

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM

NORTH CAROLINA

RATE PAGES

\$250	Mobile Home Structures	Subtract	\$77.46 \$47.57	\$51.42 \$38.69	\$32.34 \$19.86	\$21.46 \$16.15
	Adjacent Structures	Subtract	5.71 3.49	4.02 3.10	2.27 1.39	1.59 1.23
	Personal Effects	Subtract	21.24 13.10	13.56 9.76	3.57 2.20	2.26 1.63
\$500	Mobile Home Structures	Subtract	\$147.64 \$90.67	\$97.99 \$73.72	\$102.57 \$62.99	\$68.09 \$51.23
	Adjacent Structures	Subtract	29.80 18.22	20.84 16.07	26.06 15.94	18.26 14.07
	Personal Effects	Subtract	30.07 18.55	19.19 13.82	12.44 7.67	7.93 5.71
\$750	Mobile Home Structures	Subtract	\$211.28 \$129.76	\$140.21 \$105.49	\$167.64 \$102.95	\$111.27 \$83.71
	Adjacent Structures	Subtract	51.18 31.30	35.79 27.59	47.36 28.96	33.15 25.56
	Personal Effects	Subtract	36.96 22.80	23.60 16.99	20.26 12.49	12.93 9.31
\$1,000	Mobile Home Structures	Subtract	\$266.67 \$163.77	\$176.96 \$133.14	\$225.70 \$138.61	\$149.81 \$112.71
	Adjacent Structures	Subtract	68.94 42.16	48.21 37.16	65.24 39.89	45.68 35.21
	Personal Effects	Subtract	41.64 25.68	26.60 19.15	26.65 16.44	17.01 12.25
\$2,000	Mobile Home Structures	Subtract	\$473.62 \$290.87	\$314.27 \$236.44	\$444.28 \$272.85	\$294.86 \$221.84
	Adjacent Structures	Subtract	132.98 81.31	92.92 71.63	129.84 79.39	90.91 70.08
	Personal Effects	Subtract	57.38 35.39	36.68 26.42	49.71 30.66	31.72 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	\$27.43 \$16.84	\$18.21 \$13.70	---	---
	Adjacent Structures	Subtract	2.30 1.41	1.58 1.22	---	---
	Personal Effects	Add	8.22 5.07	5.23 3.77	---	---
\$50	Mobile Home Structures	Subtract	\$56.54 \$34.73	\$37.50 \$28.22	---	---
	Adjacent Structures	Subtract	3.99 2.44	2.81 2.17	---	---
	Personal Effects	Subtract	0.39 0.24	0.28 0.20	---	---
\$100	Mobile Home Structures	Subtract	\$80.83 \$49.64	\$53.67 \$40.38	---	---
	Adjacent Structures	Subtract	5.66 3.46	3.98 3.07	---	---
	Personal Effects	Subtract	8.92 5.50	5.67 4.08	---	---
\$250	Mobile Home Structures	Subtract	\$124.60 \$76.52	\$82.73 \$62.24	\$80.83 \$49.64	\$53.67 \$40.38
	Adjacent Structures	Subtract	8.92 5.45	6.31 4.87	5.66 3.46	3.98 3.07
	Personal Effects	Subtract	26.06 16.07	16.65 11.99	8.92 5.50	5.67 4.08
\$500	Mobile Home Structures	Subtract	\$192.61 \$118.29	\$127.84 \$96.18	\$148.99 \$91.50	\$98.89 \$74.40
	Adjacent Structures	Subtract	32.75 20.02	22.89 17.65	29.18 17.84	20.47 15.78
	Personal Effects	Subtract	34.62 21.35	22.11 15.92	17.56 10.83	11.20 8.07
\$750	Mobile Home Structures	Subtract	\$252.83 \$155.27	\$167.78 \$126.23	\$210.62 \$129.35	\$139.78 \$105.16
	Adjacent Structures	Subtract	53.74 32.86	37.51 28.91	50.06 30.61	35.11 27.06
	Personal Effects	Subtract	40.98 25.27	26.18 18.86	24.88 15.34	15.90 11.45
\$1,000	Mobile Home Structures	Subtract	\$303.63 \$186.47	\$201.47 \$151.58	\$264.11 \$162.20	\$175.24 \$131.84
	Adjacent Structures	Subtract	71.01 43.42	49.50 38.16	67.40 41.21	47.25 36.42
	Personal Effects	Subtract	44.98 27.74	28.74 20.70	30.58 18.86	19.57 14.09

