

**North Carolina Mobile Homeowners
MH(C) Program**

Proposed Rate Pages - Year 1

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM
RATE PAGES

NORTH CAROLINA

COMPREHENSIVE MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$100 DEDUCTIBLE		
	Premiums	
Amount of Insurance	Primary Residence	Rental
1 - 3,999	\$413.73 \$323.23	\$708.75 \$553.71
4,000 - 4,999	441.42 344.86	756.17 590.76
5,000 - 5,999	464.23 362.68	795.24 621.28
6,000 - 6,999	488.40 381.56	836.63 653.62
7,000 - 7,999	512.88 400.69	878.59 686.40
8,000 - 8,999	537.47 419.90	920.70 719.30
9,000 - 9,999	563.39 440.15	965.08 753.97
10,000 - 10,999	587.93 459.32	1,007.13 786.82
11,000 - 11,999	608.67 475.52	1,042.66 814.58
12,000 - 12,999	629.41 491.73	1,078.21 842.35
13,000 - 13,999	649.51 507.43	1,112.63 869.24
14,000 - 14,999	669.59 523.12	1,147.02 896.11
15,000 - 15,999	692.36 540.91	1,186.04 926.59
16,000 - 16,999	716.93 560.10	1,228.12 959.47
17,000 - 17,999	740.95 578.87	1,269.29 991.63
18,000 - 18,999	764.84 597.53	1,310.18 1,023.58
19,000 - 19,999	791.00 617.97	1,355.01 1,058.60
20,000 - 20,999	815.60 637.19	1,397.15 1,091.52
21,000 - 21,999	835.26 652.55	1,430.82 1,117.83
22,000 - 22,999	854.92 667.91	1,464.49 1,144.13
23,000 - 23,999	875.70 684.14	1,500.10 1,171.95
24,000 - 24,999	896.77 700.60	1,536.18 1,200.14
25,000 - 25,999	919.45 718.32	1,575.04 1,230.50
26,000 - 26,999	943.39 737.02	1,616.03 1,262.52
27,000 - 27,999	966.94 755.42	1,656.40 1,294.06
28,000 - 28,999	990.35 773.71	1,696.47 1,325.37
29,000 - 29,999	1,016.63 794.24	1,741.48 1,360.53

MH(C) Rules

COMPREHENSIVE MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$100 DEDUCTIBLE		
	Premiums	
Amount of Insurance	Primary Residence	Rental
42,000 - 42,999	\$1,308.93 \$1,022.60	\$2,242.21 \$1,751.73
43,000 - 43,999	1,331.72 1,040.41	2,281.28 1,782.25
44,000 - 44,999	1,354.53 1,058.23	2,320.35 1,812.77
45,000 - 45,999	1,377.33 1,076.04	2,359.41 1,843.29
46,000 - 46,999	1,400.14 1,093.86	2,398.46 1,873.80
47,000 - 47,999	1,422.94 1,111.67	2,437.53 1,904.32
48,000 - 48,999	1,445.75 1,129.49	2,476.60 1,934.84
49,000 - 49,999	1,468.54 1,147.30	2,515.66 1,965.36
50,000 - 50,999	1,491.35 1,165.12	2,554.73 1,995.88
51,000 - 51,999	1,514.15 1,182.93	2,593.77 2,026.38
52,000 - 52,999	1,536.97 1,200.76	2,632.83 2,056.90
53,000 - 53,999	1,559.76 1,218.56	2,671.90 2,087.42
54,000 - 54,999	1,582.55 1,236.37	2,710.96 2,117.94
55,000 - 55,999	1,605.38 1,254.20	2,750.02 2,148.45
56,000 - 56,999	1,628.16 1,272.00	2,789.08 2,178.97
57,000 - 57,999	1,650.98 1,289.83	2,828.15 2,209.49
58,000 - 58,999	1,673.78 1,307.64	2,867.21 2,240.01
59,000 - 59,999	1,696.59 1,325.46	2,906.28 2,270.53
60,000 - 60,999	1,719.39 1,343.27	2,945.33 2,301.04
61,000 - 61,999	1,742.20 1,361.09	2,984.40 2,331.56
62,000 - 62,999	1,764.99 1,378.90	3,023.46 2,362.08
63,000 - 63,999	1,787.80 1,396.72	3,062.53 2,392.60
64,000 - 64,999	1,810.60 1,414.53	3,101.59 2,423.12
65,000 - 65,999	1,833.41 1,432.35	3,140.65 2,453.63
66,000 - 66,999	1,856.20 1,450.16	3,179.71 2,484.15
67,000 - 67,999	1,879.01 1,467.98	3,218.78 2,514.67
68,000 - 68,999	1,901.81 1,485.79	3,257.84 2,545.19

MHC-R-1

Edition 10-~~2324~~

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM
RATE PAGES

NORTH CAROLINA

30,000 - 30,999	1,043.84 815.50	1,788.12 1,396.97
31,000 - 31,999	1,064.28 831.47	1,823.14 1,424.33
32,000 - 32,999	1,084.16 847.00	1,857.16 1,450.91
33,000 - 33,999	1,104.01 862.51	1,891.20 1,477.50
34,000 - 34,999	1,126.50 880.08	1,929.72 1,507.59
35,000 - 35,999	1,149.31 897.90	1,968.78 1,538.11
36,000 - 36,999	1,172.11 915.71	2,007.83 1,568.62
37,000 - 37,999	1,194.92 933.53	2,046.90 1,599.14
38,000 - 38,999	1,217.72 951.34	2,085.96 1,629.66
39,000 - 39,999	1,240.51 969.15	2,125.03 1,660.18
40,000 - 40,999	1,263.32 986.97	2,164.10 1,690.70
41,000 - 41,999	1,286.12 1,004.78	2,203.15 1,721.21

69,000 - 69,999	1,924.61 1,503.60	3,296.91 2,575.71
70,000 - 70,999	1,947.42 1,521.42	3,335.96 2,606.22
71,000 - 71,999	1,970.21 1,539.23	3,375.03 2,636.74
72,000 - 72,999	1,993.02 1,557.05	3,414.09 2,667.26
73,000 - 73,999	2,015.82 1,574.86	3,453.16 2,697.78
74,000 - 74,999	2,038.63 1,592.68	3,492.22 2,728.30
75,000 - 75,999	2,061.43 1,610.49	3,531.26 2,758.80
76,000 - 76,999	2,084.24 1,628.31	3,570.33 2,789.32
77,000 - 77,999	2,107.03 1,646.12	3,609.40 2,819.84
78,000 - 78,999	2,129.84 1,663.94	3,648.46 2,850.36
79,000 - 79,999	2,152.64 1,681.75	3,687.53 2,880.88
Each Add'l \$1,000	\$22.80 \$17.81	\$39.07 \$30.52

