)
	5%	(8.92)	(6.31)	(5.66)	(3.98)
500	1%	($29.27)	($20.48)	($25.72)	($18.01)
	2%	(29.80)	(20.84)	(26.06)	(18.26)
	5%	(32.75)	(22.89)	(29.18)	(20.47)
750	2%	($51.18)	($35.79)	($47.36)	($33.15)
	5%	(53.74)	(37.51)	(50.06)	(35.11)
1,000	2%	($68.94)	($48.21)	($65.24)	($45.68)
	5%	(71.01)	(49.50)	(67.40)	(47.25)
2,000	2%	($132.98)	($92.92)	($129.84)	($90.91)
	5%	(134.45)	(93.59)	(131.31)	(92.02)
5,000	5%	($311.83)	($216.83)	($306.87)	($214.94)

(2) Proposed Year 3 Named Storm Deductible Debit / (Credit)
= (1) x [1 + (3)]

		Primary Residence		Seasonal / Vacation Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
0	1%	$3.05	$1.81	---	---
	2%	1.55	0.94	---	---
	5%	(2.94)	(1.72)	---	---
50	1%	$0.80	$0.48	---	---
	2%	(0.69)	(0.40)	---	---
	5%	(5.10)	(3.06)	---	---
100	1%	($1.43)	($0.87)	---	---
	2%	(2.90)	(1.73)	---	---
	5%	(7.23)	(4.34)	---	---
250	1%	($5.92)	($3.53)	($1.43)	($0.87)
	2%	(7.30)	(4.38)	(2.90)	(1.73)
	5%	(11.40)	(6.88)	(7.23)	(4.34)
500	1%	($37.40)	($22.34)	($32.86)	($19.64)
	2%	(38.07)	(22.73)	(33.30)	(19.91)
	5%	(41.84)	(24.96)	(37.28)	(22.33)
750	2%	($65.39)	($39.03)	($60.51)	($36.15)
	5%	(68.66)	(40.91)	(63.96)	(38.29)
1,000	2%	($88.08)	($52.58)	($83.36)	($49.82)
	5%	(90.73)	(53.99)	(86.12)	(51.53)
2,000	2%	($169.91)	($101.34)	($165.89)	($99.15)
	5%	(171.78)	(102.07)	(167.77)	(100.36)
5,000	5%	($398.42)	($236.48)	($392.08)	($234.42)
(3) Proposed Year 3 Rate Change:		27.8%	9.1%	27.8%	9.1%

(1) From Proposed Year 2 NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 3 Named Storm Deductible Debit / (Credit)
Comprehensive Coverage
Territory Groups 1 and 2

(1) Proposed Year 2 Named Storm Deductible Debit / (Credit)

		Primary Residence		Seasonal / Vacation Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
0	1%	$16.06	$10.25	---	---
	2%	14.11	9.00	---	---
	5%	8.22	5.23	---	---
50	1%	$7.14	$4.55	---	---
	2%	5.26	3.35	---	---
	5%	(0.39)	(0.28)	---	---
100	1%	($1.79)	($1.14)	---	---
	2%	(3.57)	(2.26)	---	---
	5%	(8.92)	(5.67)	---	---
250	1%	($19.63)	($12.53)	($1.79)	($1.14)
	2%	(21.24)	(13.56)	(3.57)	(2.26)
	5%	(26.06)	(16.65)	(8.92)	(5.67)
500	1%	($28.55)	($18.22)	($10.73)	($6.85)
	2%	(30.07)	(19.19)	(12.44)	(7.93)
	5%	(34.62)	(22.11)	(17.56)	(11.20)
750	2%	($36.96)	($23.60)	($20.26)	($12.93)
	5%	(40.98)	(26.18)	(24.88)	(15.90)
1,000	2%	($41.64)	($26.60)	($26.65)	($17.01)
	5%	(44.98)	(28.74)	(30.58)	(19.57)
2,000	2%	($57.38)	($36.68)	($49.71)	($31.72)
	5%	(59.77)	(38.21)	(52.36)	(33.55)
5,000	5%	($102.05)	($65.28)	($115.34)	($73.99)

(2) Proposed Year 3 Named Storm Deductible Debit / (Credit)
= (1) x [1 + (3)]

		Primary Residence		Seasonal / Vacation Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
0	1%	$20.34	$11.44	---	---
	2%	17.87	10.04	---	---
	5%	10.41	5.83	---	---
50	1%	$9.04	$5.08	---	---
	2%	6.66	3.74	---	---
	5%	(0.49)	(0.31)	---	---
100	1%	($2.27)	($1.27)	---	---
	2%	(4.52)	(2.52)	---	---
	5%	(11.30)	(6.33)	---	---
250	1%	($24.87)	($13.98)	($2.27)	($1.27)
	2%	(26.91)	(15.13)	(4.52)	(2.52)
	5%	(33.01)	(18.58)	(11.30)	(6.33)
500	1%	($36.17)	($20.33)	($13.59)	($7.64)
	2%	(38.09)	(21.41)	(15.76)	(8.85)
	5%	(43.86)	(24.67)	(22.24)	(12.50)
750	2%	($46.82)	($26.33)	($25.66)	($14.43)
	5%	(51.91)	(29.21)	(31.52)	(17.74)
1,000	2%	($52.75)	($29.68)	($33.76)	($18.98)
	5%	(56.98)	(32.06)	(38.74)	(21.83)
2,000	2%	($72.69)	($40.92)	($62.97)	($35.39)
	5%	(75.71)	(42.63)	(66.33)	(37.43)
5,000	5%	($129.27)	($72.83)	($146.11)	($82.55)
(3) Proposed Year 3 Rate Change:		26.7%	11.6%	26.7%	11.6%

(1) From Proposed Year 2 NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Mobile Home Structures

Derivation of Proposed Year 3 Named Storm Deductible Debit / (Credit)
Named Perils
Territory Groups 1 and 2