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\$2,000	Mobile Home Structures	Subtract	\$501.77 \$308.16	\$332.93 \$250.48	\$473.26 \$290.65	\$313.92 \$236.18
	Adjacent Structures	Subtract	134.45 82.21	93.59 72.14	131.31 80.29	92.02 70.93
	Personal Effects	Subtract	59.77 36.86	38.21 27.52	52.36 32.29	33.55 24.16
\$5,000	Mobile Home Structures	Subtract	\$1,085.29 \$666.52	\$719.99 \$541.69	\$1,089.68 \$669.22	\$722.65 \$543.69
	Adjacent Structures	Subtract	311.83 190.67	216.83 167.14	306.87 187.64	214.94 165.69
	Personal Effects	Subtract	102.05 62.94	65.28 47.01	115.34 71.13	73.99 53.28

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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

			Primary Residence	
All Other Perils Deductible Amount	Coverage		Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	\$28.84 \$17.71	\$19.13 \$14.39
	Adjacent Structures	Subtract	1.931.18	1.351.04
	Personal Effects	Subtract	3.582.21	2.291.65
\$50	Mobile Home Structures	Subtract	\$53.95 \$33.13	\$35.81 \$26.94
	Adjacent Structures	Subtract	3.682.25	2.602.00
	Personal Effects	Subtract	10.946.75	6.975.02
\$100	Mobile Home Structures	Subtract	\$76.47 \$46.96	\$50.76 \$38.19
	Adjacent Structures	Subtract	5.47 3.34	3.82 2.94
	Personal Effects	Subtract	18.32 11.30	11.69 8.42
\$250	Mobile Home Structures	Subtract	\$114.06 \$70.05	\$75.71 \$56.96
	Adjacent Structures	Subtract	7.17 4.38	5.01 3.86
	Personal Effects	Subtract	33.01 20.36	21.06 15.17
\$500	Mobile Home Structures	Subtract	\$176.72 \$108.53	\$117.29 \$88.25
	Adjacent Structures	Subtract	10.00 6.12	7.01 5.41
	Personal Effects	Subtract	57.50 35.46	36.68 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	\$57.68 \$35.42	\$38.28 \$28.80
	Adjacent Structures	Subtract	3.862.36	2.722.09
	Personal Effects	Subtract	7.184.43	4.603.31
\$50	Mobile Home Structures	Subtract	\$82.29 \$50.54	\$54.63 \$41.10
	Adjacent Structures	Subtract	5.603.42	3.933.03
	Personal Effects	Subtract	14.388.87	9.156.59
\$100	Mobile Home Structures	Subtract	\$104.31 \$64.06	\$69.23 \$52.09
	Adjacent Structures	Subtract	7.36 4.50	5.14 3.96
	Personal Effects	Subtract	21.61 13.33	13.79 9.93
\$250	Mobile Home Structures	Subtract	\$141.18 \$86.70	\$93.71 \$70.50
	Adjacent Structures	Subtract	8.99 5.50	6.29 4.85
	Personal Effects	Subtract	35.38 21.82	22.58 16.26
\$500	Mobile Home Structures	Subtract	\$196.54 \$120.70	\$130.43 \$98.13

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	Adjacent Structures	Subtract	11.15 6.82	7.81 6.02
	Personal Effects	Subtract	55.42 34.18	35.37 25.47
\$750	Mobile Home Structures	Subtract	\$244.32 \$150.05	\$162.13 \$121.98
	Adjacent Structures	Subtract	12.64 7.73	8.88 6.84
	Personal Effects	Subtract	71.69 44.21	45.74 32.94
\$1,000	Mobile Home Structures	Subtract	\$283.36 \$174.02	\$188.01 \$141.45
	Adjacent Structures	Subtract	13.45 8.23	9.42 7.26
	Personal Effects	Subtract	83.56 51.53	53.31 38.39
\$2,000	Mobile Home Structures	Subtract	\$426.32 \$261.82	\$282.82 \$212.78
	Adjacent Structures	Subtract	15.84 9.69	11.07 8.53
	Personal Effects	Subtract	124.46 76.76	79.40 57.18