Territory Group 1	Surcharge	64.6%
Territory Group 2	Surcharge	26.6% 34.1%
Territory Group 4	Discount	-13.5% -7.7%
Territory Group 5	Discount	-28.2% -21.5%
Territory Group 6	Discount	-45.1% -37.3%

NAMED PERILS MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$0 DEDUCTIBLE		
Amount of Insurance	Premiums	
	Primary Residence	Rental
1 - 3,999	\$368.76 \$288.09	\$663.77 \$518.57
4,000 - 4,999	393.43 307.37	708.20 553.28
5,000 - 5,999	413.76 323.25	744.78 581.86
6,000 - 6,999	435.32 340.09	783.56 612.16
7,000 - 7,999	457.13 357.13	822.85 642.85
8,000 - 8,999	479.04 374.25	862.28 673.66
9,000 - 9,999	502.14 392.30	903.86 706.14
10,000 - 10,999	524.03 409.40	943.24 736.91
11,000 - 11,999	542.50 423.83	976.51 762.90
12,000 - 12,999	561.00 438.28	1,009.80 788.91
13,000 - 13,999	578.92 452.28	1,042.05 814.10

NAMED PERILS MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$0 DEDUCTIBLE		
Amount of Insurance	Premiums	
	Primary Residence	Rental
42,000 - 42,999	\$1,166.66 \$911.45	\$2,099.97 \$1,640.60
43,000 - 43,999	1,186.98 927.33	2,136.55 1,669.18
44,000 - 44,999	1,207.31 943.21	2,173.15 1,697.77
45,000 - 45,999	1,227.62 959.08	2,209.72 1,726.34
46,000 - 46,999	1,247.95 974.96	2,246.30 1,754.92
47,000 - 47,999	1,268.28 990.84	2,282.89 1,783.51
48,000 - 48,999	1,288.59 1,006.71	2,319.48 1,812.09
49,000 - 49,999	1,308.92 1,022.59	2,356.06 1,840.67
50,000 - 50,999	1,329.24 1,038.47	2,392.63 1,869.24
51,000 - 51,999	1,349.57 1,054.35	2,429.22 1,897.83
52,000 - 52,999	1,369.89 1,070.23	2,465.80 1,926.41

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM

NORTH CAROLINA

RATE PAGES

14,000 - 14,999	596.81 466.26	1,074.27 839.27	53,000 - 53,999	1,390.22 1,086.11	2,502.39 1,954.99
15,000 - 15,999	617.11 482.12	1,110.78 867.80	54,000 - 54,999	1,410.53 1,101.98	2,538.98 1,983.58
16,000 - 16,999	639.00 499.22	1,150.21 898.60	55,000 - 55,999	1,430.86 1,117.86	2,575.56 2,012.16
17,000 - 17,999	660.42 515.95	1,188.76 928.72	56,000 - 56,999	1,451.19 1,133.74	2,612.13 2,040.73
18,000 - 18,999	681.70 532.58	1,227.07 958.65	57,000 - 57,999	1,471.51 1,149.62	2,648.73 2,069.32
19,000 - 19,999	705.01 550.79	1,269.04 991.44	58,000 - 58,999	1,491.84 1,165.50	2,685.31 2,097.90
20,000 - 20,999	726.95 567.93	1,308.51 1,022.27	59,000 - 59,999	1,512.17 1,181.38	2,721.89 2,126.48
21,000 - 21,999	744.47 581.62	1,340.06 1,046.92	60,000 - 60,999	1,532.49 1,197.26	2,758.49 2,155.07
22,000 - 22,999	762.00 595.31	1,371.58 1,071.55	61,000 - 61,999	1,552.82 1,213.14	2,795.07 2,183.65
23,000 - 23,999	780.52 609.78	1,404.93 1,097.60	62,000 - 62,999	1,573.15 1,229.02	2,831.64 2,212.22
24,000 - 24,999	799.30 624.45	1,438.73 1,124.01	63,000 - 63,999	1,593.47 1,244.90	2,868.24 2,240.81
25,000 - 25,999	819.51 640.24	1,475.11 1,152.43	64,000 - 64,999	1,613.80 1,260.78	2,904.82 2,269.39
26,000 - 26,999	840.84 656.91	1,513.52 1,182.44	65,000 - 65,999	1,634.11 1,276.65	2,941.40 2,297.97
27,000 - 27,999	861.84 673.31	1,551.31 1,211.96	66,000 - 66,999	1,654.44 1,292.53	2,978.00 2,326.56
28,000 - 28,999	882.69 689.60	1,588.85 1,241.29	67,000 - 67,999	1,674.76 1,308.41	3,014.58 2,355.14
29,000 - 29,999	906.11 707.90	1,630.99 1,274.21	68,000 - 68,999	1,695.09 1,324.29	3,051.15 2,383.71
30,000 - 30,999	930.38 726.86	1,674.69 1,308.35	69,000 - 69,999	1,715.42 1,340.17	3,087.74 2,412.30
31,000 - 31,999	948.60 741.09	1,707.47 1,333.96	70,000 - 70,999	1,735.73 1,356.04	3,124.33 2,440.88
32,000 - 32,999	966.31 754.93	1,739.35 1,358.87	71,000 - 71,999	1,756.06 1,371.92	3,160.91 2,469.46
33,000 - 33,999	984.00 768.75	1,771.23 1,383.77	72,000 - 72,999	1,776.38 1,387.80	3,197.49 2,498.04
34,000 - 34,999	1,004.04 784.41	1,807.28 1,411.94	73,000 - 73,999	1,796.71 1,403.68	3,234.09 2,526.63
35,000 - 35,999	1,024.37 800.29	1,843.88 1,440.53	74,000 - 74,999	1,817.02 1,419.55	3,270.66 2,555.20
36,000 - 36,999	1,044.70 816.17	1,880.46 1,469.11	75,000 - 75,999	1,837.35 1,435.43	3,307.24 2,583.78
37,000 - 37,999	1,065.02 832.05	1,917.04 1,497.69	76,000 - 76,999	1,857.68 1,451.31	3,343.83 2,612.37
38,000 - 38,999	1,085.35 847.93	1,953.64 1,526.28	77,000 - 77,999	1,878.00 1,467.19	3,380.42 2,640.95
39,000 - 39,999	1,105.68 863.81	1,990.21 1,554.85	78,000 - 78,999	1,898.33 1,483.07	3,417.00 2,669.53
40,000 - 40,999	1,126.00 879.69	2,026.79 1,583.43	79,000 - 79,999	1,918.66 1,498.95	3,453.59 2,698.12
41,000 - 41,999	1,146.33 895.57	2,063.39 1,612.02	Each Add'l \$1,000	\$20.33 \$15.88	\$36.60 \$28.59