(1) Proposed Year 2 Named Storm Deductible Debit / (Credit)				(2) Proposed Year 3 Named Storm Deductible Debit / (Credit) = (1) x [1 + (3)]			
		Primary Residence				Primary Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2
0	1%	($28.84)	($19.13)	0	1%	($36.69)	($21.03)
	2%	(57.68)	(38.28)		2%	(73.37)	(42.09)
	5%	(144.15)	(95.69)		5%	(183.37)	(105.21)
50	1%	($53.95)	($35.81)	50	1%	($68.63)	($39.37)
	2%	(82.29)	(54.63)		2%	(104.68)	(60.07)
	5%	(167.36)	(111.09)		5%	(212.90)	(122.14)
100	1%	($76.47)	($50.76)	100	1%	($97.28)	($55.81)
	2%	(104.31)	(69.23)		2%	(132.69)	(76.12)
	5%	(187.85)	(124.72)		5%	(238.96)	(137.13)
250	1%	($114.06)	($75.71)	250	1%	($145.10)	($83.24)
	2%	(141.18)	(93.71)		2%	(179.60)	(103.03)
	5%	(222.50)	(147.68)		5%	(283.04)	(162.37)
500	1%	($176.72)	($117.29)	500	1%	($224.81)	($128.96)
	2%	(196.54)	(130.43)		2%	(250.02)	(143.41)
	5%	(271.82)	(180.39)		5%	(345.78)	(198.34)
750	2%	($244.32)	($162.13)	750	2%	($310.80)	($178.26)
	5%	(311.52)	(206.73)		5%	(396.28)	(227.30)
1,000	2%	($283.36)	($188.01)	1,000	2%	($360.46)	($206.72)
	5%	(340.68)	(226.04)		5%	(433.38)	(248.53)
2,000	2%	($426.32)	($282.82)	2,000	2%	($542.32)	($310.96)
	5%	(457.32)	(303.38)		5%	(581.76)	(333.56)
5,000	5%	($807.19)	($535.38)	5,000	5%	($1,026.83)	($588.65)
				(3) Proposed Year 3 Rate Change:		27.2%	9.9%

(1) From Proposed Year 2 NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Adjacent Structures

Derivation of Proposed Year 3 Named Storm Deductible Debit / (Credit)
Named Perils
Territory Groups 1 and 2

(1) Proposed Year 2 Named Storm Deductible Debit / (Credit)

(2) Proposed Year 3 Named Storm Deductible Debit / (Credit) = (1) x [1 + (3)]

		(1) Primary Residence				(2) Primary Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2	All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2
0	1%	($1.93)	($1.35)	0	1%	($2.47)	($1.47)
	2%	(3.86)	(2.72)		2%	(4.93)	(2.97)
	5%	(9.68)	(6.77)		5%	(12.37)	(7.38)
50	1%	($3.68)	($2.60)	50	1%	($4.70)	($2.84)
	2%	(5.60)	(3.93)		2%	(7.15)	(4.29)
	5%	(11.35)	(7.94)		5%	(14.50)	(8.66)
100	1%	($5.47)	($3.82)	100	1%	($6.99)	($4.17)
	2%	(7.36)	(5.14)		2%	(9.40)	(5.61)
	5%	(13.02)	(9.11)		5%	(16.64)	(9.94)
250	1%	($7.17)	($5.01)	250	1%	($9.16)	($5.46)
	2%	(8.99)	(6.29)		2%	(11.49)	(6.86)
	5%	(14.49)	(10.13)		5%	(18.51)	(11.05)
500	1%	($10.00)	($7.01)	500	1%	($12.78)	($7.65)
	2%	(11.15)	(7.81)		2%	(14.25)	(8.52)
	5%	(16.06)	(11.24)		5%	(20.52)	(12.26)
750	2%	($12.64)	($8.88)	750	2%	($16.15)	($9.68)
	5%	(16.76)	(11.74)		5%	(21.41)	(12.80)
1,000	2%	($13.45)	($9.42)	1,000	2%	($17.18)	($10.27)
	5%	(16.95)	(11.87)		5%	(21.66)	(12.95)
2,000	2%	($15.84)	($11.07)	2,000	2%	($20.24)	($12.07)
	5%	(17.70)	(12.30)		5%	(22.61)	(13.41)
5,000	5%	($19.92)	($13.43)	5,000	5%	($25.45)	($14.65)
				(3) Proposed Year 3 Rate Change:		27.8%	9.1%

(1) From Proposed Year 2 NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina
Mobile Homeowners
MH(C) - Personal Effects

Derivation of Proposed Year 3 Named Storm Deductible Debit / (Credit)
Named Perils
Territory Groups 1 and 2

(1) Proposed Year 2 Named Storm Deductible Debit / (Credit)

		Primary Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2
0	1%	($3.58)	($2.29)
	2%	(7.18)	(4.60)
	5%	(17.95)	(11.48)
50	1%	($10.94)	($6.97)
	2%	(14.38)	(9.15)
	5%	(24.68)	(15.69)
100	1%	($18.32)	($11.69)
	2%	(21.61)	(13.79)
	5%	(31.50)	(20.10)
250	1%	($33.01)	($21.06)
	2%	(35.38)	(22.58)
	5%	(44.87)	(28.66)
500	1%	($57.50)	($36.68)
	2%	(55.42)	(35.37)
	5%	(63.77)	(40.77)
750	2%	($71.69)	($45.74)
	5%	(78.54)	(50.24)
1,000	2%	($83.56)	($53.31)
	5%	(89.59)	(57.32)
2,000	2%	($124.46)	($79.40)
	5%	(129.76)	(83.07)
5,000	5%	($245.21)	($157.08)

(2) Proposed Year 3 Named Storm Deductible Debit / (Credit)
= (1) x [1 + (3)]

		Primary Residence	
All-Peril Deductible	Named Storm Deductible	Territory Group 1	Territory Group 2
0	1%	($4.54)	($2.55)
	2%	(9.10)	(5.13)
	5%	(22.74)	(12.81)
50	1%	($13.86)	($7.78)
	2%	(18.22)	(10.21)
	5%	(31.26)	(17.50)
100	1%	($23.21)	($13.04)
	2%	(27.37)	(15.38)
	5%	(39.90)	(22.42)
250	1%	($41.82)	($23.50)
	2%	(44.82)	(25.19)
	5%	(56.84)	(31.97)
500	1%	($72.84)	($40.92)
	2%	(70.20)	(39.46)
	5%	(80.78)	(45.49)
750	2%	($90.81)	($51.03)
	5%	(99.49)	(56.05)
1,000	2%	($105.85)	($59.48)
	5%	(113.49)	(63.95)
2,000	2%	($157.66)	($88.58)
	5%	(164.38)	(92.68)
5,000	5%	($310.62)	($175.25)
(3) Proposed Year 3 Rate Change:		26.7%	11.6%

(1) From Proposed Year 2 NCRB MH(C) Rate Manual
(3) From Section A, Page 2

North Carolina Mobile Homeowners
MH(C) Program

Current Rate Pages

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM **NORTH CAROLINA**
RATE PAGES

