

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM

NORTH CAROLINA

RATE PAGES

	Adjacent Structures	Subtract	8.73 6.82	7.16 6.02
	Personal Effects	Subtract	43.75 34.18	31.70 25.47
	Mobile Home Structures	Subtract	\$192.06 \$150.05	\$147.46 \$121.98
\$750	Adjacent Structures	Subtract	9.89 7.73	8.14 6.84
	Personal Effects	Subtract	56.59 44.21	41.00 32.94
	Mobile Home Structures	Subtract	\$222.75 \$174.02	\$171.00 \$141.45
\$1,000	Adjacent Structures	Subtract	10.53 8.23	8.64 7.26
	Personal Effects	Subtract	65.96 51.53	47.78 38.39
	Mobile Home Structures	Subtract	\$335.13 \$261.82	\$257.23 \$212.78
\$2,000	Adjacent Structures	Subtract	12.40 9.69	10.15 8.53
	Personal Effects	Subtract	98.25 76.76	71.17 57.18
	Mobile Home Structures	Subtract		

5% Named Storm Deductible

All Other Perils Deductible Amount	Coverage		Primary Residence	
			Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	\$113.32 \$88.53	\$87.03 \$71.99
	Adjacent Structures	Subtract	7.58 5.92	6.21 5.22
	Personal Effects	Subtract	14.17 11.07	10.29 8.27
\$50	Mobile Home Structures	Subtract	\$131.56 \$102.78	\$101.04 \$83.58
	Adjacent Structures	Subtract	8.88 6.94	7.28 6.12
	Personal Effects	Subtract	19.48 15.22	14.06 11.30
\$100	Mobile Home Structures	Subtract	\$147.67 \$115.37	\$113.43 \$93.83
	Adjacent Structures	Subtract	10.19 7.96	8.35 7.02
	Personal Effects	Subtract	24.87 19.43	18.02 14.48
\$250	Mobile Home Structures	Subtract	\$174.91 \$136.65	\$134.32 \$111.11
	Adjacent Structures	Subtract	11.34 8.86	9.29 7.81
	Personal Effects	Subtract	35.42 27.67	25.69 20.64
\$500	Mobile Home Structures	Subtract	\$213.68 \$166.94	\$164.07 \$135.72
	Adjacent Structures	Subtract	12.57 9.82	10.31 8.67
	Personal Effects	Subtract	50.34 39.33	36.54 29.36
\$750	Mobile Home Structures	Subtract	\$244.89 \$191.32	\$188.02 \$155.53
	Adjacent Structures	Subtract	13.12 10.25	10.76 9.05
	Personal Effects	Subtract	62.00 48.44	45.03 36.18
\$1,000	Mobile Home Structures	Subtract	\$267.81 \$209.23	\$205.59 \$170.07
	Adjacent Structures	Subtract	13.27 10.37	10.88 9.15
	Personal Effects	Subtract	70.72 55.25	51.38 41.28
\$2,000	Mobile Home Structures	Subtract	\$359.50 \$280.86	\$275.93 \$228.25
	Adjacent Structures	Subtract	13.85 10.82	11.28 9.48
	Personal Effects	Subtract	102.43 80.02	74.46 59.82
\$5,000	Mobile Home Structures	Subtract	\$634.53 \$495.73	\$486.93 \$402.79
	Adjacent Structures	Subtract	15.59 12.18	12.31 10.35

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM

NORTH CAROLINA

RATE PAGES

	Personal Effects	Subtract	<u>193.57</u> 151.23	<u>140.80</u> 113.12
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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	26.6% 34.1%
Territory Group 3	0.0%
Territory Group 4	-13.5% -7.7%
Territory Group 5	-28.2% -21.5%
Territory Group 6	-45.1% -37.3%

Adjacent Structures	
Territory Group 1	80.8%
Territory Group 2	48.6% 59.9%
Territory Group 3	0.0%
Territory Group 4	-15.9% -10.3%
Territory Group 5	-28.4% -21.7%
Territory Group 6	-44.9% -38.6%

Comprehensive Personal Effects	
Territory Group 1	124.7% 97.1%
Territory Group 2	63.2% 47.2%
Territory Group 3	0.0%
Territory Group 4	-23.7% -17.2%
Territory Group 5	-34.1% -23.5%
Territory Group 6	-43.3% -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	\$26.01 \$23.67
50,000	29.66 26.99
100,000	34.33 31.24
200,000	40.05 36.44
250,000	42.40 38.58
300,000	44.49 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 67.34%	60 63.02%
Adjacent Structures	57 66.05%	53 62.98%
Comprehensive Personal Effects	45 49.36%	38 39.54%

STATED VALUE LOSS SETTLEMENT

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

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

Proposed Rate Pages - Year 2

**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	\$508.89 \$323.23	\$871.76 \$553.71
4,000 - 4,999	542.95 344.86	930.09 590.76
5,000 - 5,999	571.00 362.68	978.15 621.28
6,000 - 6,999	600.73 381.56	1,029.05 653.62
7,000 - 7,999	630.84 400.69	1,080.67 686.40
8,000 - 8,999	661.09 419.90	1,132.46 719.30
9,000 - 9,999	692.97 440.15	1,187.05 753.97
10,000 - 10,999	723.15 459.32	1,238.77 786.82
11,000 - 11,999	748.66 475.52	1,282.47 814.58
12,000 - 12,999	774.17 491.73	1,326.20 842.35
13,000 - 13,999	798.90 507.43	1,368.53 869.24
14,000 - 14,999	823.60 523.12	1,410.83 896.11
15,000 - 15,999	851.60 540.91	1,458.83 926.59
16,000 - 16,999	881.82 560.10	1,510.59 959.47
17,000 - 17,999	911.37 578.87	1,561.23 991.63
18,000 - 18,999	940.75 597.53	1,611.52 1,023.58
19,000 - 19,999	972.93 617.97	1,666.66 1,058.60
20,000 - 20,999	1,003.19 637.19	1,718.49 1,091.52
21,000 - 21,999	1,027.37 652.55	1,759.91 1,117.83
22,000 - 22,999	1,051.55 667.91	1,801.32 1,144.13
23,000 - 23,999	1,077.11 684.14	1,845.12 1,171.95
24,000 - 24,999	1,103.03 700.60	1,889.50 1,200.14
25,000 - 25,999	1,130.92 718.32	1,937.30 1,230.50
26,000 - 26,999	1,160.37 737.02	1,987.72 1,262.52
27,000 - 27,999	1,189.34 755.42	2,037.37 1,294.06
28,000 - 28,999	1,218.13 773.71	2,086.66 1,325.37
29,000 - 29,999	1,250.45 794.24	2,142.02 1,360.53