Territory Group 1	Surcharge	64.6%
Territory Group 2	Surcharge	26.6% 34.1%
Territory Group 4	Discount	-13.5% -7.7%

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM
RATE PAGES

NORTH CAROLINA

Territory Group 5	Discount	-28.2% -21.5%
Territory Group 6	Discount	-45.1% -37.3%

SEASONAL/VACATION MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$250 DEDUCTIBLE		
	Premiums	
Amount of Insurance	Comprehensive	Named Perils
1 - 3,999	\$413.73 \$323.23	\$368.76 \$288.09
4,000 - 4,999	441.42 344.86	393.43 307.37
5,000 - 5,999	464.23 362.68	413.76 323.25
6,000 - 6,999	488.40 381.56	435.32 340.09
7,000 - 7,999	512.88 400.69	457.13 357.13
8,000 - 8,999	537.47 419.90	479.04 374.25
9,000 - 9,999	563.39 440.15	502.14 392.30
10,000 - 10,999	587.93 459.32	524.03 409.40
11,000 - 11,999	608.67 475.52	542.50 423.83
12,000 - 12,999	629.41 491.73	561.00 438.28
13,000 - 13,999	649.51 507.43	578.92 452.28
14,000 - 14,999	669.59 523.12	596.81 466.26
15,000 - 15,999	692.36 540.91	617.11 482.12
16,000 - 16,999	716.93 560.10	639.00 499.22
17,000 - 17,999	740.95 578.87	660.42 515.95
18,000 - 18,999	764.84 597.53	681.70 532.58
19,000 - 19,999	791.00 617.97	705.01 550.79
20,000 - 20,999	815.60 637.19	726.95 567.93
21,000 - 21,999	835.26 652.55	744.47 581.62
22,000 - 22,999	854.92 667.91	762.00 595.31
23,000 - 23,999	875.70 684.14	780.52 609.78
24,000 - 24,999	896.77 700.60	799.30 624.45
25,000 - 25,999	919.45 718.32	819.51 640.24
26,000 - 26,999	943.39 737.02	840.84 656.91
27,000 - 27,999	966.94 755.42	861.84 673.31

SEASONAL/VACATION MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$250 DEDUCTIBLE		
	Premiums	
Amount of Insurance	Comprehensive	Named Perils
42,000 - 42,999	\$1,308.93 \$1,022.60	\$1,166.66 \$911.45
43,000 - 43,999	1,331.72 1,040.41	1,186.98 927.33
44,000 - 44,999	1,354.53 1,058.23	1,207.31 943.21
45,000 - 45,999	1,377.33 1,076.04	1,227.62 959.08
46,000 - 46,999	1,400.14 1,093.86	1,247.95 974.96
47,000 - 47,999	1,422.94 1,111.67	1,268.28 990.84
48,000 - 48,999	1,445.75 1,129.49	1,288.59 1,006.71
49,000 - 49,999	1,468.54 1,147.30	1,308.92 1,022.59
50,000 - 50,999	1,491.35 1,165.12	1,329.24 1,038.47
51,000 - 51,999	1,514.15 1,182.93	1,349.57 1,054.35
52,000 - 52,999	1,536.97 1,200.76	1,369.89 1,070.23
53,000 - 53,999	1,559.76 1,218.56	1,390.22 1,086.11
54,000 - 54,999	1,582.55 1,236.37	1,410.53 1,101.98
55,000 - 55,999	1,605.38 1,254.20	1,430.86 1,117.86
56,000 - 56,999	1,628.16 1,272.00	1,451.19 1,133.74
57,000 - 57,999	1,650.98 1,289.83	1,471.51 1,149.62
58,000 - 58,999	1,673.78 1,307.64	1,491.84 1,165.50
59,000 - 59,999	1,696.59 1,325.46	1,512.17 1,181.38
60,000 - 60,999	1,719.39 1,343.27	1,532.49 1,197.26
61,000 - 61,999	1,742.20 1,361.09	1,552.82 1,213.14
62,000 - 62,999	1,764.99 1,378.90	1,573.15 1,229.02
63,000 - 63,999	1,787.80 1,396.72	1,593.47 1,244.90
64,000 - 64,999	1,810.60 1,414.53	1,613.80 1,260.78
65,000 - 65,999	1,833.41 1,432.35	1,634.11 1,276.65
66,000 - 66,999	1,856.20 1,450.16	1,654.44 1,292.53

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM
RATE PAGES

NORTH CAROLINA

28,000 - 28,999	990.35 773.71	882.69 689.60
29,000 - 29,999	1,016.63 794.24	906.11 707.90
30,000 - 30,999	1,043.84 815.50	930.38 726.86
31,000 - 31,999	1,064.28 831.47	948.60 741.09
32,000 - 32,999	1,084.16 847.00	966.31 754.93
33,000 - 33,999	1,104.01 862.51	984.00 768.75
34,000 - 34,999	1,126.50 880.08	1,004.04 784.41
35,000 - 35,999	1,149.31 897.90	1,024.37 800.29
36,000 - 36,999	1,172.11 915.71	1,044.70 816.17
37,000 - 37,999	1,194.92 933.53	1,065.02 832.05
38,000 - 38,999	1,217.72 951.34	1,085.35 847.93
39,000 - 39,999	1,240.51 969.15	1,105.68 863.81
40,000 - 40,999	1,263.32 986.97	1,126.00 879.69
41,000 - 41,999	1,286.12 1,004.78	1,146.33 895.57