COMPREHENSIVE MOBILE HOME STRUCTURES TERRITORY GROUP 3; $100 DEDUCTIBLE		
	Premiums	
Amount of Insurance	Primary Residence	Rental
1 - 3,999	$323.23	$553.71
4,000 - 4,999	344.86	590.76
5,000 - 5,999	362.68	621.28
6,000 - 6,999	381.56	653.62
7,000 - 7,999	400.69	686.40
8,000 - 8,999	419.90	719.30
9,000 - 9,999	440.15	753.97
10,000 - 10,999	459.32	786.82
11,000 - 11,999	475.52	814.58
12,000 - 12,999	491.73	842.35
13,000 - 13,999	507.43	869.24
14,000 - 14,999	523.12	896.11
15,000 - 15,999	540.91	926.59
16,000 - 16,999	560.10	959.47
17,000 - 17,999	578.87	991.63
18,000 - 18,999	597.53	1,023.58
19,000 - 19,999	617.97	1,058.60
20,000 - 20,999	637.19	1,091.52
21,000 - 21,999	652.55	1,117.83
22,000 - 22,999	667.91	1,144.13
23,000 - 23,999	684.14	1,171.95
24,000 - 24,999	700.60	1,200.14
25,000 - 25,999	718.32	1,230.50
26,000 - 26,999	737.02	1,262.52
27,000 - 27,999	755.42	1,294.06
28,000 - 28,999	773.71	1,325.37
29,000 - 29,999	794.24	1,360.53
30,000 - 30,999	815.50	1,396.97
31,000 - 31,999	831.47	1,424.33
32,000 - 32,999	847.00	1,450.91
33,000 - 33,999	862.51	1,477.50
34,000 - 34,999	880.08	1,507.59
35,000 - 35,999	897.90	1,538.11
36,000 - 36,999	915.71	1,568.62
37,000 - 37,999	933.53	1,599.14
38,000 - 38,999	951.34	1,629.66
39,000 - 39,999	969.15	1,660.18
40,000 - 40,999	986.97	1,690.70
41,000 - 41,999	1,004.78	1,721.21

COMPREHENSIVE MOBILE HOME STRUCTURES TERRITORY GROUP 3; $100 DEDUCTIBLE		
	Premiums	
Amount of Insurance	Primary Residence	Rental
42,000 - 42,999	$1,022.60	$1,751.73
43,000 - 43,999	1,040.41	1,782.25
44,000 - 44,999	1,058.23	1,812.77
45,000 - 45,999	1,076.04	1,843.29
46,000 - 46,999	1,093.86	1,873.80
47,000 - 47,999	1,111.67	1,904.32
48,000 - 48,999	1,129.49	1,934.84
49,000 - 49,999	1,147.30	1,965.36
50,000 - 50,999	1,165.12	1,995.88
51,000 - 51,999	1,182.93	2,026.38
52,000 - 52,999	1,200.76	2,056.90
53,000 - 53,999	1,218.56	2,087.42
54,000 - 54,999	1,236.37	2,117.94
55,000 - 55,999	1,254.20	2,148.45
56,000 - 56,999	1,272.00	2,178.97
57,000 - 57,999	1,289.83	2,209.49
58,000 - 58,999	1,307.64	2,240.01
59,000 - 59,999	1,325.46	2,270.53
60,000 - 60,999	1,343.27	2,301.04
61,000 - 61,999	1,361.09	2,331.56
62,000 - 62,999	1,378.90	2,362.08
63,000 - 63,999	1,396.72	2,392.60
64,000 - 64,999	1,414.53	2,423.12
65,000 - 65,999	1,432.35	2,453.63
66,000 - 66,999	1,450.16	2,484.15
67,000 - 67,999	1,467.98	2,514.67
68,000 - 68,999	1,485.79	2,545.19
69,000 - 69,999	1,503.60	2,575.71
70,000 - 70,999	1,521.42	2,606.22
71,000 - 71,999	1,539.23	2,636.74
72,000 - 72,999	1,557.05	2,667.26
73,000 - 73,999	1,574.86	2,697.78
74,000 - 74,999	1,592.68	2,728.30
75,000 - 75,999	1,610.49	2,758.80
76,000 - 76,999	1,628.31	2,789.32
77,000 - 77,999	1,646.12	2,819.84
78,000 - 78,999	1,663.94	2,850.36
79,000 - 79,999	1,681.75	2,880.88
Each Add'l $1,000	$17.81	$30.52

Territory Group 1	Surcharge	64.6%
Territory Group 2	Surcharge	34.1%
Territory Group 4	Discount	-7.7%
Territory Group 5	Discount	-21.5%
Territory Group 6	Discount	-37.3%

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM RATE PAGES **NORTH CAROLINA**

NAMED PERILS MOBILE HOME STRUCTURES TERRITORY GROUP 3; $0 DEDUCTIBLE		
	Premiums	
Amount of Insurance	Primary Residence	Rental
1 - 3,999	$288.09	$518.57
4,000 - 4,999	307.37	553.28
5,000 - 5,999	323.25	581.86
6,000 - 6,999	340.09	612.16
7,000 - 7,999	357.13	642.85
8,000 - 8,999	374.25	673.66
9,000 - 9,999	392.30	706.14
10,000 - 10,999	409.40	736.91
11,000 - 11,999	423.83	762.90
12,000 - 12,999	438.28	788.91
13,000 - 13,999	452.28	814.10
14,000 - 14,999	466.26	839.27
15,000 - 15,999	482.12	867.80
16,000 - 16,999	499.22	898.60
17,000 - 17,999	515.95	928.72
18,000 - 18,999	532.58	958.65
19,000 - 19,999	550.79	991.44
20,000 - 20,999	567.93	1,022.27
21,000 - 21,999	581.62	1,046.92
22,000 - 22,999	595.31	1,071.55
23,000 - 23,999	609.78	1,097.60
24,000 - 24,999	624.45	1,124.01
25,000 - 25,999	640.24	1,152.43
26,000 - 26,999	656.91	1,182.44
27,000 - 27,999	673.31	1,211.96
28,000 - 28,999	689.60	1,241.29
29,000 - 29,999	707.90	1,274.21
30,000 - 30,999	726.86	1,308.35
31,000 - 31,999	741.09	1,333.96
32,000 - 32,999	754.93	1,358.87
33,000 - 33,999	768.75	1,383.77
34,000 - 34,999	784.41	1,411.94
35,000 - 35,999	800.29	1,440.53
36,000 - 36,999	816.17	1,469.11
37,000 - 37,999	832.05	1,497.69
38,000 - 38,999	847.93	1,526.28
39,000 - 39,999	863.81	1,554.85
40,000 - 40,999	879.69	1,583.43
41,000 - 41,999	895.57	1,612.02