COMPREHENSIVE MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$100 DEDUCTIBLE		
	Premiums	
Amount of Insurance	Primary Residence	Rental
42,000 - 42,999	1,609.98 1,022.60	2,757.92 1,751.73
43,000 - 43,999	1,638.02 1,040.41	2,805.97 1,782.25
44,000 - 44,999	1,666.07 1,058.23	2,854.03 1,812.77
45,000 - 45,999	1,694.12 1,076.04	2,902.07 1,843.29
46,000 - 46,999	1,722.17 1,093.86	2,950.11 1,873.80
47,000 - 47,999	1,750.22 1,111.67	2,998.16 1,904.32
48,000 - 48,999	1,778.27 1,129.49	3,046.22 1,934.84
49,000 - 49,999	1,806.30 1,147.30	3,094.26 1,965.36
50,000 - 50,999	1,834.36 1,165.12	3,142.32 1,995.88
51,000 - 51,999	1,862.40 1,182.93	3,190.34 2,026.38
52,000 - 52,999	1,890.47 1,200.76	3,238.38 2,056.90
53,000 - 53,999	1,918.50 1,218.56	3,286.44 2,087.42
54,000 - 54,999	1,946.54 1,236.37	3,334.48 2,117.94
55,000 - 55,999	1,974.62 1,254.20	3,382.52 2,148.45
56,000 - 56,999	2,002.64 1,272.00	3,430.57 2,178.97
57,000 - 57,999	2,030.71 1,289.83	3,478.62 2,209.49
58,000 - 58,999	2,058.75 1,307.64	3,526.67 2,240.01
59,000 - 59,999	2,086.81 1,325.46	3,574.72 2,270.53
60,000 - 60,999	2,114.85 1,343.27	3,622.76 2,301.04
61,000 - 61,999	2,142.91 1,361.09	3,670.81 2,331.56
62,000 - 62,999	2,170.94 1,378.90	3,718.86 2,362.08
63,000 - 63,999	2,198.99 1,396.72	3,766.91 2,392.60
64,000 - 64,999	2,227.04 1,414.53	3,814.96 2,423.12
65,000 - 65,999	2,255.09 1,432.35	3,863.00 2,453.63
66,000 - 66,999	2,283.13 1,450.16	3,911.04 2,484.15
67,000 - 67,999	2,311.18 1,467.98	3,959.10 2,514.67
68,000 - 68,999	2,339.23 1,485.79	4,007.14 2,545.19

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RATE PAGES

30,000 - 30,999	<u>1,283.92</u> 815.50	<u>2,199.39</u> 1,396.97
31,000 - 31,999	<u>1,309.06</u> 831.47	<u>2,242.46</u> 1,424.33
32,000 - 32,999	<u>1,333.52</u> 847.00	<u>2,284.31</u> 1,450.91
33,000 - 33,999	<u>1,357.93</u> 862.51	<u>2,326.18</u> 1,477.50
34,000 - 34,999	<u>1,385.60</u> 880.08	<u>2,373.56</u> 1,507.59
35,000 - 35,999	<u>1,413.65</u> 897.90	<u>2,421.60</u> 1,538.11
36,000 - 36,999	<u>1,441.70</u> 915.71	<u>2,469.63</u> 1,568.62
37,000 - 37,999	<u>1,469.75</u> 933.53	<u>2,517.69</u> 1,599.14
38,000 - 38,999	<u>1,497.80</u> 951.34	<u>2,565.73</u> 1,629.66
39,000 - 39,999	<u>1,525.83</u> 969.15	<u>2,613.79</u> 1,660.18
40,000 - 40,999	<u>1,553.88</u> 986.97	<u>2,661.84</u> 1,690.70
41,000 - 41,999	<u>1,581.93</u> 1,004.78	<u>2,709.87</u> 1,721.21

69,000 - 69,999	<u>2,367.27</u> 1,503.60	<u>4,055.20</u> 2,575.71
70,000 - 70,999	<u>2,395.33</u> 1,521.42	<u>4,103.23</u> 2,606.22
71,000 - 71,999	<u>2,423.36</u> 1,539.23	<u>4,151.29</u> 2,636.74
72,000 - 72,999	<u>2,451.41</u> 1,557.05	<u>4,199.33</u> 2,667.26
73,000 - 73,999	<u>2,479.46</u> 1,574.86	<u>4,247.39</u> 2,697.78
74,000 - 74,999	<u>2,507.51</u> 1,592.68	<u>4,295.43</u> 2,728.30
75,000 - 75,999	<u>2,535.56</u> 1,610.49	<u>4,343.45</u> 2,758.80
76,000 - 76,999	<u>2,563.62</u> 1,628.31	<u>4,391.51</u> 2,789.32
77,000 - 77,999	<u>2,591.65</u> 1,646.12	<u>4,439.56</u> 2,819.84
78,000 - 78,999	<u>2,619.70</u> 1,663.94	<u>4,487.61</u> 2,850.36
79,000 - 79,999	<u>2,647.75</u> 1,681.75	<u>4,535.66</u> 2,880.88
Each Add'l \$1,000	<u>\$28.04</u> \$17.81	<u>\$48.06</u> \$30.52

Territory Group 1	Surcharge	<u>70.2%</u> 64.6%
Territory Group 2	Surcharge	<u>13.2%</u> 34.1%
Territory Group 4	Discount	<u>-16.3%</u> -7.7%
Territory Group 5	Discount	<u>-32.3%</u> -21.5%
Territory Group 6	Discount	<u>-50.5%</u> -37.3%

NAMED PERILS MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$0 DEDUCTIBLE		
Amount of Insurance	Premiums	
	Primary Residence	Rental
1 - 3,999	<u>\$453.57</u> \$288.09	<u>\$816.44</u> \$518.57
4,000 - 4,999	<u>483.92</u> 307.37	<u>871.09</u> 553.28
5,000 - 5,999	<u>508.92</u> 323.25	<u>916.08</u> 581.86
6,000 - 6,999	<u>535.44</u> 340.09	<u>963.78</u> 612.16
7,000 - 7,999	<u>562.27</u> 357.13	<u>1,012.11</u> 642.85
8,000 - 8,999	<u>589.22</u> 374.25	<u>1,060.60</u> 673.66
9,000 - 9,999	<u>617.63</u> 392.30	<u>1,111.75</u> 706.14
10,000 - 10,999	<u>644.56</u> 409.40	<u>1,160.19</u> 736.91
11,000 - 11,999	<u>667.28</u> 423.83	<u>1,201.11</u> 762.90
12,000 - 12,999	<u>690.03</u> 438.28	<u>1,242.05</u> 788.91
13,000 - 13,999	<u>712.07</u> 452.28	<u>1,281.72</u> 814.10