67,000 - 67,999	1,879.01 1,467.98	1,674.76 1,308.41
68,000 - 68,999	1,901.81 1,485.79	1,695.09 1,324.29
69,000 - 69,999	1,924.61 1,503.60	1,715.42 1,340.17
70,000 - 70,999	1,947.42 1,521.42	1,735.73 1,356.04
71,000 - 71,999	1,970.21 1,539.23	1,756.06 1,371.92
72,000 - 72,999	1,993.02 1,557.05	1,776.38 1,387.80
73,000 - 73,999	2,015.82 1,574.86	1,796.71 1,403.68
74,000 - 74,999	2,038.63 1,592.68	1,817.02 1,419.55
75,000 - 75,999	2,061.43 1,610.49	1,837.35 1,435.43
76,000 - 76,999	2,084.24 1,628.31	1,857.68 1,451.31
77,000 - 77,999	2,107.03 1,646.12	1,878.00 1,467.19
78,000 - 78,999	2,129.84 1,663.94	1,898.33 1,483.07
79,000 - 79,999	2,152.64 1,681.75	1,918.66 1,498.95
Each Add'l \$1,000	\$22.80 \$17.81	\$20.33 \$15.88

Territory Group 1	Surcharge	64.6%
Territory Group 2	Surcharge	26.6% 34.1%
Territory Group 4	Discount	-13.5% -7.7%
Territory Group 5	Discount	-28.2% -21.5%
Territory Group 6	Discount	-45.1% -37.3%

ADJACENT STRUCTURES		
TERRITORY GROUP 3		
Amount of Insurance	Premiums	
	Comprehensive	Named Perils
100 - 199	N/AN/A	\$3.60 \$2.81
200 - 299	N/AN/A	5.68 4.44
300 - 399	\$9.01 \$7.04	7.77 6.07
400 - 499	11.43 8.93	9.86 7.70
500 - 599	13.85 10.82	11.96 9.34
600 - 699	16.27 12.71	14.04 10.97
700 - 799	18.69 14.60	16.13 12.60
800 - 899	21.12 16.50	18.21 14.23
900 - 999	23.54 18.39	20.30 15.86
1,000 - 1,099	25.96 20.28	22.39 17.49
1,100 - 1,199	28.38 22.17	24.49 19.13
1,200 - 1,299	30.80 24.06	26.57 20.76
1,300 - 1,399	33.23 25.96	28.66 22.39
1,400 - 1,499	35.65 27.85	30.75 24.02
1,500 - 1,599	38.07 29.74	32.83 25.65

ADJACENT STRUCTURES		
TERRITORY GROUP 3		
Amount of Insurance	Premiums	
	Comprehensive	Named Perils
3,600 - 3,699	\$88.93 \$69.48	\$76.68 \$59.91
3,700 - 3,799	91.35 71.37	78.77 61.54
3,800 - 3,899	93.77 73.26	80.87 63.18
3,900 - 3,999	96.19 75.15	82.96 64.81
4,000 - 4,099	98.61 77.04	85.04 66.44
4,100 - 4,199	101.04 78.94	87.13 68.07
4,200 - 4,299	103.46 80.83	89.22 69.70
4,300 - 4,399	105.88 82.72	91.30 71.33
4,400 - 4,499	108.30 84.61	93.40 72.97
4,500 - 4,599	110.72 86.50	95.49 74.60
4,600 - 4,699	113.15 88.40	97.57 76.23
4,700 - 4,799	115.57 90.29	99.66 77.86
4,800 - 4,899	117.99 92.18	101.75 79.49
4,900 - 4,999	120.41 94.07	103.83 81.12
5,000 - 5,099	122.84 95.97	105.92 82.75

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

NORTH CAROLINA

1,600 - 1,699	40.49 31.63	34.92 27.28
1,700 - 1,799	42.92 33.53	37.00 28.91
1,800 - 1,899	45.34 35.42	39.10 30.55
1,900 - 1,999	47.76 37.31	41.19 32.18
2,000 - 2,099	50.18 39.20	43.28 33.81
2,100 - 2,199	52.60 41.09	45.36 35.44
2,200 - 2,299	55.03 42.99	47.45 37.07
2,300 - 2,399	57.45 44.88	49.54 38.70
2,400 - 2,499	59.87 46.77	51.62 40.33
2,500 - 2,599	62.28 48.66	53.72 41.97
2,600 - 2,699	64.70 50.55	55.81 43.60
2,700 - 2,799	67.14 52.45	57.89 45.23
2,800 - 2,899	69.56 54.34	59.98 46.86
2,900 - 2,999	71.97 56.23	62.07 48.49
3,000 - 3,099	74.39 58.12	64.15 50.12
3,100 - 3,199	76.83 60.02	66.25 51.76
3,200 - 3,299	79.24 61.91	68.34 53.39
3,300 - 3,399	81.66 63.80	70.43 55.02
3,400 - 3,499	84.08 65.69	72.51 56.65
3,500 - 3,599	86.50 67.58	74.60 58.28

5,100 - 5,199	125.26 97.86	108.02 84.39
5,200 - 5,299	127.68 99.75	110.11 86.02
5,300 - 5,399	130.10 101.64	112.19 87.65
5,400 - 5,499	132.52 103.53	114.28 89.28
5,500 - 5,599	134.95 105.43	116.36 90.91
5,600 - 5,699	137.37 107.32	118.45 92.54
5,700 - 5,799	139.79 109.21	120.54 94.17
5,800 - 5,899	142.21 111.10	122.64 95.81
5,900 - 5,999	144.63 112.99	124.72 97.44
6,000 - 6,099	147.06 114.89	126.81 99.07
6,100 - 6,199	149.48 116.78	128.90 100.70
6,200 - 6,299	151.90 118.67	130.98 102.33
6,300 - 6,399	154.32 120.56	133.07 103.96
6,400 - 6,499	156.74 122.45	135.17 105.60
6,500 - 6,599	159.17 124.35	137.25 107.23
6,600 - 6,699	161.59 126.24	139.34 108.86
6,700 - 6,799	164.01 128.13	141.43 110.49
6,800 - 6,899	166.43 130.02	143.51 112.12
6,900 - 6,999	168.86 131.92	145.60 113.75
Each Add'l \$100	\$2.42 \$1.89	\$2.09 \$1.63

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

Territory Group 1	Surcharge	80.8%
Territory Group 2	Surcharge	59.9% 48.6%
Territory Group 4	Discount	-15.9% -10.3%
Territory Group 5	Discount	-28.4% -21.7%
Territory Group 6	Discount	-44.9% -38.6%