5% Named Storm Deductible

All Other Perils Deductible Amount	Coverage		Primary Residence	
			Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	\$144.15 \$88.53	\$95.69 \$71.99
	Adjacent Structures	Subtract	9.68 5.92	6.77 5.22
	Personal Effects	Subtract	17.95 11.07	11.48 8.27
\$50	Mobile Home Structures	Subtract	\$167.36 \$102.78	\$111.09 \$83.58
	Adjacent Structures	Subtract	11.35 6.94	7.94 6.12
	Personal Effects	Subtract	24.68 15.22	15.69 11.30
\$100	Mobile Home Structures	Subtract	\$187.85 \$115.37	\$124.72 \$93.83
	Adjacent Structures	Subtract	13.02 7.96	9.11 7.02
	Personal Effects	Subtract	31.50 19.43	20.10 14.48
\$250	Mobile Home Structures	Subtract	\$222.50 \$136.65	\$147.68 \$111.11
	Adjacent Structures	Subtract	14.49 8.86	10.13 7.81
	Personal Effects	Subtract	44.87 27.67	28.66 20.64
\$500	Mobile Home Structures	Subtract	\$271.82 \$166.94	\$180.39 \$135.72
	Adjacent Structures	Subtract	16.06 9.82	11.24 8.67
	Personal Effects	Subtract	63.77 39.33	40.77 29.36
\$750	Mobile Home Structures	Subtract	\$311.52 \$191.32	\$206.73 \$155.53
	Adjacent Structures	Subtract	16.76 10.25	11.74 9.05
	Personal Effects	Subtract	78.54 48.44	50.24 36.18
\$1,000	Mobile Home Structures	Subtract	\$340.68 \$209.23	\$226.04 \$170.07
	Adjacent Structures	Subtract	16.95 10.37	11.87 9.15
	Personal Effects	Subtract	89.59 55.25	57.32 41.28
\$2,000	Mobile Home Structures	Subtract	\$457.32 \$280.86	\$303.38 \$228.25
	Adjacent Structures	Subtract	17.70 10.82	12.30 9.48
	Personal Effects	Subtract	129.76 80.02	83.07 59.82
\$5,000	Mobile Home Structures	Subtract	\$807.19 \$495.73	\$535.38 \$402.79
	Adjacent Structures	Subtract	19.92 12.18	13.43 10.35

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RATE PAGES

	Personal Effects	Subtract	<u>245.21</u> 151.23	<u>157.08</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	<u>70.2%</u> 64.6%
Territory Group 2	<u>13.2%</u> 34.1%
Territory Group 3	0.0%
Territory Group 4	<u>-16.3%</u> -7.7%
Territory Group 5	<u>-32.3%</u> -21.5%
Territory Group 6	<u>-50.5%</u> -37.3%

Adjacent Structures	
Territory Group 1	<u>80.5%</u> 80.8%
Territory Group 2	<u>26.6%</u> 59.9%
Territory Group 3	0.0%
Territory Group 4	<u>-21.8%</u> -10.3%
Territory Group 5	<u>-35.1%</u> -21.7%
Territory Group 6	<u>-50.7%</u> -38.6%

Comprehensive Personal Effects	
Territory Group 1	<u>167.8%</u> 97.1%
Territory Group 2	<u>71.3%</u> 47.2%
Territory Group 3	0.0%
Territory Group 4	<u>-27.0%</u> -17.2%
Territory Group 5	<u>-39.1%</u> -23.5%
Territory Group 6	<u>-49.7%</u> -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	<u>\$28.40</u> \$23.67
50,000	<u>32.38</u> 26.99
100,000	<u>37.48</u> 31.24
200,000	<u>43.73</u> 36.44
250,000	<u>46.29</u> 38.58
300,000	<u>48.58</u> 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	<u>6467.34%</u>	<u>6063.02%</u>
Adjacent Structures	<u>5766.05%</u>	<u>5362.98%</u>
Comprehensive Personal Effects	<u>4549.36%</u>	<u>3839.54%</u>