NAMED PERILS MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$0 DEDUCTIBLE		
Amount of Insurance	Premiums	
	Primary Residence	Rental
42,000 - 42,999	<u>\$1,434.99</u> \$911.45	<u>\$2,582.96</u> \$1,640.60
43,000 - 43,999	<u>1,459.99</u> 927.33	<u>2,627.96</u> 1,669.18
44,000 - 44,999	<u>1,484.99</u> 943.21	<u>2,672.97</u> 1,697.77
45,000 - 45,999	<u>1,509.97</u> 959.08	<u>2,717.96</u> 1,726.34
46,000 - 46,999	<u>1,534.98</u> 974.96	<u>2,762.95</u> 1,754.92
47,000 - 47,999	<u>1,559.98</u> 990.84	<u>2,807.95</u> 1,783.51
48,000 - 48,999	<u>1,584.97</u> 1,006.71	<u>2,852.96</u> 1,812.09
49,000 - 49,999	<u>1,609.97</u> 1,022.59	<u>2,897.95</u> 1,840.67
50,000 - 50,999	<u>1,634.97</u> 1,038.47	<u>2,942.93</u> 1,869.24
51,000 - 51,999	<u>1,659.97</u> 1,054.35	<u>2,987.94</u> 1,897.83
52,000 - 52,999	<u>1,684.96</u> 1,070.23	<u>3,032.93</u> 1,926.41

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM

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RATE PAGES

14,000 - 14,999	734.08 466.26	1,321.35 839.27	53,000 - 53,999	1,709.97 1,086.11	3,077.94 1,954.99
15,000 - 15,999	759.05 482.12	1,366.26 867.80	54,000 - 54,999	1,734.95 1,101.98	3,122.95 1,983.58
16,000 - 16,999	785.97 499.22	1,414.76 898.60	55,000 - 55,999	1,759.96 1,117.86	3,167.94 2,012.16
17,000 - 17,999	812.32 515.95	1,462.17 928.72	56,000 - 56,999	1,784.96 1,133.74	3,212.92 2,040.73
18,000 - 18,999	838.49 532.58	1,509.30 958.65	57,000 - 57,999	1,809.96 1,149.62	3,257.94 2,069.32
19,000 - 19,999	867.16 550.79	1,560.92 991.44	58,000 - 58,999	1,834.96 1,165.50	3,302.93 2,097.90
20,000 - 20,999	894.15 567.93	1,609.47 1,022.27	59,000 - 59,999	1,859.97 1,181.38	3,347.92 2,126.48
21,000 - 21,999	915.70 581.62	1,648.27 1,046.92	60,000 - 60,999	1,884.96 1,197.26	3,392.94 2,155.07
22,000 - 22,999	937.26 595.31	1,687.04 1,071.55	61,000 - 61,999	1,909.97 1,213.14	3,437.94 2,183.65
23,000 - 23,999	960.04 609.78	1,728.06 1,097.60	62,000 - 62,999	1,934.97 1,229.02	3,482.92 2,212.22
24,000 - 24,999	983.14 624.45	1,769.64 1,124.01	63,000 - 63,999	1,959.97 1,244.90	3,527.94 2,240.81
25,000 - 25,999	1,008.00 640.24	1,814.39 1,152.43	64,000 - 64,999	1,984.97 1,260.78	3,572.93 2,269.39
26,000 - 26,999	1,034.23 656.91	1,861.63 1,182.44	65,000 - 65,999	2,009.96 1,276.65	3,617.92 2,297.97
27,000 - 27,999	1,060.06 673.31	1,908.11 1,211.96	66,000 - 66,999	2,034.96 1,292.53	3,662.94 2,326.56
28,000 - 28,999	1,085.71 689.60	1,954.29 1,241.29	67,000 - 67,999	2,059.95 1,308.41	3,707.93 2,355.14
29,000 - 29,999	1,114.52 707.90	2,006.12 1,274.21	68,000 - 68,999	2,084.96 1,324.29	3,752.91 2,383.71
30,000 - 30,999	1,144.37 726.86	2,059.87 1,308.35	69,000 - 69,999	2,109.97 1,340.17	3,797.92 2,412.30
31,000 - 31,999	1,166.78 741.09	2,100.19 1,333.96	70,000 - 70,999	2,134.95 1,356.04	3,842.93 2,440.88
32,000 - 32,999	1,188.56 754.93	2,139.40 1,358.87	71,000 - 71,999	2,159.95 1,371.92	3,887.92 2,469.46
33,000 - 33,999	1,210.32 768.75	2,178.61 1,383.77	72,000 - 72,999	2,184.95 1,387.80	3,932.91 2,498.04
34,000 - 34,999	1,234.97 784.41	2,222.95 1,411.94	73,000 - 73,999	2,209.95 1,403.68	3,977.93 2,526.63
35,000 - 35,999	1,259.98 800.29	2,267.97 1,440.53	74,000 - 74,999	2,234.93 1,419.55	4,022.91 2,555.20
36,000 - 36,999	1,284.98 816.17	2,312.97 1,469.11	75,000 - 75,999	2,259.94 1,435.43	4,067.91 2,583.78
37,000 - 37,999	1,309.97 832.05	2,357.96 1,497.69	76,000 - 76,999	2,284.95 1,451.31	4,112.91 2,612.37
38,000 - 38,999	1,334.98 847.93	2,402.98 1,526.28	77,000 - 77,999	2,309.94 1,467.19	4,157.92 2,640.95
39,000 - 39,999	1,359.99 863.81	2,447.96 1,554.85	78,000 - 78,999	2,334.95 1,483.07	4,202.91 2,669.53
40,000 - 40,999	1,384.98 879.69	2,492.95 1,583.43	79,000 - 79,999	2,359.95 1,498.95	4,247.92 2,698.12
41,000 - 41,999	1,409.99 895.57	2,537.97 1,612.02	Each Add'l \$1,000	\$25.01 \$15.88	\$45.02 \$28.59

Territory Group 1	Surcharge	70.2% 64.6%
Territory Group 2	Surcharge	13.2% 34.1%
Territory Group 4	Discount	-16.3% -7.7%

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM
RATE PAGES

NORTH CAROLINA

Territory Group 5	Discount	-32.3% -21.5%
Territory Group 6	Discount	-50.5% -37.3%