Note: Rates shown applicable to all occupancy types

COMPREHENSIVE PERSONAL EFFECTS	
TERRITORY GROUP 3	
Amount of Insurance	Premium
500 - 599	\$23.68 \$21.04
600 - 699	24.61 21.87
700 - 799	25.55 22.70
800 - 899	26.48 23.53
900 - 999	27.42 24.36
1,000 - 1,099	28.36 25.20
1,100 - 1,199	29.30 26.03
1,200 - 1,299	30.23 26.86
1,300 - 1,399	31.16 27.69
1,400 - 1,499	32.10 28.52
1,500 - 1,599	33.03 29.35
1,600 - 1,699	33.97 30.18
1,700 - 1,799	34.90 31.01

COMPREHENSIVE PERSONAL EFFECTS	
TERRITORY GROUP 3	
Amount of Insurance	Premium
3,800 - 3,899	\$54.55 \$48.47
3,900 - 3,999	55.49 49.30
4,000 - 4,099	56.42 50.13
4,100 - 4,199	57.35 50.96
4,200 - 4,299	58.29 51.79
4,300 - 4,399	59.22 52.62
4,400 - 4,499	60.16 53.45
4,500 - 4,599	61.09 54.28
4,600 - 4,699	62.02 55.11
4,700 - 4,799	62.97 55.95
4,800 - 4,899	63.90 56.78
4,900 - 4,999	64.84 57.61
5,000 - 5,099	65.77 58.44

MH(C) Rules

MHC-R-6

Edition 10-~~2324~~

Copyright, North Carolina Rate Bureau, ~~2023~~2024

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM
RATE PAGES

NORTH CAROLINA

1,800 - 1,899	<u>35.83</u> 31.84
1,900 - 1,999	<u>36.78</u> 32.68
2,000 - 2,099	<u>37.71</u> 33.51
2,100 - 2,199	<u>38.65</u> 34.34
2,200 - 2,299	<u>39.58</u> 35.17
2,300 - 2,399	<u>40.52</u> 36.00
2,400 - 2,499	<u>41.45</u> 36.83
2,500 - 2,599	<u>42.38</u> 37.66
2,600 - 2,699	<u>43.32</u> 38.49
2,700 - 2,799	<u>44.25</u> 39.32
2,800 - 2,899	<u>45.19</u> 40.15
2,900 - 2,999	<u>46.13</u> 40.99
3,000 - 3,099	<u>47.07</u> 41.82
3,100 - 3,199	<u>48.00</u> 42.65
3,200 - 3,299	<u>48.93</u> 43.48
3,300 - 3,399	<u>49.87</u> 44.31
3,400 - 3,499	<u>50.80</u> 45.14
3,500 - 3,599	<u>51.74</u> 45.97
3,600 - 3,699	<u>52.67</u> 46.80
3,700 - 3,799	<u>53.61</u> 47.63

5,100 - 5,199	<u>66.71</u> 59.27
5,200 - 5,299	<u>67.64</u> 60.10
5,300 - 5,399	<u>68.57</u> 60.93
5,400 - 5,499	<u>69.51</u> 61.76
5,500 - 5,599	<u>70.44</u> 62.59
5,600 - 5,699	<u>71.39</u> 63.43
5,700 - 5,799	<u>72.32</u> 64.26
5,800 - 5,899	<u>73.26</u> 65.09
5,900 - 5,999	<u>74.19</u> 65.92
6,000 - 6,099	<u>75.12</u> 66.75
6,100 - 6,199	<u>76.06</u> 67.58
6,200 - 6,299	<u>76.99</u> 68.41
6,300 - 6,399	<u>77.93</u> 69.24
6,400 - 6,499	<u>78.86</u> 70.07
6,500 - 6,599	<u>79.80</u> 70.90
6,600 - 6,699	<u>80.74</u> 71.74
6,700 - 6,799	<u>81.67</u> 72.57
6,800 - 6,899	<u>82.61</u> 73.40
6,900 - 6,999	<u>83.54</u> 74.23
Each Add'l \$100	<u>\$0.93</u> \$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	<u>124.7%</u> 97.1%
Territory Group 2	Surcharge	<u>63.2%</u> 47.2%
Territory Group 4	Discount	<u>-23.7%</u> -17.2%
Territory Group 5	Discount	<u>-34.1%</u> -23.5%
Territory Group 6	Discount	<u>-43.3%</u> -30.8%

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

NORTH CAROLINA

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	\$44.22 \$34.55	\$33.96 \$28.09	\$29.56 \$23.09	\$25.27 \$21.06	\$20.97 \$17.92	\$16.05 \$14.33
	Adjacent Structures	Add	2.792.18	2.281.91	1.681.31	1.431.19	1.211.03	0.930.81
	Personal Effects	Add	14.2311.1 2	10.318.28	6.966.19	5.265.09	4.554.70	3.924.26
\$50	Mobile Home Structures	Add	\$20.11 \$15.71	\$15.45 \$12.78	\$13.47 \$10.53	\$11.52 \$9.60	\$9.54 \$8.15	\$7.30 \$6.52
	Adjacent Structures	Add	1.391.08	1.150.97	0.840.66	0.690.58	0.600.51	0.450.39
	Personal Effects	Add	7.125.57	5.154.14	3.483.09	2.632.54	2.272.35	1.962.14
\$100	Mobile Home Structures	Included						
	Adjacent Structures	Included						
	Personal Effects	Included						
\$250	Mobile Home Structures	Subtract	\$36.19 \$28.27	\$27.80 \$22.99	\$24.19 \$18.90	\$20.69 \$17.24	\$17.17 \$14.67	\$13.14 \$11.73
	Adjacent Structures	Subtract	2.792.18	2.281.91	1.681.31	1.431.19	1.211.03	0.930.81
	Personal Effects	Subtract	14.2311.1 2	10.318.28	6.966.19	5.265.09	4.554.70	3.924.26
\$500	Mobile Home Structures	Subtract	\$92.48 \$72.25	\$71.02 \$58.75	\$61.85 \$48.32	\$52.86 \$44.05	\$43.86 \$37.49	\$33.58 \$29.98
	Adjacent Structures	Subtract	22.2417.3 7	18.2315.3 3	13.4610.5 1	11.319.43	9.618.22	7.426.45
	Personal Effects	Subtract	21.3616.6 8	15.4612.4 2	10.439.27	7.897.63	6.817.05	5.886.40
\$750	Mobile Home Structures	Subtract	\$141.33 \$110.41	\$108.52 \$89.77	\$94.54 \$73.86	\$80.79 \$67.33	\$67.04 \$57.30	\$51.32 \$45.82
	Adjacent Structures	Subtract	37.5329.3 2	30.7725.8 7	22.7117.7 4	19.0715.9 0	16.2113.8 6	12.5210.8 8
	Personal Effects	Subtract	27.0521.1 3	19.5915.7 4	13.2011.7 3	10.009.67	8.638.93	7.458.10
\$1,000	Mobile Home Structures	Subtract	\$180.67 \$141.15	\$138.73 \$114.76	\$120.85 \$94.41	\$103.28 \$86.07	\$85.71 \$73.26	\$65.61 \$58.58
	Adjacent Structures	Subtract	47.5337.1 3	38.9732.7 6	28.7722.4 8	24.1620.1 4	20.5217.5 4	15.8613.7 9
	Personal Effects	Subtract	31.1124.3 0	22.5318.1 0	15.1813.4 9	11.5011.1 2	9.9310.28	8.569.31
\$2,000	Mobile Home Structures	Subtract	\$304.24 \$237.69	\$233.58 \$193.22	\$203.55 \$159.02	\$173.94 \$144.95	\$144.37 \$123.40	\$110.50 \$98.66
	Adjacent Structures	Subtract	78.7861.5 5	64.5854.2 9	47.6837.2 5	40.0433.3 7	34.0129.0 7	26.3122.8 8
	Personal Effects	Subtract	44.9835.1 4	32.5926.1 8	21.9319.4 8	16.6416.0 9	14.3614.8 5	12.3813.4 6
\$5,000	Mobile Home Structures	Subtract	\$607.44 \$474.56	\$466.34 \$385.76	\$406.44 \$317.53	\$347.32 \$289.43	\$288.30 \$246.41	\$220.66 \$197.01
	Adjacent Structures	Subtract	155.3112 1.34	127.2810 7.01	93.9873.4 2	78.9165.7 6	67.0057.2 6	51.8945.1 2
	Personal Effects	Subtract	82.2364.2 5	59.6147.8 9	40.0735.6 0	30.4429.4 3	26.2727.1 8	22.6424.6 1