NAMED PERILS MOBILE HOME STRUCTURES TERRITORY GROUP 3; $0 DEDUCTIBLE		
	Premiums	
Amount of Insurance	Primary Residence	Rental
42,000 - 42,999	$911.45	$1,640.60
43,000 - 43,999	927.33	1,669.18
44,000 - 44,999	943.21	1,697.77
45,000 - 45,999	959.08	1,726.34
46,000 - 46,999	974.96	1,754.92
47,000 - 47,999	990.84	1,783.51
48,000 - 48,999	1,006.71	1,812.09
49,000 - 49,999	1,022.59	1,840.67
50,000 - 50,999	1,038.47	1,869.24
51,000 - 51,999	1,054.35	1,897.83
52,000 - 52,999	1,070.23	1,926.41
53,000 - 53,999	1,086.11	1,954.99
54,000 - 54,999	1,101.98	1,983.58
55,000 - 55,999	1,117.86	2,012.16
56,000 - 56,999	1,133.74	2,040.73
57,000 - 57,999	1,149.62	2,069.32
58,000 - 58,999	1,165.50	2,097.90
59,000 - 59,999	1,181.38	2,126.48
60,000 - 60,999	1,197.26	2,155.07
61,000 - 61,999	1,213.14	2,183.65
62,000 - 62,999	1,229.02	2,212.22
63,000 - 63,999	1,244.90	2,240.81
64,000 - 64,999	1,260.78	2,269.39
65,000 - 65,999	1,276.65	2,297.97
66,000 - 66,999	1,292.53	2,326.56
67,000 - 67,999	1,308.41	2,355.14
68,000 - 68,999	1,324.29	2,383.71
69,000 - 69,999	1,340.17	2,412.30
70,000 - 70,999	1,356.04	2,440.88
71,000 - 71,999	1,371.92	2,469.46
72,000 - 72,999	1,387.80	2,498.04
73,000 - 73,999	1,403.68	2,526.63
74,000 - 74,999	1,419.55	2,555.20
75,000 - 75,999	1,435.43	2,583.78
76,000 - 76,999	1,451.31	2,612.37
77,000 - 77,999	1,467.19	2,640.95
78,000 - 78,999	1,483.07	2,669.53
79,000 - 79,999	1,498.95	2,698.12
Each Add'l $1,000	$15.88	$28.59

Territory Group 1	Surcharge	64.6%
Territory Group 2	Surcharge	34.1%
Territory Group 4	Discount	-7.7%
Territory Group 5	Discount	-21.5%
Territory Group 6	Discount	-37.3%

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM **NORTH CAROLINA**
RATE PAGES

SEASONAL/VACATION MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; $250 DEDUCTIBLE		
	Premiums	
Amount of Insurance	Comprehensive	Named Perils
1 - 3,999	$323.23	$288.09
4,000 - 4,999	344.86	307.37
5,000 - 5,999	362.68	323.25
6,000 - 6,999	381.56	340.09
7,000 - 7,999	400.69	357.13
8,000 - 8,999	419.90	374.25
9,000 - 9,999	440.15	392.30
10,000 - 10,999	459.32	409.40
11,000 - 11,999	475.52	423.83
12,000 - 12,999	491.73	438.28
13,000 - 13,999	507.43	452.28
14,000 - 14,999	523.12	466.26
15,000 - 15,999	540.91	482.12
16,000 - 16,999	560.10	499.22
17,000 - 17,999	578.87	515.95
18,000 - 18,999	597.53	532.58
19,000 - 19,999	617.97	550.79
20,000 - 20,999	637.19	567.93
21,000 - 21,999	652.55	581.62
22,000 - 22,999	667.91	595.31
23,000 - 23,999	684.14	609.78
24,000 - 24,999	700.60	624.45
25,000 - 25,999	718.32	640.24
26,000 - 26,999	737.02	656.91
27,000 - 27,999	755.42	673.31
28,000 - 28,999	773.71	689.60
29,000 - 29,999	794.24	707.90
30,000 - 30,999	815.50	726.86
31,000 - 31,999	831.47	741.09
32,000 - 32,999	847.00	754.93
33,000 - 33,999	862.51	768.75
34,000 - 34,999	880.08	784.41
35,000 - 35,999	897.90	800.29
36,000 - 36,999	915.71	816.17
37,000 - 37,999	933.53	832.05
38,000 - 38,999	951.34	847.93
39,000 - 39,999	969.15	863.81
40,000 - 40,999	986.97	879.69
41,000 - 41,999	1,004.78	895.57

SEASONAL/VACATION MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; $250 DEDUCTIBLE		
	Premiums	
Amount of Insurance	Comprehensive	Named Perils
42,000 - 42,999	$1,022.60	$911.45
43,000 - 43,999	1,040.41	927.33
44,000 - 44,999	1,058.23	943.21
45,000 - 45,999	1,076.04	959.08
46,000 - 46,999	1,093.86	974.96
47,000 - 47,999	1,111.67	990.84
48,000 - 48,999	1,129.49	1,006.71
49,000 - 49,999	1,147.30	1,022.59
50,000 - 50,999	1,165.12	1,038.47
51,000 - 51,999	1,182.93	1,054.35
52,000 - 52,999	1,200.76	1,070.23
53,000 - 53,999	1,218.56	1,086.11
54,000 - 54,999	1,236.37	1,101.98
55,000 - 55,999	1,254.20	1,117.86
56,000 - 56,999	1,272.00	1,133.74
57,000 - 57,999	1,289.83	1,149.62
58,000 - 58,999	1,307.64	1,165.50
59,000 - 59,999	1,325.46	1,181.38
60,000 - 60,999	1,343.27	1,197.26
61,000 - 61,999	1,361.09	1,213.14
62,000 - 62,999	1,378.90	1,229.02
63,000 - 63,999	1,396.72	1,244.90
64,000 - 64,999	1,414.53	1,260.78
65,000 - 65,999	1,432.35	1,276.65
66,000 - 66,999	1,450.16	1,292.53
67,000 - 67,999	1,467.98	1,308.41
68,000 - 68,999	1,485.79	1,324.29
69,000 - 69,999	1,503.60	1,340.17
70,000 - 70,999	1,521.42	1,356.04
71,000 - 71,999	1,539.23	1,371.92
72,000 - 72,999	1,557.05	1,387.80
73,000 - 73,999	1,574.86	1,403.68
74,000 - 74,999	1,592.68	1,419.55
75,000 - 75,999	1,610.49	1,435.43
76,000 - 76,999	1,628.31	1,451.31
77,000 - 77,999	1,646.12	1,467.19
78,000 - 78,999	1,663.94	1,483.07
79,000 - 79,999	1,681.75	1,498.95
Each Add'l $1,000	$17.81	$15.88

Territory Group 1	Surcharge	64.6%
Territory Group 2	Surcharge	34.1%
Territory Group 4	Discount	-7.7%
Territory Group 5	Discount	-21.5%
Territory Group 6	Discount	-37.3%

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM **NORTH CAROLINA**
RATE PAGES