SEASONAL/VACATION MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$250 DEDUCTIBLE		
	Premiums	
Amount of Insurance	Comprehensive	Named Perils
1 - 3,999	\$508.89 \$323.23	\$453.57 \$288.09
4,000 - 4,999	542.95 344.86	483.92 307.37
5,000 - 5,999	571.00 362.68	508.92 323.25
6,000 - 6,999	600.73 381.56	535.44 340.09
7,000 - 7,999	630.84 400.69	562.27 357.13
8,000 - 8,999	661.09 419.90	589.22 374.25
9,000 - 9,999	692.97 440.15	617.63 392.30
10,000 - 10,999	723.15 459.32	644.56 409.40
11,000 - 11,999	748.66 475.52	667.28 423.83
12,000 - 12,999	774.17 491.73	690.03 438.28
13,000 - 13,999	798.90 507.43	712.07 452.28
14,000 - 14,999	823.60 523.12	734.08 466.26
15,000 - 15,999	851.60 540.91	759.05 482.12
16,000 - 16,999	881.82 560.10	785.97 499.22
17,000 - 17,999	911.37 578.87	812.32 515.95
18,000 - 18,999	940.75 597.53	838.49 532.58
19,000 - 19,999	972.93 617.97	867.16 550.79
20,000 - 20,999	1,003.19 637.19	894.15 567.93
21,000 - 21,999	1,027.37 652.55	915.70 581.62
22,000 - 22,999	1,051.55 667.91	937.26 595.31
23,000 - 23,999	1,077.11 684.14	960.04 609.78
24,000 - 24,999	1,103.03 700.60	983.14 624.45
25,000 - 25,999	1,130.92 718.32	1,008.00 640.24
26,000 - 26,999	1,160.37 737.02	1,034.23 656.91
27,000 - 27,999	1,189.34 755.42	1,060.06 673.31

SEASONAL/VACATION MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$250 DEDUCTIBLE		
	Premiums	
Amount of Insurance	Comprehensive	Named Perils
42,000 - 42,999	\$1,609.98 \$1,022.60	\$1,434.99 \$911.45
43,000 - 43,999	1,638.02 1,040.41	1,459.99 927.33
44,000 - 44,999	1,666.07 1,058.23	1,484.99 943.21
45,000 - 45,999	1,694.12 1,076.04	1,509.97 959.08
46,000 - 46,999	1,722.17 1,093.86	1,534.98 974.96
47,000 - 47,999	1,750.22 1,111.67	1,559.98 990.84
48,000 - 48,999	1,778.27 1,129.49	1,584.97 1,006.71
49,000 - 49,999	1,806.30 1,147.30	1,609.97 1,022.59
50,000 - 50,999	1,834.36 1,165.12	1,634.97 1,038.47
51,000 - 51,999	1,862.40 1,182.93	1,659.97 1,054.35
52,000 - 52,999	1,890.47 1,200.76	1,684.96 1,070.23
53,000 - 53,999	1,918.50 1,218.56	1,709.97 1,086.11
54,000 - 54,999	1,946.54 1,236.37	1,734.95 1,101.98
55,000 - 55,999	1,974.62 1,254.20	1,759.96 1,117.86
56,000 - 56,999	2,002.64 1,272.00	1,784.96 1,133.74
57,000 - 57,999	2,030.71 1,289.83	1,809.96 1,149.62
58,000 - 58,999	2,058.75 1,307.64	1,834.96 1,165.50
59,000 - 59,999	2,086.81 1,325.46	1,859.97 1,181.38
60,000 - 60,999	2,114.85 1,343.27	1,884.96 1,197.26
61,000 - 61,999	2,142.91 1,361.09	1,909.97 1,213.14
62,000 - 62,999	2,170.94 1,378.90	1,934.97 1,229.02
63,000 - 63,999	2,198.99 1,396.72	1,959.97 1,244.90
64,000 - 64,999	2,227.04 1,414.53	1,984.97 1,260.78
65,000 - 65,999	2,255.09 1,432.35	2,009.96 1,276.65
66,000 - 66,999	2,283.13 1,450.16	2,034.96 1,292.53

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM

NORTH CAROLINA

RATE PAGES

28,000 - 28,999	<u>1,218.13</u> 773.71	<u>1,085.71</u> 689.60
29,000 - 29,999	<u>1,250.45</u> 794.24	<u>1,114.52</u> 707.90
30,000 - 30,999	<u>1,283.92</u> 815.50	<u>1,144.37</u> 726.86
31,000 - 31,999	<u>1,309.06</u> 831.47	<u>1,166.78</u> 741.09
32,000 - 32,999	<u>1,333.52</u> 847.00	<u>1,188.56</u> 754.93
33,000 - 33,999	<u>1,357.93</u> 862.51	<u>1,210.32</u> 768.75
34,000 - 34,999	<u>1,385.60</u> 880.08	<u>1,234.97</u> 784.41
35,000 - 35,999	<u>1,413.65</u> 897.90	<u>1,259.98</u> 800.29
36,000 - 36,999	<u>1,441.70</u> 915.71	<u>1,284.98</u> 816.17
37,000 - 37,999	<u>1,469.75</u> 933.53	<u>1,309.97</u> 832.05
38,000 - 38,999	<u>1,497.80</u> 951.34	<u>1,334.98</u> 847.93
39,000 - 39,999	<u>1,525.83</u> 969.15	<u>1,359.99</u> 863.81
40,000 - 40,999	<u>1,553.88</u> 986.97	<u>1,384.98</u> 879.69
41,000 - 41,999	<u>1,581.93</u> 1,004.78	<u>1,409.99</u> 895.57

67,000 - 67,999	<u>2,311.18</u> 1,467.98	<u>2,059.95</u> 1,308.41
68,000 - 68,999	<u>2,339.23</u> 1,485.79	<u>2,084.96</u> 1,324.29
69,000 - 69,999	<u>2,367.27</u> 1,503.60	<u>2,109.97</u> 1,340.17
70,000 - 70,999	<u>2,395.33</u> 1,521.42	<u>2,134.95</u> 1,356.04
71,000 - 71,999	<u>2,423.36</u> 1,539.23	<u>2,159.95</u> 1,371.92
72,000 - 72,999	<u>2,451.41</u> 1,557.05	<u>2,184.95</u> 1,387.80
73,000 - 73,999	<u>2,479.46</u> 1,574.86	<u>2,209.95</u> 1,403.68
74,000 - 74,999	<u>2,507.51</u> 1,592.68	<u>2,234.93</u> 1,419.55
75,000 - 75,999	<u>2,535.56</u> 1,610.49	<u>2,259.94</u> 1,435.43
76,000 - 76,999	<u>2,563.62</u> 1,628.31	<u>2,284.95</u> 1,451.31
77,000 - 77,999	<u>2,591.65</u> 1,646.12	<u>2,309.94</u> 1,467.19
78,000 - 78,999	<u>2,619.70</u> 1,663.94	<u>2,334.95</u> 1,483.07
79,000 - 79,999	<u>2,647.75</u> 1,681.75	<u>2,359.95</u> 1,498.95
Each Add'l \$1,000	<u>\$28.04</u> \$17.81	<u>\$25.01</u> \$15.88