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

NORTH CAROLINA

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	\$56.31 \$43.99	\$43.25 \$35.78	\$37.64 \$29.40	\$32.15 \$26.80	\$26.68 \$22.80	\$20.43 \$18.24
	Adjacent Structures	Subtract	19.45 15.20	15.94 13.40	11.79 9.21	9.90 8.25	8.43 7.21	6.49 5.64
	Personal Effects	Subtract	7.12 5.57	5.15 4.14	3.48 3.09	2.63 2.54	2.27 2.35	1.96 2.14
\$750	Mobile Home Structures	Subtract	\$105.14 \$82.14	\$80.72 \$66.77	\$70.33 \$54.95	\$60.10 \$50.08	\$49.89 \$42.64	\$38.18 \$34.09
	Adjacent Structures	Subtract	34.74 27.14	28.49 23.95	21.03 16.43	17.65 14.71	14.99 12.82	11.58 10.07
	Personal Effects	Subtract	12.82 10.02	9.29 7.46	6.24 5.54	4.74 4.58	4.09 4.23	3.53 3.84
\$1,000	Mobile Home Structures	Subtract	\$144.48 \$112.88	\$110.93 \$91.76	\$96.65 \$75.51	\$82.59 \$68.83	\$68.56 \$58.60	\$52.47 \$46.85
	Adjacent Structures	Subtract	44.74 34.95	36.69 30.84	27.09 21.16	22.74 18.95	19.31 16.51	14.93 12.98
	Personal Effects	Subtract	16.89 13.19	12.24 9.83	8.22 7.30	6.25 6.04	5.39 5.57	4.64 5.05
\$2,000	Mobile Home Structures	Subtract	\$268.05 \$209.42	\$205.79 \$170.23	\$179.34 \$140.11	\$153.24 \$127.70	\$127.21 \$108.72	\$97.36 \$86.93
	Adjacent Structures	Subtract	76.00 59.37	62.30 52.38	46.00 35.94	38.62 32.18	32.79 28.02	25.39 22.08
	Personal Effects	Subtract	30.74 24.02	22.28 17.90	14.97 13.30	11.38 11.00	9.81 10.15	8.46 9.20
\$5,000	Mobile Home Structures	Subtract	\$571.25 \$446.29	\$438.56 \$362.78	\$382.25 \$298.63	\$326.62 \$272.19	\$271.13 \$231.74	\$207.52 \$185.29
	Adjacent Structures	Subtract	152.52 119.16	125.01 105.09	92.29 72.10	77.50 64.58	65.79 56.23	50.96 44.31
	Personal Effects	Subtract	68.00 53.13	49.30 39.61	33.10 29.41	25.17 24.34	21.72 22.46	18.72 20.35