ADJACENT STRUCTURES TERRITORY GROUP 3		
	Premiums	
Amount of Insurance	Comprehensive	Named Perils
100 - 199	N/A	$2.81
200 - 299	N/A	4.44
300 - 399	$7.04	6.07
400 - 499	8.93	7.70
500 - 599	10.82	9.34
600 - 699	12.71	10.97
700 - 799	14.60	12.60
800 - 899	16.50	14.23
900 - 999	18.39	15.86
1,000 - 1,099	20.28	17.49
1,100 - 1,199	22.17	19.13
1,200 - 1,299	24.06	20.76
1,300 - 1,399	25.96	22.39
1,400 - 1,499	27.85	24.02
1,500 - 1,599	29.74	25.65
1,600 - 1,699	31.63	27.28
1,700 - 1,799	33.53	28.91
1,800 - 1,899	35.42	30.55
1,900 - 1,999	37.31	32.18
2,000 - 2,099	39.20	33.81
2,100 - 2,199	41.09	35.44
2,200 - 2,299	42.99	37.07
2,300 - 2,399	44.88	38.70
2,400 - 2,499	46.77	40.33
2,500 - 2,599	48.66	41.97
2,600 - 2,699	50.55	43.60
2,700 - 2,799	52.45	45.23
2,800 - 2,899	54.34	46.86
2,900 - 2,999	56.23	48.49
3,000 - 3,099	58.12	50.12
3,100 - 3,199	60.02	51.76
3,200 - 3,299	61.91	53.39
3,300 - 3,399	63.80	55.02
3,400 - 3,499	65.69	56.65
3,500 - 3,599	67.58	58.28

ADJACENT STRUCTURES TERRITORY GROUP 3		
	Premiums	
Amount of Insurance	Comprehensive	Named Perils
3,600 - 3,699	$69.48	$59.91
3,700 - 3,799	71.37	61.54
3,800 - 3,899	73.26	63.18
3,900 - 3,999	75.15	64.81
4,000 - 4,099	77.04	66.44
4,100 - 4,199	78.94	68.07
4,200 - 4,299	80.83	69.70
4,300 - 4,399	82.72	71.33
4,400 - 4,499	84.61	72.97
4,500 - 4,599	86.50	74.60
4,600 - 4,699	88.40	76.23
4,700 - 4,799	90.29	77.86
4,800 - 4,899	92.18	79.49
4,900 - 4,999	94.07	81.12
5,000 - 5,099	95.97	82.75
5,100 - 5,199	97.86	84.39
5,200 - 5,299	99.75	86.02
5,300 - 5,399	101.64	87.65
5,400 - 5,499	103.53	89.28
5,500 - 5,599	105.43	90.91
5,600 - 5,699	107.32	92.54
5,700 - 5,799	109.21	94.17
5,800 - 5,899	111.10	95.81
5,900 - 5,999	112.99	97.44
6,000 - 6,099	114.89	99.07
6,100 - 6,199	116.78	100.70
6,200 - 6,299	118.67	102.33
6,300 - 6,399	120.56	103.96
6,400 - 6,499	122.45	105.60
6,500 - 6,599	124.35	107.23
6,600 - 6,699	126.24	108.86
6,700 - 6,799	128.13	110.49
6,800 - 6,899	130.02	112.12
6,900 - 6,999	131.92	113.75
Each Add'l $100	$1.89	$1.63

	Base Deductible	
	Comprehensive	Named Perils
Primary Residence	$100 Deductible	No Deductible
Seasonal/Vacation	$250 Deductible	$250 Deductible
Tenants	$100 Deductible	No Deductible

Note: Rates shown applicable to all occupancy types

Territory Group 1	Surcharge	80.8%
Territory Group 2	Surcharge	59.9%
Territory Group 4	Discount	-10.3%
Territory Group 5	Discount	-21.7%
Territory Group 6	Discount	-38.6%

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM **NORTH CAROLINA**
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COMPREHENSIVE PERSONAL EFFECTS	
TERRITORY GROUP 3	
Amount of Insurance	Premium
500 - 599	$21.04
600 - 699	21.87
700 - 799	22.70
800 - 899	23.53
900 - 999	24.36
1,000 - 1,099	25.20
1,100 - 1,199	26.03
1,200 - 1,299	26.86
1,300 - 1,399	27.69
1,400 - 1,499	28.52
1,500 - 1,599	29.35
1,600 - 1,699	30.18
1,700 - 1,799	31.01
1,800 - 1,899	31.84
1,900 - 1,999	32.68
2,000 - 2,099	33.51
2,100 - 2,199	34.34
2,200 - 2,299	35.17
2,300 - 2,399	36.00
2,400 - 2,499	36.83
2,500 - 2,599	37.66
2,600 - 2,699	38.49
2,700 - 2,799	39.32
2,800 - 2,899	40.15
2,900 - 2,999	40.99
3,000 - 3,099	41.82
3,100 - 3,199	42.65
3,200 - 3,299	43.48
3,300 - 3,399	44.31
3,400 - 3,499	45.14
3,500 - 3,599	45.97
3,600 - 3,699	46.80
3,700 - 3,799	47.63

COMPREHENSIVE PERSONAL EFFECTS	
TERRITORY GROUP 3	
Amount of Insurance	Premium
3,800 - 3,899	$48.47
3,900 - 3,999	49.30
4,000 - 4,099	50.13
4,100 - 4,199	50.96
4,200 - 4,299	51.79
4,300 - 4,399	52.62
4,400 - 4,499	53.45
4,500 - 4,599	54.28
4,600 - 4,699	55.11
4,700 - 4,799	55.95
4,800 - 4,899	56.78
4,900 - 4,999	57.61
5,000 - 5,099	58.44
5,100 - 5,199	59.27
5,200 - 5,299	60.10
5,300 - 5,399	60.93
5,400 - 5,499	61.76
5,500 - 5,599	62.59
5,600 - 5,699	63.43
5,700 - 5,799	64.26
5,800 - 5,899	65.09
5,900 - 5,999	65.92
6,000 - 6,099	66.75
6,100 - 6,199	67.58
6,200 - 6,299	68.41
6,300 - 6,399	69.24
6,400 - 6,499	70.07
6,500 - 6,599	70.90
6,600 - 6,699	71.74
6,700 - 6,799	72.57
6,800 - 6,899	73.40
6,900 - 6,999	74.23
Each Add'l $100	$0.83

	Base Deductible
Primary Residence	$100 Deductible
Seasonal/Vacation	$250 Deductible
Tenants	$100 Deductible

Note: Rates shown applicable to all occupancy types

Territory Group 1	Surcharge	97.1%
Territory Group 2	Surcharge	47.2%
Territory Group 4	Discount	-17.2%
Territory Group 5	Discount	-23.5%
Territory Group 6	Discount	-30.8%

DEDUCTIBLE – COMPREHENSIVE COVERAGE

Primary Residence:

Deductible Amount	Coverage		Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
None	Mobile Home Structures	Add	$34.55	$28.09	$23.09	$21.06	$17.92	$14.33
	Adjacent Structures	Add	2.18	1.91	1.31	1.19	1.03	0.81
	Personal Effects	Add	11.12	8.28	6.19	5.09	4.70	4.26
$50	Mobile Home Structures	Add	$15.71	$12.78	$10.53	$9.60	$8.15	$6.52
	Adjacent Structures	Add	1.08	0.97	0.66	0.58	0.51	0.39
	Personal Effects	Add	5.57	4.14	3.09	2.54	2.35	2.14
$100	Mobile Home Structures	Included						
	Adjacent Structures	Included						
	Personal Effects	Included						
$250	Mobile Home Structures	Subtract	$28.27	$22.99	$18.90	$17.24	$14.67	$11.73
	Adjacent Structures	Subtract	2.18	1.91	1.31	1.19	1.03	0.81
	Personal Effects	Subtract	11.12	8.28	6.19	5.09	4.70	4.26
$500	Mobile Home Structures	Subtract	$72.25	$58.75	$48.32	$44.05	$37.49	$29.98
	Adjacent Structures	Subtract	17.37	15.33	10.51	9.43	8.22	6.45
	Personal Effects	Subtract	16.68	12.42	9.27	7.63	7.05	6.40
$750	Mobile Home Structures	Subtract	$110.41	$89.77	$73.86	$67.33	$57.30	$45.82
	Adjacent Structures	Subtract	29.32	25.87	17.74	15.90	13.86	10.88
	Personal Effects	Subtract	21.13	15.74	11.73	9.67	8.93	8.10
$1,000	Mobile Home Structures	Subtract	$141.15	$114.76	$94.41	$86.07	$73.26	$58.58
	Adjacent Structures	Subtract	37.13	32.76	22.48	20.14	17.54	13.79
	Personal Effects	Subtract	24.30	18.10	13.49	11.12	10.28	9.31
$2,000	Mobile Home Structures	Subtract	$237.69	$193.22	$159.02	$144.95	$123.40	$98.66
	Adjacent Structures	Subtract	61.55	54.29	37.25	33.37	29.07	22.88
	Personal Effects	Subtract	35.14	26.18	19.48	16.09	14.85	13.46
$5,000	Mobile Home Structures	Subtract	$474.56	$385.76	$317.53	$289.43	$246.41	$197.01
	Adjacent Structures	Subtract	121.34	107.01	73.42	65.76	57.26	45.12
	Personal Effects	Subtract	64.25	47.89	35.60	29.43	27.18	24.61

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM **NORTH CAROLINA**
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Seasonal/Vacation Residence:

Deductible Amount	Coverage		Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
$250	Mobile Home Structures	Included						
	Adjacent Structures	Included						
	Personal Effects	Included						
$500	Mobile Home Structures	Subtract	$43.99	$35.78	$29.40	$26.80	$22.80	$18.24
	Adjacent Structures	Subtract	15.20	13.40	9.21	8.25	7.21	5.64
	Personal Effects	Subtract	5.57	4.14	3.09	2.54	2.35	2.14
$750	Mobile Home Structures	Subtract	$82.14	$66.77	$54.95	$50.08	$42.64	$34.09
	Adjacent Structures	Subtract	27.14	23.95	16.43	14.71	12.82	10.07
	Personal Effects	Subtract	10.02	7.46	5.54	4.58	4.23	3.84
$1,000	Mobile Home Structures	Subtract	$112.88	$91.76	$75.51	$68.83	$58.60	$46.85
	Adjacent Structures	Subtract	34.95	30.84	21.16	18.95	16.51	12.98
	Personal Effects	Subtract	13.19	9.83	7.30	6.04	5.57	5.05
$2,000	Mobile Home Structures	Subtract	$209.42	$170.23	$140.11	$127.70	$108.72	$86.93
	Adjacent Structures	Subtract	59.37	52.38	35.94	32.18	28.02	22.08
	Personal Effects	Subtract	24.02	17.90	13.30	11.00	10.15	9.20
$5,000	Mobile Home Structures	Subtract	$446.29	$362.78	$298.63	$272.19	$231.74	$185.29
	Adjacent Structures	Subtract	119.16	105.09	72.10	64.58	56.23	44.31
	Personal Effects	Subtract	53.13	39.61	29.41	24.34	22.46	20.35

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM
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DEDUCTIBLE – NAMED PERILS COVERAGE

Deductible Amount	Coverage		Territory Group 1	Territory Group 2	Territory Group 3	Territory Group 4	Territory Group 5	Territory Group 6
None	Mobile Home Structures	Included						
	Adjacent Structures	Included						
	Personal Effects	Included						
$50	Mobile Home Structures	Subtract	$15.71	$12.78	$10.53	$9.60	$8.15	$6.52
	Adjacent Structures	Subtract	1.08	0.96	0.65	0.58	0.51	0.40
	Personal Effects	Subtract	4.63	3.46	2.58	2.12	1.96	1.78
$100	Mobile Home Structures	Subtract	$29.85	$24.27	$19.93	$18.19	$15.47	$12.38
	Adjacent Structures	Subtract	2.18	1.91	1.32	1.19	1.04	0.81
	Personal Effects	Subtract	9.27	6.90	5.15	4.25	3.92	3.56
$250	Mobile Home Structures	Subtract	$53.39	$43.42	$35.72	$32.56	$27.71	$22.16
	Adjacent Structures	Subtract	3.26	2.88	1.98	1.77	1.54	1.21
	Personal Effects	Subtract	18.54	13.80	10.31	8.48	7.84	7.10
$500	Mobile Home Structures	Subtract	$88.01	$71.57	$58.90	$53.71	$45.69	$36.52
	Adjacent Structures	Subtract	4.96	4.40	3.02	2.67	2.34	1.83
	Personal Effects	Subtract	32.28	24.04	17.94	14.76	13.65	12.36
$750	Mobile Home Structures	Subtract	$116.49	$94.74	$77.99	$71.10	$60.48	$48.35
	Adjacent Structures	Subtract	6.52	5.80	3.99	3.51	3.08	2.40
	Personal Effects	Subtract	43.72	32.56	24.29	19.99	18.48	16.74
$1,000	Mobile Home Structures	Subtract	$137.72	$112.00	$92.22	$84.08	$71.51	$57.17
	Adjacent Structures	Subtract	7.91	7.07	4.85	4.26	3.73	2.91
	Personal Effects	Subtract	52.41	39.03	29.11	23.96	22.16	20.05
$2,000	Mobile Home Structures	Subtract	$200.39	$162.98	$134.21	$122.42	$104.08	$83.21
	Adjacent Structures	Subtract	13.24	11.88	8.12	7.11	6.22	4.83
	Personal Effects	Subtract	82.80	61.65	45.95	37.84	34.99	31.67
$5,000	Mobile Home Structures	Subtract	$349.56	$284.31	$234.17	$213.66	$181.60	$145.19
	Adjacent Structures	Subtract	28.62	25.81	17.56	15.36	13.43	10.40
	Personal Effects	Subtract	165.27	123.03	91.66	75.51	69.80	63.16

OPTIONAL NAMED STORM PERCENTAGE DEDUCTIBLE TERRITORY GROUPS 1 AND 2 ONLY

DEDUCTIBLE COMPREHENSIVE COVERAGE

The surcharges/credits displayed incorporate the surcharges/credits for the All Perils Deductibles. Do not use the surcharges/credits for the All Perils Deductibles when rating a policy with a higher Named Storm Percentage Deductible. For Comprehensive Coverage Primary Residence, the 1%, 2%, or 5% Named Storm Deductible surcharge/credit applies to the $100 deductible rate. For Comprehensive Coverage Seasonal/Vacation Residence, the 1%, 2%, or 5% Named Storm Deductible credit applies to the $250 deductible rate.