Territory Group 1	Surcharge	<u>70.2%</u> 64.6%
Territory Group 2	Surcharge	<u>13.2%</u> 34.1%
Territory Group 4	Discount	<u>-16.3%</u> -7.7%
Territory Group 5	Discount	<u>-32.3%</u> -21.5%
Territory Group 6	Discount	<u>-50.5%</u> -37.3%

ADJACENT STRUCTURES		
TERRITORY GROUP 3		
	Premiums	
Amount of Insurance	Comprehensive	Named Perils
100 - 199	<u>N/AN/A</u>	<u>\$4.61</u> \$2.81
200 - 299	<u>N/AN/A</u>	<u>7.27</u> 4.44
300 - 399	<u>\$11.53</u> \$7.04	<u>9.94</u> 6.07
400 - 499	<u>14.62</u> 8.93	<u>12.61</u> 7.70
500 - 599	<u>17.72</u> 10.82	<u>15.30</u> 9.34
600 - 699	<u>20.82</u> 12.71	<u>17.96</u> 10.97
700 - 799	<u>23.91</u> 14.60	<u>20.64</u> 12.60
800 - 899	<u>27.02</u> 16.50	<u>23.30</u> 14.23
900 - 999	<u>30.12</u> 18.39	<u>25.97</u> 15.86
1,000 - 1,099	<u>33.21</u> 20.28	<u>28.64</u> 17.49
1,100 - 1,199	<u>36.31</u> 22.17	<u>31.33</u> 19.13
1,200 - 1,299	<u>39.40</u> 24.06	<u>33.99</u> 20.76
1,300 - 1,399	<u>42.51</u> 25.96	<u>36.67</u> 22.39
1,400 - 1,499	<u>45.61</u> 27.85	<u>39.34</u> 24.02
1,500 - 1,599	<u>48.70</u> 29.74	<u>42.00</u> 25.65

ADJACENT STRUCTURES		
TERRITORY GROUP 3		
	Premiums	
Amount of Insurance	Comprehensive	Named Perils
3,600 - 3,699	<u>\$113.77</u> \$69.48	<u>\$98.10</u> \$59.91
3,700 - 3,799	<u>116.87</u> 71.37	<u>100.77</u> 61.54
3,800 - 3,899	<u>119.96</u> 73.26	<u>103.46</u> 63.18
3,900 - 3,999	<u>123.06</u> 75.15	<u>106.14</u> 64.81
4,000 - 4,099	<u>126.16</u> 77.04	<u>108.80</u> 66.44
4,100 - 4,199	<u>129.27</u> 78.94	<u>111.47</u> 68.07
4,200 - 4,299	<u>132.36</u> 80.83	<u>114.14</u> 69.70
4,300 - 4,399	<u>135.46</u> 82.72	<u>116.80</u> 71.33
4,400 - 4,499	<u>138.55</u> 84.61	<u>119.49</u> 72.97
4,500 - 4,599	<u>141.65</u> 86.50	<u>122.17</u> 74.60
4,600 - 4,699	<u>144.76</u> 88.40	<u>124.83</u> 76.23
4,700 - 4,799	<u>147.85</u> 90.29	<u>127.50</u> 77.86
4,800 - 4,899	<u>150.95</u> 92.18	<u>130.17</u> 79.49
4,900 - 4,999	<u>154.05</u> 94.07	<u>132.84</u> 81.12
5,000 - 5,099	<u>157.16</u> 95.97	<u>135.51</u> 82.75

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

NORTH CAROLINA

1,600 - 1,699	<u>51.80</u> 31.63	<u>44.68</u> 27.28
1,700 - 1,799	<u>54.91</u> 33.53	<u>47.34</u> 28.91
1,800 - 1,899	<u>58.01</u> 35.42	<u>50.02</u> 30.55
1,900 - 1,999	<u>61.10</u> 37.31	<u>52.70</u> 32.18
2,000 - 2,099	<u>64.20</u> 39.20	<u>55.37</u> 33.81
2,100 - 2,199	<u>67.29</u> 41.09	<u>58.03</u> 35.44
2,200 - 2,299	<u>70.40</u> 42.99	<u>60.71</u> 37.07
2,300 - 2,399	<u>73.50</u> 44.88	<u>63.38</u> 38.70
2,400 - 2,499	<u>76.59</u> 46.77	<u>66.04</u> 40.33
2,500 - 2,599	<u>79.68</u> 48.66	<u>68.73</u> 41.97
2,600 - 2,699	<u>82.77</u> 50.55	<u>71.40</u> 43.60
2,700 - 2,799	<u>85.90</u> 52.45	<u>74.06</u> 45.23
2,800 - 2,899	<u>88.99</u> 54.34	<u>76.74</u> 46.86
2,900 - 2,999	<u>92.08</u> 56.23	<u>79.41</u> 48.49
3,000 - 3,099	<u>95.17</u> 58.12	<u>82.07</u> 50.12
3,100 - 3,199	<u>98.29</u> 60.02	<u>84.76</u> 51.76
3,200 - 3,299	<u>101.38</u> 61.91	<u>87.43</u> 53.39
3,300 - 3,399	<u>104.47</u> 63.80	<u>90.10</u> 55.02
3,400 - 3,499	<u>107.57</u> 65.69	<u>92.77</u> 56.65
3,500 - 3,599	<u>110.66</u> 67.58	<u>95.44</u> 58.28