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 3

**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	<u>\$623.65</u> <u>\$323.23</u>	<u>\$1,068.35</u> <u>\$553.71</u>
4,000 - 4,999	<u>665.39</u> <u>344.86</u>	<u>1,139.84</u> <u>590.76</u>
5,000 - 5,999	<u>699.77</u> <u>362.68</u>	<u>1,198.74</u> <u>621.28</u>
6,000 - 6,999	<u>736.20</u> <u>381.56</u>	<u>1,261.12</u> <u>653.62</u>
7,000 - 7,999	<u>773.10</u> <u>400.69</u>	<u>1,324.38</u> <u>686.40</u>
8,000 - 8,999	<u>810.18</u> <u>419.90</u>	<u>1,387.85</u> <u>719.30</u>
9,000 - 9,999	<u>849.24</u> <u>440.15</u>	<u>1,454.75</u> <u>753.97</u>
10,000 - 10,999	<u>886.23</u> <u>459.32</u>	<u>1,518.13</u> <u>786.82</u>
11,000 - 11,999	<u>917.49</u> <u>475.52</u>	<u>1,571.68</u> <u>814.58</u>
12,000 - 12,999	<u>948.76</u> <u>491.73</u>	<u>1,625.28</u> <u>842.35</u>
13,000 - 13,999	<u>979.06</u> <u>507.43</u>	<u>1,677.15</u> <u>869.24</u>
14,000 - 14,999	<u>1,009.33</u> <u>523.12</u>	<u>1,728.99</u> <u>896.11</u>
15,000 - 15,999	<u>1,043.65</u> <u>540.91</u>	<u>1,787.82</u> <u>926.59</u>
16,000 - 16,999	<u>1,080.68</u> <u>560.10</u>	<u>1,851.25</u> <u>959.47</u>
17,000 - 17,999	<u>1,116.90</u> <u>578.87</u>	<u>1,913.31</u> <u>991.63</u>
18,000 - 18,999	<u>1,152.90</u> <u>597.53</u>	<u>1,974.94</u> <u>1,023.58</u>
19,000 - 19,999	<u>1,192.34</u> <u>617.97</u>	<u>2,042.52</u> <u>1,058.60</u>
20,000 - 20,999	<u>1,229.42</u> <u>637.19</u>	<u>2,106.03</u> <u>1,091.52</u>
21,000 - 21,999	<u>1,259.06</u> <u>652.55</u>	<u>2,156.79</u> <u>1,117.83</u>
22,000 - 22,999	<u>1,288.69</u> <u>667.91</u>	<u>2,207.54</u> <u>1,144.13</u>
23,000 - 23,999	<u>1,320.01</u> <u>684.14</u>	<u>2,261.22</u> <u>1,171.95</u>
24,000 - 24,999	<u>1,351.78</u> <u>700.60</u>	<u>2,315.61</u> <u>1,200.14</u>
25,000 - 25,999	<u>1,385.96</u> <u>718.32</u>	<u>2,374.19</u> <u>1,230.50</u>
26,000 - 26,999	<u>1,422.05</u> <u>737.02</u>	<u>2,435.98</u> <u>1,262.52</u>
27,000 - 27,999	<u>1,457.55</u> <u>755.42</u>	<u>2,496.83</u> <u>1,294.06</u>
28,000 - 28,999	<u>1,492.84</u> <u>773.71</u>	<u>2,557.23</u> <u>1,325.37</u>
29,000 - 29,999	<u>1,532.44</u> <u>794.24</u>	<u>2,625.08</u> <u>1,360.53</u>