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

NORTH CAROLINA

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	\$20.11 \$15.71	\$15.45 \$12.78	\$13.47 \$10.53	\$11.52 \$9.60	\$9.54 \$8.15	\$7.30 \$6.52
	Adjacent Structures	Subtract	1.381.08	1.150.96	0.830.65	0.700.58	0.590.51	0.460.40
	Personal Effects	Subtract	5.924.63	4.313.46	2.902.58	2.192.42	1.894.96	1.641.78
\$100	Mobile Home Structures	Subtract	\$38.21 \$29.85	\$29.34 \$24.27	\$25.52 \$19.93	\$21.82 \$18.19	\$18.10 \$15.47	\$13.87 \$12.38
	Adjacent Structures	Subtract	2.792.48	2.284.91	1.681.32	1.421.49	1.211.04	0.930.81
	Personal Effects	Subtract	11.869.27	8.596.90	5.805.15	4.404.25	3.793.92	3.283.56
\$250	Mobile Home Structures	Subtract	\$68.34 \$53.39	\$52.49 \$43.42	\$45.72 \$35.72	\$39.07 \$32.56	\$32.42 \$27.71	\$24.81 \$22.16
	Adjacent Structures	Subtract	4.173.26	3.422.88	2.541.98	2.121.77	1.811.54	1.391.21
	Personal Effects	Subtract	23.7318.54	17.1813.80	11.6010.31	8.778.48	7.587.84	6.547.10
\$500	Mobile Home Structures	Subtract	\$112.65 \$88.01	\$86.52 \$71.57	\$75.40 \$58.90	\$64.45 \$53.71	\$53.45 \$45.69	\$40.90 \$36.52
	Adjacent Structures	Subtract	6.344.96	5.234.40	3.873.02	3.212.67	2.742.34	2.101.83
	Personal Effects	Subtract	41.3132.28	29.9224.04	20.1917.94	15.2614.76	13.2013.65	11.3712.36
\$750	Mobile Home Structures	Subtract	\$149.11 \$116.49	\$114.53 \$94.74	\$99.82 \$77.99	\$85.32 \$71.10	\$70.76 \$60.48	\$54.15 \$48.35
	Adjacent Structures	Subtract	8.346.52	6.905.80	5.103.99	4.213.51	3.603.08	2.762.40
	Personal Effects	Subtract	55.9643.72	40.5332.56	27.3424.29	20.6719.99	17.8718.48	15.4016.74
\$1,000	Mobile Home Structures	Subtract	\$176.28 \$137.72	\$135.40 \$112.00	\$118.04 \$92.22	\$100.90 \$84.08	\$83.67 \$71.51	\$64.03 \$57.17
	Adjacent Structures	Subtract	10.137.91	8.417.07	6.204.85	5.114.26	4.373.73	3.342.91
	Personal Effects	Subtract	67.0952.41	48.5839.03	32.7629.11	24.7823.96	21.4222.16	18.4520.05
\$2,000	Mobile Home Structures	Subtract	\$256.50 \$200.39	\$197.03 \$162.98	\$171.79 \$134.21	\$146.90 \$122.42	\$121.77 \$104.08	\$93.19 \$83.21
	Adjacent Structures	Subtract	16.9413.24	14.1311.88	10.398.12	8.547.11	7.286.22	5.564.83
	Personal Effects	Subtract	105.9982.80	76.7361.65	51.7245.95	39.1337.84	33.8234.99	29.1331.67
\$5,000	Mobile Home Structures	Subtract	\$447.44 \$349.56	\$343.70 \$284.31	\$299.74 \$234.17	\$256.39 \$213.66	\$212.47 \$181.60	\$162.62 \$145.19
	Adjacent Structures	Subtract	36.6428.62	30.7025.81	22.4817.56	18.4415.36	15.7113.43	11.9610.40
	Personal Effects	Subtract	211.54165.2 7	153.13123.0 3	103.1691.66	78.0975.51	67.4769.80	58.1163.16

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

NORTH CAROLINA

**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

All Other Perils Deductible Amount	Coverage		Primary Residence		Seasonal/Vacation Residence	
			Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
None	Mobile Home Structures	Add	\$31.05 \$24.26	\$23.86 \$19.74	---	---
	Adjacent Structures	Add	1.87 1.46	1.52 1.28	---	---
	Personal Effects	Add	12.68 9.91	9.19 7.38	---	---
\$50	Mobile Home Structures	Add	\$7.19 \$5.62	\$5.54 \$4.58	---	---
	Adjacent Structures	Add	0.49 0.38	0.40 0.34	---	---
	Personal Effects	Add	5.64 4.41	4.08 3.28	---	---
\$100	Mobile Home Structures	Subtract	\$12.70 \$9.92	\$9.77 \$8.08	---	---
	Adjacent Structures	Subtract	0.88 0.69	0.73 0.61	---	---
	Personal Effects	Subtract	1.41 1.10	1.02 0.82	---	---
\$250	Mobile Home Structures	Subtract	\$48.55 \$37.93	\$37.29 \$30.85	\$12.70 \$9.92	\$9.77 \$8.08
	Adjacent Structures	Subtract	3.62 2.83	2.97 2.50	0.88 0.69	0.73 0.61
	Personal Effects	Subtract	15.50 12.11	11.23 9.02	1.41 1.10	1.02 0.82
\$500	Mobile Home Structures	Subtract	\$104.27 \$81.46	\$80.06 \$66.23	\$68.47 \$53.49	\$52.59 \$43.50
	Adjacent Structures	Subtract	22.91 17.90	18.78 15.79	20.13 15.73	16.51 13.88
	Personal Effects	Subtract	22.54 17.61	16.33 13.12	8.47 6.62	6.14 4.93

2% Named Storm Deductible

All Other Perils Deductible Amount	Coverage		Primary Residence		Seasonal/Vacation Residence	
			Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
None	Mobile Home Structures	Add	\$17.91 \$13.99	\$13.74 \$11.37	---	---
	Adjacent Structures	Add	0.95 0.74	0.79 0.66	---	---
	Personal Effects	Add	11.14 8.70	8.07 6.48	---	---
\$50	Mobile Home Structures	Subtract	\$5.71 \$4.46	\$4.38 \$3.62	---	---
	Adjacent Structures	Subtract	0.42 0.33	0.34 0.29	---	---
	Personal Effects	Add	4.15 3.24	3.00 2.41	---	---
\$100	Mobile Home Structures	Subtract	\$25.42 \$19.86	\$19.52 \$16.15	---	---
	Adjacent Structures	Subtract	1.78 1.39	1.46 1.23	---	---
	Personal Effects	Subtract	2.82 2.20	2.03 1.63	---	---

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM

NORTH CAROLINA

RATE PAGES

\$250	Mobile Home Structures	Subtract	\$60.89 \$47.57	\$46.77 \$38.69	\$25.42 \$19.86	\$19.52 \$16.15
	Adjacent Structures	Subtract	4.47 3.49	3.69 3.10	1.78 1.39	1.46 1.23
	Personal Effects	Subtract	16.77 13.10	12.15 9.76	2.82 2.20	2.03 1.63
\$500	Mobile Home Structures	Subtract	\$116.06 \$90.67	\$89.12 \$73.72	\$80.63 \$62.99	\$61.93 \$51.23
	Adjacent Structures	Subtract	23.32 18.22	19.11 16.07	20.40 15.94	16.74 14.07
	Personal Effects	Subtract	23.74 18.55	17.20 13.82	9.82 7.67	7.11 5.71
\$750	Mobile Home Structures	Subtract	\$166.09 \$129.76	\$127.52 \$105.49	\$131.78 \$102.95	\$101.20 \$83.71
	Adjacent Structures	Subtract	40.06 31.30	32.82 27.59	37.07 28.96	30.40 25.56
	Personal Effects	Subtract	29.18 22.80	21.15 16.99	15.99 12.49	11.59 9.31
\$1,000	Mobile Home Structures	Subtract	\$209.63 \$163.77	\$160.95 \$133.14	\$177.42 \$138.61	\$136.25 \$112.71
	Adjacent Structures	Subtract	53.96 42.16	44.20 37.16	51.06 39.89	41.88 35.21
	Personal Effects	Subtract	32.87 25.68	23.84 19.15	21.04 16.44	15.25 12.25
\$2,000	Mobile Home Structures	Subtract	\$372.31 \$290.87	\$285.83 \$236.44	\$349.25 \$272.85	\$268.18 \$221.84
	Adjacent Structures	Subtract	104.08 81.31	85.20 71.63	101.62 79.39	83.36 70.08
	Personal Effects	Subtract	45.30 35.39	32.88 26.42	39.24 30.66	28.43 22.84