5,100 - 5,199	<u>160.25</u> 97.86	<u>138.20</u> 84.39
5,200 - 5,299	<u>163.35</u> 99.75	<u>140.87</u> 86.02
5,300 - 5,399	<u>166.44</u> 101.64	<u>143.53</u> 87.65
5,400 - 5,499	<u>169.54</u> 103.53	<u>146.20</u> 89.28
5,500 - 5,599	<u>172.65</u> 105.43	<u>148.87</u> 90.91
5,600 - 5,699	<u>175.74</u> 107.32	<u>151.54</u> 92.54
5,700 - 5,799	<u>178.84</u> 109.21	<u>154.21</u> 94.17
5,800 - 5,899	<u>181.94</u> 111.10	<u>156.90</u> 95.81
5,900 - 5,999	<u>185.03</u> 112.99	<u>159.56</u> 97.44
6,000 - 6,099	<u>188.14</u> 114.89	<u>162.23</u> 99.07
6,100 - 6,199	<u>191.24</u> 116.78	<u>164.91</u> 100.70
6,200 - 6,299	<u>194.33</u> 118.67	<u>167.57</u> 102.33
6,300 - 6,399	<u>197.43</u> 120.56	<u>170.24</u> 103.96
6,400 - 6,499	<u>200.53</u> 122.45	<u>172.93</u> 105.60
6,500 - 6,599	<u>203.63</u> 124.35	<u>175.59</u> 107.23
6,600 - 6,699	<u>206.73</u> 126.24	<u>178.27</u> 108.86
6,700 - 6,799	<u>209.83</u> 128.13	<u>180.94</u> 110.49
6,800 - 6,899	<u>212.92</u> 130.02	<u>183.60</u> 112.12
6,900 - 6,999	<u>216.03</u> 131.92	<u>186.27</u> 113.75
Each Add'l \$100	<u>\$3.10</u> \$1.89	<u>\$2.67</u> \$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	<u>80.5%</u> 80.8%
Territory Group 2	Surcharge	<u>59.9%</u> 26.6%
Territory Group 4	Discount	<u>-21.8%</u> 10.3%
Territory Group 5	Discount	<u>-35.1%</u> 21.7%
Territory Group 6	Discount	<u>-50.7%</u> 38.6%

Note: Rates shown applicable to all occupancy types

COMPREHENSIVE PERSONAL EFFECTS	
TERRITORY GROUP 3	
Amount of Insurance	Premium
500 - 599	<u>\$25.12</u> \$21.04
600 - 699	<u>26.11</u> 21.87
700 - 799	<u>27.11</u> 22.70
800 - 899	<u>28.09</u> 23.53
900 - 999	<u>29.09</u> 24.36
1,000 - 1,099	<u>30.09</u> 25.20
1,100 - 1,199	<u>31.08</u> 26.03
1,200 - 1,299	<u>32.07</u> 26.86
1,300 - 1,399	<u>33.06</u> 27.69
1,400 - 1,499	<u>34.05</u> 28.52
1,500 - 1,599	<u>35.04</u> 29.35
1,600 - 1,699	<u>36.04</u> 30.18
1,700 - 1,799	<u>37.02</u> 31.01

COMPREHENSIVE PERSONAL EFFECTS	
TERRITORY GROUP 3	
Amount of Insurance	Premium
3,800 - 3,899	<u>\$57.87</u> \$48.47
3,900 - 3,999	<u>58.87</u> 49.30
4,000 - 4,099	<u>59.85</u> 50.13
4,100 - 4,199	<u>60.84</u> 50.96
4,200 - 4,299	<u>61.84</u> 51.79
4,300 - 4,399	<u>62.83</u> 52.62
4,400 - 4,499	<u>63.82</u> 53.45
4,500 - 4,599	<u>64.81</u> 54.28
4,600 - 4,699	<u>65.80</u> 55.11
4,700 - 4,799	<u>66.80</u> 55.95
4,800 - 4,899	<u>67.79</u> 56.78
4,900 - 4,999	<u>68.79</u> 57.61
5,000 - 5,099	<u>69.77</u> 58.44

MH(C) Rules

MHC-R-6

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MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM

NORTH CAROLINA

RATE PAGES

1,800 - 1,899	38.01 <u>31.84</u>
1,900 - 1,999	39.02 <u>32.68</u>
2,000 - 2,099	40.01 <u>33.51</u>
2,100 - 2,199	41.00 <u>34.34</u>
2,200 - 2,299	41.99 <u>35.17</u>
2,300 - 2,399	42.99 <u>36.00</u>
2,400 - 2,499	43.97 <u>36.83</u>
2,500 - 2,599	44.96 <u>37.66</u>
2,600 - 2,699	45.96 <u>38.49</u>
2,700 - 2,799	46.94 <u>39.32</u>
2,800 - 2,899	47.94 <u>40.15</u>
2,900 - 2,999	48.94 <u>40.99</u>
3,000 - 3,099	49.94 <u>41.82</u>
3,100 - 3,199	50.92 <u>42.65</u>
3,200 - 3,299	51.91 <u>43.48</u>
3,300 - 3,399	52.91 <u>44.31</u>
3,400 - 3,499	53.89 <u>45.14</u>
3,500 - 3,599	54.89 <u>45.97</u>
3,600 - 3,699	55.88 <u>46.80</u>
3,700 - 3,799	56.87 <u>47.63</u>

5,100 - 5,199	70.77 <u>59.27</u>
5,200 - 5,299	71.76 <u>60.10</u>
5,300 - 5,399	72.74 <u>60.93</u>
5,400 - 5,499	73.74 <u>61.76</u>
5,500 - 5,599	74.73 <u>62.59</u>
5,600 - 5,699	75.74 <u>63.43</u>
5,700 - 5,799	76.72 <u>64.26</u>
5,800 - 5,899	77.72 <u>65.09</u>
5,900 - 5,999	78.71 <u>65.92</u>
6,000 - 6,099	79.69 <u>66.75</u>
6,100 - 6,199	80.69 <u>67.58</u>
6,200 - 6,299	81.68 <u>68.41</u>
6,300 - 6,399	82.67 <u>69.24</u>
6,400 - 6,499	83.66 <u>70.07</u>
6,500 - 6,599	84.66 <u>70.90</u>
6,600 - 6,699	85.66 <u>71.74</u>
6,700 - 6,799	86.64 <u>72.57</u>
6,800 - 6,899	87.64 <u>73.40</u>
6,900 - 6,999	88.63 <u>74.23</u>
Each Add'l \$100	\$0.99 <u>\$0.83</u>

	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	167.8% <u>97.1%</u>
Territory Group 2	Surcharge	71.3% <u>47.2%</u>
Territory Group 4	Discount	-27.0% <u>-17.2%</u>
Territory Group 5	Discount	-39.1% <u>-23.5%</u>
Territory Group 6	Discount	-49.7% <u>-30.8%</u>