1% Named Storm Deductible

			Primary Residence		Seasonal/Vacation Residence	
All Other Perils Deductible Amount	Coverage		Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
None	Mobile Home Structures	Add	$24.26	$19.74	---	---
	Adjacent Structures	Add	1.46	1.28	---	---
	Personal Effects	Add	9.91	7.38	---	---
$50	Mobile Home Structures	Add	$5.62	$4.58	---	---
	Adjacent Structures	Add	0.38	0.34	---	---
	Personal Effects	Add	4.41	3.28	---	---
$100	Mobile Home Structures	Subtract	$9.92	$8.08	---	---
	Adjacent Structures	Subtract	0.69	0.61	---	---
	Personal Effects	Subtract	1.10	0.82	---	---
$250	Mobile Home Structures	Subtract	$37.93	$30.85	$9.92	$8.08
	Adjacent Structures	Subtract	2.83	2.50	0.69	0.61
	Personal Effects	Subtract	12.11	9.02	1.10	0.82
$500	Mobile Home Structures	Subtract	$81.46	$66.23	$53.49	$43.50
	Adjacent Structures	Subtract	17.90	15.79	15.73	13.88
	Personal Effects	Subtract	17.61	13.12	6.62	4.93

2% Named Storm Deductible

			Primary Residence		Seasonal/Vacation Residence	
All Other Perils Deductible Amount	Coverage		Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
None	Mobile Home Structures	Add	$13.99	$11.37	---	---
	Adjacent Structures	Add	0.74	0.66	---	---
	Personal Effects	Add	8.70	6.48	---	---
$50	Mobile Home Structures	Subtract	$4.46	$3.62	---	---
	Adjacent Structures	Subtract	0.33	0.29	---	---
	Personal Effects	Add	3.24	2.41	---	---
$100	Mobile Home Structures	Subtract	$19.86	$16.15	---	---
	Adjacent Structures	Subtract	1.39	1.23	---	---
	Personal Effects	Subtract	2.20	1.63	---	---
$250	Mobile Home Structures	Subtract	$47.57	$38.69	$19.86	$16.15
	Adjacent Structures	Subtract	3.49	3.10	1.39	1.23
	Personal Effects	Subtract	13.10	9.76	2.20	1.63
$500	Mobile Home Structures	Subtract	$90.67	$73.72	$62.99	$51.23
	Adjacent Structures	Subtract	18.22	16.07	15.94	14.07
	Personal Effects	Subtract	18.55	13.82	7.67	5.71

$750	Mobile Home Structures	Subtract	$129.76	$105.49	$102.95	$83.71
	Adjacent Structures	Subtract	31.30	27.59	28.96	25.56
	Personal Effects	Subtract	22.80	16.99	12.49	9.31
$1,000	Mobile Home Structures	Subtract	$163.77	$133.14	$138.61	$112.71
	Adjacent Structures	Subtract	42.16	37.16	39.89	35.21
	Personal Effects	Subtract	25.68	19.15	16.44	12.25
$2,000	Mobile Home Structures	Subtract	$290.87	$236.44	$272.85	$221.84
	Adjacent Structures	Subtract	81.31	71.63	79.39	70.08
	Personal Effects	Subtract	35.39	26.42	30.66	22.84

5% Named Storm Deductible

			Primary Residence		Seasonal/Vacation Residence	
All Other Perils Deductible Amount	Coverage		Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	$16.84	$13.70		
	Adjacent Structures	Subtract	1.41	1.22		
	Personal Effects	Add	5.07	3.77		
$50	Mobile Home Structures	Subtract	$34.73	$28.22		
	Adjacent Structures	Subtract	2.44	2.17		
	Personal Effects	Subtract	0.24	0.20		
$100	Mobile Home Structures	Subtract	$49.64	$40.38		
	Adjacent Structures	Subtract	3.46	3.07		
	Personal Effects	Subtract	5.50	4.08		
$250	Mobile Home Structures	Subtract	$76.52	$62.24	$49.64	$40.38
	Adjacent Structures	Subtract	5.45	4.87	3.46	3.07
	Personal Effects	Subtract	16.07	11.99	5.50	4.08
$500	Mobile Home Structures	Subtract	$118.29	$96.18	$91.50	$74.40
	Adjacent Structures	Subtract	20.02	17.65	17.84	15.78
	Personal Effects	Subtract	21.35	15.92	10.83	8.07
$750	Mobile Home Structures	Subtract	$155.27	$126.23	$129.35	$105.16
	Adjacent Structures	Subtract	32.86	28.91	30.61	27.06
	Personal Effects	Subtract	25.27	18.86	15.34	11.45
$1,000	Mobile Home Structures	Subtract	$186.47	$151.58	$162.20	$131.84
	Adjacent Structures	Subtract	43.42	38.16	41.21	36.42
	Personal Effects	Subtract	27.74	20.70	18.86	14.09
$2,000	Mobile Home Structures	Subtract	$308.16	$250.48	$290.65	$236.18
	Adjacent Structures	Subtract	82.21	72.14	80.29	70.93
	Personal Effects	Subtract	36.86	27.52	32.29	24.16
$5,000	Mobile Home Structures	Subtract	$666.52	$541.69	$669.22	$543.69
	Adjacent Structures	Subtract	190.67	167.14	187.64	165.69
	Personal Effects	Subtract	62.94	47.01	71.13	53.28

DEDUCTIBLE NAMED PERILS COVERAGE

The surcharges/credits displayed incorporate the surcharges/credits for the All Perils Deductibles. Do not use the surcharges/credits for the All Perils Deductibles when rating a policy with a higher Named Storm Percentage Deductible. For Named Perils Coverage, the 1%, 2%, or 5% Named Storm Deductible credit applies to the $0 deductible rate.