5% Named Storm Deductible

All Other Perils Deductible Amount	Coverage		Primary Residence		Seasonal/Vacation Residence	
			Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	\$21.56 \$16.84	\$16.56 \$13.70	---	---
	Adjacent Structures	Subtract	1.80 1.41	1.45 1.22	---	---
	Personal Effects	Add	6.49 5.07	4.69 3.77	---	---
\$50	Mobile Home Structures	Subtract	\$44.45 \$34.73	\$34.11 \$28.22	---	---
	Adjacent Structures	Subtract	3.12 2.44	2.58 2.17	---	---
	Personal Effects	Subtract	0.31 0.24	0.25 0.20	---	---
\$100	Mobile Home Structures	Subtract	\$63.54 \$49.64	\$48.81 \$40.38	---	---
	Adjacent Structures	Subtract	4.43 3.46	3.65 3.07	---	---
	Personal Effects	Subtract	7.04 5.50	5.08 4.08	---	---
\$250	Mobile Home Structures	Subtract	\$97.95 \$76.52	\$75.24 \$62.24	\$63.54 \$49.64	\$48.81 \$40.38
	Adjacent Structures	Subtract	6.98 5.45	5.79 4.87	4.43 3.46	3.65 3.07
	Personal Effects	Subtract	20.57 16.07	14.92 11.99	7.04 5.50	5.08 4.08
\$500	Mobile Home Structures	Subtract	\$151.41 \$118.29	\$116.27 \$96.18	\$117.12 \$91.50	\$89.94 \$74.40
	Adjacent Structures	Subtract	25.63 20.02	20.99 17.65	22.84 17.84	18.77 15.78
	Personal Effects	Subtract	27.33 21.35	19.82 15.92	13.86 10.83	10.04 8.07
\$750	Mobile Home Structures	Subtract	\$198.75 \$155.27	\$152.60 \$126.23	\$165.57 \$129.35	\$127.13 \$105.16
	Adjacent Structures	Subtract	42.06 32.86	34.39 28.91	39.18 30.61	32.19 27.06
	Personal Effects	Subtract	32.35 25.27	23.47 18.86	19.64 15.34	14.25 11.45
\$1,000	Mobile Home Structures	Subtract	\$238.68 \$186.47	\$183.24 \$151.58	\$207.62 \$162.20	\$159.38 \$131.84
	Adjacent Structures	Subtract	55.58 43.42	45.39 38.16	52.75 41.21	43.32 36.42
	Personal Effects	Subtract	35.51 27.74	25.76 20.70	24.14 18.86	17.54 14.09

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM

NORTH CAROLINA

RATE PAGES

\$2,000	Mobile Home Structures	Subtract	\$394.44 \$308.16	\$302.80 \$250.48	\$372.03 \$290.65	\$285.51 \$236.18
	Adjacent Structures	Subtract	105.23 82.21	85.81 72.14	102.77 80.29	84.37 70.93
	Personal Effects	Subtract	47.18 36.86	34.25 27.52	41.33 32.29	30.07 24.16
\$5,000	Mobile Home Structures	Subtract	\$853.15 \$666.52	\$654.84 \$541.69	\$856.60 \$669.22	\$657.26 \$543.69
	Adjacent Structures	Subtract	244.06 190.67	198.81 167.14	240.18 187.64	197.08 165.69
	Personal Effects	Subtract	80.56 62.94	58.51 47.01	91.05 71.13	66.32 53.28

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

NORTH CAROLINA

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

All Other Perils Deductible Amount	Coverage		Primary Residence	
			Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	\$22.67 \$17.71	\$17.40 \$14.39
	Adjacent Structures	Subtract	1.511.18	1.241.04
	Personal Effects	Subtract	2.832.21	2.051.65
\$50	Mobile Home Structures	Subtract	\$42.41 \$33.13	\$32.57 \$26.94
	Adjacent Structures	Subtract	2.882.25	2.382.00
	Personal Effects	Subtract	8.646.75	6.255.02
\$100	Mobile Home Structures	Subtract	\$60.11 \$46.96	\$46.17 \$38.19
	Adjacent Structures	Subtract	4.28 3.34	3.50 2.94
	Personal Effects	Subtract	14.46 11.30	10.48 8.42
\$250	Mobile Home Structures	Subtract	\$89.66 \$70.05	\$68.86 \$56.96
	Adjacent Structures	Subtract	5.61 4.38	4.59 3.86
	Personal Effects	Subtract	26.06 20.36	18.88 15.17
\$500	Mobile Home Structures	Subtract	\$138.92 \$108.53	\$106.68 \$88.25
	Adjacent Structures	Subtract	7.83 6.12	6.43 5.41
	Personal Effects	Subtract	45.39 35.46	32.88 26.42

2% Named Storm Deductible

All Other Perils Deductible Amount	Coverage		Primary Residence	
			Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	\$45.34 \$35.42	\$34.82 \$28.80
	Adjacent Structures	Subtract	3.022.36	2.492.09
	Personal Effects	Subtract	5.674.43	4.123.31
\$50	Mobile Home Structures	Subtract	\$64.69 \$50.54	\$49.69 \$41.10
	Adjacent Structures	Subtract	4.383.42	3.603.03
	Personal Effects	Subtract	11.358.87	8.206.59
\$100	Mobile Home Structures	Subtract	\$82.00 \$64.06	\$62.97 \$52.09
	Adjacent Structures	Subtract	5.76 4.50	4.71 3.96
	Personal Effects	Subtract	17.06 13.33	12.36 9.93
\$250	Mobile Home Structures	Subtract	\$110.98 \$86.70	\$85.23 \$70.50
	Adjacent Structures	Subtract	7.04 5.50	5.77 4.85
	Personal Effects	Subtract	27.93 21.82	20.24 16.26
\$500	Mobile Home Structures	Subtract	\$154.50 \$120.70	\$118.63 \$98.13