**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	\$56.25 \$34.55	\$37.34 \$28.09	\$36.35 \$23.09	\$30.07 \$21.06	\$24.33 \$17.92	\$17.82 \$14.33
	Adjacent Structures	Add	3.562 .18	2.481 .91	2.151 .31	1.701 .19	1.401 .03	1.070 .81
	Personal Effects	Add	18.031 1.1 2	11.508 .28	7.396 .19	5.355 .09	4.474 .70	3.704 .26
\$50	Mobile Home Structures	Add	\$25.58 \$15.71	\$16.99 \$12.78	\$16.57 \$10.53	\$13.71 \$9.60	\$11.07 \$8.15	\$8.11 \$6.52
	Adjacent Structures	Add	1.771 .08	1.260 .97	1.080 .66	0.830 .58	0.690 .51	0.520 .39
	Personal Effects	Add	9.025 .57	5.754 .14	3.693 .09	2.672 .54	2.232 .35	1.852 .14
\$100	Mobile Home Structures	Included						
	Adjacent Structures	Included						
	Personal Effects	Included						
\$250	Mobile Home Structures	Subtract	\$46.03 \$28.27	\$30.56 \$22.99	\$29.76 \$18.90	\$24.62 \$17.24	\$19.91 \$14.67	\$14.58 \$11.73
	Adjacent Structures	Subtract	3.562 .18	2.481 .91	2.151 .31	1.701 .19	1.401 .03	1.070 .81
	Personal Effects	Subtract	18.031 1.1 2	11.508 .28	7.396 .19	5.355 .09	4.474 .70	3.704 .26
\$500	Mobile Home Structures	Subtract	\$117.65 \$72.25	\$78.09 \$58.75	\$76.07 \$48.32	\$62.91 \$44.05	\$50.88 \$37.49	\$37.27 \$29.98
	Adjacent Structures	Subtract	28.411 7.3 7	19.881 5.3 3	17.221 0.5 1	13.469 .43	11.158 .22	8.506 .45
	Personal Effects	Subtract	27.051 6.6 8	17.251 2.4 2	11.079 .27	8.027 .63	6.707 .05	5.556 .40
\$750	Mobile Home Structures	Subtract	\$179.78 \$110.41	\$119.31 \$89.77	\$116.28 \$73.86	\$96.14 \$67.33	\$77.77 \$57.30	\$56.96 \$45.82
	Adjacent Structures	Subtract	47.952 9.3 2	33.562 5.8 7	29.061 7.7 4	22.701 5.9 0	18.811 3.8 6	14.341 0.8 8
	Personal Effects	Subtract	34.272 1.1 3	21.861 5.7 4	14.011 1.7 3	10.179 .67	8.498 .93	7.038 .10
\$1,000	Mobile Home Structures	Subtract	\$229.83 \$141.15	\$152.53 \$114.76	\$148.64 \$94.41	\$122.91 \$86.07	\$99.43 \$73.26	\$72.83 \$58.58
	Adjacent Structures	Subtract	60.723 7.1 3	42.503 2.7 6	36.812 2.4 8	28.752 0.1 4	23.801 7.5 4	18.171 3.7 9
	Personal Effects	Subtract	39.402 4.3 0	25.131 8.1 0	16.101 3.4 9	11.691 1.1 2	9.771 0.28	8.089 .31
\$2,000	Mobile Home Structures	Subtract	\$387.02 \$237.69	\$256.82 \$193.22	\$250.36 \$159.02	\$206.99 \$144.95	\$167.47 \$123.40	\$122.65 \$98.66
	Adjacent Structures	Subtract	100.666 1.55	70.435 4.2 9	61.003 7.2 5	47.653 3.3 7	39.452 9.0 7	30.142 2.8 8
	Personal Effects	Subtract	56.973 5.1 4	36.352 6.1 8	23.261 9.4 8	16.921 6.0 9	14.111 4.8 5	11.681 3.4 6
\$5,000	Mobile Home Structures	Subtract	\$772.72 \$474.56	\$512.74 \$385.76	\$499.93 \$317.53	\$413.31 \$289.43	\$334.42 \$246.41	\$244.93 \$197.01
	Adjacent Structures	Subtract	198.441 1.34	138.821 7.01	120.237 42	93.916 5.7 6	77.725 7.2 6	59.444 5.1 2
	Personal Effects	Subtract	104.176 4.25	66.504 7.8 9	42.513 5.6 0	30.952 9.4 3	25.832 7.1 8	21.352 4.6 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	\$71.63 \$43.99	\$47.55 \$35.78	\$46.29 \$29.40	\$38.26 \$26.80	\$30.95 \$22.80	\$22.67 \$18.24
	Adjacent Structures	Subtract	24.85 15.20	17.39 13.40	15.08 9.21	11.78 8.25	9.78 7.21	7.43 5.64
	Personal Effects	Subtract	9.02 5.57	5.75 4.14	3.69 3.09	2.67 2.54	2.23 2.35	1.85 2.14
\$750	Mobile Home Structures	Subtract	\$133.75 \$82.14	\$88.75 \$66.77	\$86.51 \$54.95	\$71.52 \$50.08	\$57.87 \$42.64	\$42.38 \$34.09
	Adjacent Structures	Subtract	44.39 27.14	31.07 23.95	26.90 16.43	21.00 14.71	17.39 12.82	13.27 10.07
	Personal Effects	Subtract	16.24 10.02	10.36 7.46	6.62 5.54	4.82 4.58	4.02 4.23	3.33 3.84
\$1,000	Mobile Home Structures	Subtract	\$183.80 \$112.88	\$121.97 \$91.76	\$118.88 \$75.51	\$98.28 \$68.83	\$79.53 \$58.60	\$58.24 \$46.85
	Adjacent Structures	Subtract	57.16 34.95	40.01 30.84	34.66 21.16	27.06 18.95	22.40 16.51	17.10 12.98
	Personal Effects	Subtract	21.39 13.19	13.65 9.83	8.72 7.30	6.35 6.04	5.30 5.57	4.38 5.05
\$2,000	Mobile Home Structures	Subtract	\$340.99 \$209.42	\$226.26 \$170.23	\$220.59 \$140.11	\$182.36 \$127.70	\$147.56 \$108.72	\$108.07 \$86.93
	Adjacent Structures	Subtract	97.10 59.37	67.95 52.38	58.85 35.94	45.95 32.18	38.03 28.02	29.08 22.08
	Personal Effects	Subtract	38.94 24.02	24.86 17.90	15.88 13.30	11.57 11.00	9.65 10.15	7.98 9.20
\$5,000	Mobile Home Structures	Subtract	\$726.69 \$446.29	\$482.19 \$362.78	\$470.17 \$298.63	\$388.68 \$272.19	\$314.51 \$231.74	\$230.35 \$185.29
	Adjacent Structures	Subtract	194.87 119.16	136.33 105.09	118.08 72.10	92.22 64.58	76.32 56.23	58.38 44.31
	Personal Effects	Subtract	86.14 53.13	55.00 39.61	35.12 29.41	25.60 24.34	21.35 22.46	17.65 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	\$25.58 \$15.71	\$16.99 \$12.78	\$16.57 \$10.53	\$13.71 \$9.60	\$11.07 \$8.15	\$8.11 \$6.52
	Adjacent Structures	Subtract	1.771.08	1.250.96	1.070.65	0.830.58	0.690.51	0.520.40
	Personal Effects	Subtract	7.514.63	4.803.46	3.082.58	2.232.42	1.864.96	1.551.78
\$100	Mobile Home Structures	Subtract	\$48.61 \$29.85	\$32.26 \$24.27	\$31.38 \$19.93	\$25.97 \$18.19	\$21.00 \$15.47	\$15.39 \$12.38
	Adjacent Structures	Subtract	3.562.18	2.484.91	2.161.32	1.691.19	1.411.04	1.060.81
	Personal Effects	Subtract	15.039.27	9.586.90	6.155.15	4.474.25	3.733.92	3.093.56
\$250	Mobile Home Structures	Subtract	\$86.94 \$53.39	\$57.71 \$43.42	\$56.23 \$35.72	\$46.49 \$32.56	\$37.60 \$27.71	\$27.54 \$22.16
	Adjacent Structures	Subtract	5.333.26	3.732.88	3.241.98	2.521.77	2.101.54	1.591.21
	Personal Effects	Subtract	30.0618.54	19.1613.80	12.3110.31	8.928.48	7.457.84	6.167.10
\$500	Mobile Home Structures	Subtract	\$143.31 \$88.01	\$95.13 \$71.57	\$92.74 \$58.90	\$76.69 \$53.71	\$62.00 \$45.69	\$45.40 \$36.52
	Adjacent Structures	Subtract	8.114.96	5.704.40	4.953.02	3.822.67	3.182.34	2.411.83
	Personal Effects	Subtract	52.3332.28	33.3824.04	21.4217.94	15.5214.76	12.9813.65	10.7212.36
\$750	Mobile Home Structures	Subtract	\$189.68 \$116.49	\$125.92 \$94.74	\$122.78 \$77.99	\$101.53 \$71.10	\$82.08 \$60.48	\$60.11 \$48.35
	Adjacent Structures	Subtract	10.666.52	7.535.80	6.533.99	5.013.51	4.183.08	3.162.40
	Personal Effects	Subtract	70.8943.72	45.2132.56	29.0024.29	21.0219.99	17.5718.48	14.5216.74
\$1,000	Mobile Home Structures	Subtract	\$224.25 \$137.72	\$148.87 \$112.00	\$145.18 \$92.22	\$120.07 \$84.08	\$97.06 \$71.51	\$71.07 \$57.17
	Adjacent Structures	Subtract	12.947.91	9.177.07	7.944.85	6.084.26	5.063.73	3.832.91
	Personal Effects	Subtract	84.9852.41	54.2039.03	34.7629.11	25.2023.96	21.0622.16	17.4020.05
\$2,000	Mobile Home Structures	Subtract	\$326.29 \$200.39	\$216.63 \$162.98	\$211.30 \$134.21	\$174.81 \$122.42	\$141.25 \$104.08	\$103.44 \$83.21
	Adjacent Structures	Subtract	21.6513.24	15.4111.88	13.298.12	10.167.11	8.456.22	6.374.83
	Personal Effects	Subtract	134.2682.80	85.6161.65	54.8645.95	39.7937.84	33.2534.99	27.4731.67
\$5,000	Mobile Home Structures	Subtract	\$569.19 \$349.56	\$377.90 \$284.31	\$368.67 \$234.17	\$305.10 \$213.66	\$246.47 \$181.60	\$180.51 \$145.19
	Adjacent Structures	Subtract	46.8128.62	33.4825.81	28.7617.56	21.9415.36	18.2213.43	13.7010.40
	Personal Effects	Subtract	267.98165.2 7	170.84123.0 3	109.4491.66	79.4175.51	66.3469.80	54.8063.16