1% Named Storm Deductible

			Primary Residence	
All Other Perils Deductible Amount	Coverage		Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	$17.71	$14.39
	Adjacent Structures	Subtract	1.18	1.04
	Personal Effects	Subtract	2.21	1.65
$50	Mobile Home Structures	Subtract	$33.13	$26.94
	Adjacent Structures	Subtract	2.25	2.00
	Personal Effects	Subtract	6.75	5.02
$100	Mobile Home Structures	Subtract	$46.96	$38.19
	Adjacent Structures	Subtract	3.34	2.94
	Personal Effects	Subtract	11.30	8.42
$250	Mobile Home Structures	Subtract	$70.05	$56.96
	Adjacent Structures	Subtract	4.38	3.86
	Personal Effects	Subtract	20.36	15.17
$500	Mobile Home Structures	Subtract	$108.53	$88.25
	Adjacent Structures	Subtract	6.12	5.41
	Personal Effects	Subtract	35.46	26.42

2% Named Storm Deductible

			Primary Residence	
All Other Perils Deductible Amount	Coverage		Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	$35.42	$28.80
	Adjacent Structures	Subtract	2.36	2.09
	Personal Effects	Subtract	4.43	3.31
$50	Mobile Home Structures	Subtract	$50.54	$41.10
	Adjacent Structures	Subtract	3.42	3.03
	Personal Effects	Subtract	8.87	6.59
$100	Mobile Home Structures	Subtract	$64.06	$52.09
	Adjacent Structures	Subtract	4.50	3.96
	Personal Effects	Subtract	13.33	9.93
$250	Mobile Home Structures	Subtract	$86.70	$70.50
	Adjacent Structures	Subtract	5.50	4.85
	Personal Effects	Subtract	21.82	16.26
$500	Mobile Home Structures	Subtract	$120.70	$98.13
	Adjacent Structures	Subtract	6.82	6.02
	Personal Effects	Subtract	34.18	25.47
$750	Mobile Home Structures	Subtract	$150.05	$121.98
	Adjacent Structures	Subtract	7.73	6.84
	Personal Effects	Subtract	44.21	32.94
$1,000	Mobile Home Structures	Subtract	$174.02	$141.45
	Adjacent Structures	Subtract	8.23	7.26
	Personal Effects	Subtract	51.53	38.39

$2,000	Mobile Home Structures	Subtract	$261.82	$212.78
	Adjacent Structures	Subtract	9.69	8.53
	Personal Effects	Subtract	76.76	57.18

5% Named Storm Deductible

			Primary Residence	
All Other Perils Deductible Amount	Coverage		Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	$88.53	$71.99
	Adjacent Structures	Subtract	5.92	5.22
	Personal Effects	Subtract	11.07	8.27
$50	Mobile Home Structures	Subtract	$102.78	$83.58
	Adjacent Structures	Subtract	6.94	6.12
	Personal Effects	Subtract	15.22	11.30
$100	Mobile Home Structures	Subtract	$115.37	$93.83
	Adjacent Structures	Subtract	7.96	7.02
	Personal Effects	Subtract	19.43	14.48
$250	Mobile Home Structures	Subtract	$136.65	$111.11
	Adjacent Structures	Subtract	8.86	7.81
	Personal Effects	Subtract	27.67	20.64
$500	Mobile Home Structures	Subtract	$166.94	$135.72
	Adjacent Structures	Subtract	9.82	8.67
	Personal Effects	Subtract	39.33	29.36
$750	Mobile Home Structures	Subtract	$191.32	$155.53
	Adjacent Structures	Subtract	10.25	9.05
	Personal Effects	Subtract	48.44	36.18
$1,000	Mobile Home Structures	Subtract	$209.23	$170.07
	Adjacent Structures	Subtract	10.37	9.15
	Personal Effects	Subtract	55.25	41.28
$2,000	Mobile Home Structures	Subtract	$280.86	$228.25
	Adjacent Structures	Subtract	10.82	9.48
	Personal Effects	Subtract	80.02	59.82
$5,000	Mobile Home Structures	Subtract	$495.73	$402.79
	Adjacent Structures	Subtract	12.18	10.35
	Personal Effects	Subtract	151.23	113.12

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM RATE PAGES — NORTH CAROLINA

TERRITORY GROUP SURCHARGE/DISCOUNT

Mobile Home Structures	
Territory Group 1	64.6%
Territory Group 2	34.1%
Territory Group 3	0.0%
Territory Group 4	-7.7%
Territory Group 5	-21.5%
Territory Group 6	-37.3%

Adjacent Structures	
Territory Group 1	80.8%
Territory Group 2	59.9%
Territory Group 3	0.0%
Territory Group 4	-10.3%
Territory Group 5	-21.7%
Territory Group 6	-38.6%

Comprehensive Personal Effects	
Territory Group 1	97.1%
Territory Group 2	47.2%
Territory Group 3	0.0%
Territory Group 4	-17.2%
Territory Group 5	-23.5%
Territory Group 6	-30.8%

TRIP COVERAGE

30 Day Trip; $100 Deductible = $25

NATURAL DISASTER PROTECTION COVERAGE

A $3.00 premium charge per mobile home shall apply

FIRE DEPARTMENT SERVICE CHARGE

Additional Amounts of Insurance:

$2.00 per $100 of Insurance
Maximum additional Amount of Insurance = $400

RADIO AND TELEVISION ANTENNA COVERAGE

Additional Amounts of Insurance:

$5.00 per $100 of Insurance
Maximum additional Amount of Insurance = $2,500

MEDICAL PAYMENTS TO OTHERS

Additional Limit	Premium
$1,000	$3.00

LIABILITY

$500 Medical Payments to Others Coverage and $250 Damage to Property of Others automatically included.

Personal Liability Coverages	
Limits	Premium
$25,000	$23.67
50,000	26.99
100,000	31.24
200,000	36.44
250,000	38.58
300,000	40.48

INFLATION COVERAGE

$5.00 per mobile home

DETERMINATION OF TERM PREMIUMS

Multiply the 1 year unrounded premium for the specific coverage by the term factor then total and round total of all coverages.

TERM FACTORS

Apply to all Coverages:

Term	1 Year	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year
Factor	1.00	2.00	3.00	3.85	4.65	5.35	6.00

PERSONAL EFFECTS REPLACEMENT COST ENDORSEMENT

$0.30 per $100 of Insurance
The Minimum Additional Premium is $15.00

REPLACEMENT COST COVERAGE

When coverage is provided on a replacement cost basis, charge 5% of the premium from the premium rate table.

MOBILE HOME ADDITIONAL LIVING EXPENSE COVERAGE

$25 per day = $6 per mobile home
$50 per day = $16 per mobile home

WINDSTORM OR HAIL EXCLUSION
(Territories 110, 120, 130, 140, 150, 160)

	Territory Group 1	Territory Group 2
Mobile Home Structures	64.3%	60.0%
Adjacent Structures	57.0%	53.9%
Comprehensive Personal Effects	45.3%	38.5%

STATED VALUE LOSS SETTLEMENT

When coverage is provided on a stated value basis, charge 3% of the premium from the premium rate table.