COMPREHENSIVE MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$100 DEDUCTIBLE		
	Premiums	
Amount of Insurance	Primary Residence	Rental
42,000 - 42,999	<u>\$1,973.05</u> <u>\$1,022.60</u>	<u>\$3,379.87</u> <u>\$1,751.73</u>
43,000 - 43,999	<u>2,007.42</u> <u>1,040.41</u>	<u>3,438.76</u> <u>1,782.25</u>
44,000 - 44,999	<u>2,041.79</u> <u>1,058.23</u>	<u>3,497.65</u> <u>1,812.77</u>
45,000 - 45,999	<u>2,076.17</u> <u>1,076.04</u>	<u>3,556.53</u> <u>1,843.29</u>
46,000 - 46,999	<u>2,110.54</u> <u>1,093.86</u>	<u>3,615.40</u> <u>1,873.80</u>
47,000 - 47,999	<u>2,144.92</u> <u>1,111.67</u>	<u>3,674.29</u> <u>1,904.32</u>
48,000 - 48,999	<u>2,179.29</u> <u>1,129.49</u>	<u>3,733.19</u> <u>1,934.84</u>
49,000 - 49,999	<u>2,213.65</u> <u>1,147.30</u>	<u>3,792.06</u> <u>1,965.36</u>
50,000 - 50,999	<u>2,248.03</u> <u>1,165.12</u>	<u>3,850.96</u> <u>1,995.88</u>
51,000 - 51,999	<u>2,282.40</u> <u>1,182.93</u>	<u>3,909.81</u> <u>2,026.38</u>
52,000 - 52,999	<u>2,316.80</u> <u>1,200.76</u>	<u>3,968.68</u> <u>2,056.90</u>
53,000 - 53,999	<u>2,351.15</u> <u>1,218.56</u>	<u>4,027.58</u> <u>2,087.42</u>
54,000 - 54,999	<u>2,385.51</u> <u>1,236.37</u>	<u>4,086.45</u> <u>2,117.94</u>
55,000 - 55,999	<u>2,419.92</u> <u>1,254.20</u>	<u>4,145.33</u> <u>2,148.45</u>
56,000 - 56,999	<u>2,454.26</u> <u>1,272.00</u>	<u>4,204.21</u> <u>2,178.97</u>
57,000 - 57,999	<u>2,488.66</u> <u>1,289.83</u>	<u>4,263.10</u> <u>2,209.49</u>
58,000 - 58,999	<u>2,523.03</u> <u>1,307.64</u>	<u>4,321.98</u> <u>2,240.01</u>
59,000 - 59,999	<u>2,557.41</u> <u>1,325.46</u>	<u>4,380.87</u> <u>2,270.53</u>
60,000 - 60,999	<u>2,591.78</u> <u>1,343.27</u>	<u>4,439.74</u> <u>2,301.04</u>
61,000 - 61,999	<u>2,626.17</u> <u>1,361.09</u>	<u>4,498.63</u> <u>2,331.56</u>
62,000 - 62,999	<u>2,660.52</u> <u>1,378.90</u>	<u>4,557.51</u> <u>2,362.08</u>
63,000 - 63,999	<u>2,694.89</u> <u>1,396.72</u>	<u>4,616.40</u> <u>2,392.60</u>
64,000 - 64,999	<u>2,729.27</u> <u>1,414.53</u>	<u>4,675.29</u> <u>2,423.12</u>
65,000 - 65,999	<u>2,763.64</u> <u>1,432.35</u>	<u>4,734.16</u> <u>2,453.63</u>
66,000 - 66,999	<u>2,798.01</u> <u>1,450.16</u>	<u>4,793.03</u> <u>2,484.15</u>
67,000 - 67,999	<u>2,832.38</u> <u>1,467.98</u>	<u>4,851.93</u> <u>2,514.67</u>
68,000 - 68,999	<u>2,866.76</u> <u>1,485.79</u>	<u>4,910.81</u> <u>2,545.19</u>