**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	\$39.50 \$24.26	\$26.23 \$19.74	---	---
	Adjacent Structures	Add	2.39 1.46	1.66 1.28	---	---
	Personal Effects	Add	16.06 9.91	10.25 7.38	---	---
\$50	Mobile Home Structures	Add	\$9.15 \$5.62	\$6.09 \$4.58	---	---
	Adjacent Structures	Add	0.63 0.38	0.44 0.34	---	---
	Personal Effects	Add	7.14 4.41	4.55 3.28	---	---
\$100	Mobile Home Structures	Subtract	\$16.16 \$9.92	\$10.74 \$8.08	---	---
	Adjacent Structures	Subtract	1.12 0.69	0.80 0.61	---	---
	Personal Effects	Subtract	1.79 1.10	1.14 0.82	---	---
\$250	Mobile Home Structures	Subtract	\$61.76 \$37.93	\$41.00 \$30.85	\$16.16 \$9.92	\$10.74 \$8.08
	Adjacent Structures	Subtract	4.63 2.83	3.24 2.50	1.12 0.69	0.80 0.61
	Personal Effects	Subtract	19.63 12.11	12.53 9.02	1.79 1.10	1.14 0.82
\$500	Mobile Home Structures	Subtract	\$132.64 \$81.46	\$88.03 \$66.23	\$87.10 \$53.49	\$57.82 \$43.50
	Adjacent Structures	Subtract	29.27 17.90	20.48 15.79	25.72 15.73	18.01 13.88
	Personal Effects	Subtract	28.55 17.61	18.22 13.12	10.73 6.62	6.85 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	\$22.78 \$13.99	\$15.11 \$11.37	---	---
	Adjacent Structures	Add	1.21 0.74	0.86 0.66	---	---
	Personal Effects	Add	14.11 8.70	9.00 6.48	---	---
\$50	Mobile Home Structures	Subtract	\$7.26 \$4.46	\$4.82 \$3.62	---	---
	Adjacent Structures	Subtract	0.54 0.33	0.37 0.29	---	---
	Personal Effects	Add	5.26 3.24	3.35 2.41	---	---
\$100	Mobile Home Structures	Subtract	\$32.34 \$19.86	\$21.46 \$16.15	---	---
	Adjacent Structures	Subtract	2.27 1.39	1.59 1.23	---	---
	Personal Effects	Subtract	3.57 2.20	2.26 1.63	---	---