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NORTH CAROLINA

30,000 - 30,999	<u>1,573.46</u> 815.50	<u>2,695.38</u> 1,396.97
31,000 - 31,999	<u>1,604.27</u> 831.47	<u>2,748.17</u> 1,424.33
32,000 - 32,999	<u>1,634.25</u> 847.00	<u>2,799.45</u> 1,450.91
33,000 - 33,999	<u>1,664.16</u> 862.51	<u>2,850.77</u> 1,477.50
34,000 - 34,999	<u>1,698.07</u> 880.08	<u>2,908.83</u> 1,507.59
35,000 - 35,999	<u>1,732.45</u> 897.90	<u>2,967.70</u> 1,538.11
36,000 - 36,999	<u>1,766.82</u> 915.71	<u>3,026.57</u> 1,568.62
37,000 - 37,999	<u>1,801.20</u> 933.53	<u>3,085.46</u> 1,599.14
38,000 - 38,999	<u>1,835.57</u> 951.34	<u>3,144.34</u> 1,629.66
39,000 - 39,999	<u>1,869.93</u> 969.15	<u>3,203.24</u> 1,660.18
40,000 - 40,999	<u>1,904.30</u> 986.97	<u>3,262.12</u> 1,690.70
41,000 - 41,999	<u>1,938.68</u> 1,004.78	<u>3,320.98</u> 1,721.21

69,000 - 69,999	<u>2,901.12</u> 1,503.60	<u>4,969.70</u> 2,575.71
70,000 - 70,999	<u>2,935.51</u> 1,521.42	<u>5,028.57</u> 2,606.22
71,000 - 71,999	<u>2,969.86</u> 1,539.23	<u>5,087.46</u> 2,636.74
72,000 - 72,999	<u>3,004.24</u> 1,557.05	<u>5,146.34</u> 2,667.26
73,000 - 73,999	<u>3,038.61</u> 1,574.86	<u>5,205.24</u> 2,697.78
74,000 - 74,999	<u>3,072.99</u> 1,592.68	<u>5,264.11</u> 2,728.30
75,000 - 75,999	<u>3,107.36</u> 1,610.49	<u>5,322.96</u> 2,758.80
76,000 - 76,999	<u>3,141.75</u> 1,628.31	<u>5,381.86</u> 2,789.32
77,000 - 77,999	<u>3,176.10</u> 1,646.12	<u>5,440.74</u> 2,819.84
78,000 - 78,999	<u>3,210.48</u> 1,663.94	<u>5,499.63</u> 2,850.36
79,000 - 79,999	<u>3,244.85</u> 1,681.75	<u>5,558.51</u> 2,880.88
Each Add'l \$1,000	<u>\$34.36</u> \$17.81	<u>\$58.90</u> \$30.52

Territory Group 1	Surcharge	<u>76.7%</u> 64.6%
Territory Group 2	Surcharge	<u>1.6%</u> 34.1%
Territory Group 4	Discount	<u>-20.9%</u> -7.7%
Territory Group 5	Discount	<u>-36.6%</u> -21.5%
Territory Group 6	Discount	<u>-55.7%</u> -37.3%

NAMED PERILS MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$0 DEDUCTIBLE		
Amount of Insurance	Premiums	
	Primary Residence	Rental
1 - 3,999	<u>\$555.86</u> \$288.09	<u>\$1,000.56</u> \$518.57
4,000 - 4,999	<u>593.05</u> 307.37	<u>1,067.53</u> 553.28
5,000 - 5,999	<u>623.69</u> 323.25	<u>1,122.67</u> 581.86
6,000 - 6,999	<u>656.19</u> 340.09	<u>1,181.13</u> 612.16
7,000 - 7,999	<u>689.07</u> 357.13	<u>1,240.35</u> 642.85
8,000 - 8,999	<u>722.10</u> 374.25	<u>1,299.78</u> 673.66
9,000 - 9,999	<u>756.91</u> 392.30	<u>1,362.47</u> 706.14
10,000 - 10,999	<u>789.92</u> 409.40	<u>1,421.83</u> 736.91
11,000 - 11,999	<u>817.76</u> 423.83	<u>1,471.98</u> 762.90
12,000 - 12,999	<u>845.64</u> 438.28	<u>1,522.15</u> 788.91
13,000 - 13,999	<u>872.65</u> 452.28	<u>1,570.77</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>\$1,758.60</u> \$911.45	<u>\$3,165.45</u> \$1,640.60
43,000 - 43,999	<u>1,789.24</u> 927.33	<u>3,220.60</u> 1,669.18
44,000 - 44,999	<u>1,819.88</u> 943.21	<u>3,275.76</u> 1,697.77
45,000 - 45,999	<u>1,850.49</u> 959.08	<u>3,330.90</u> 1,726.34
46,000 - 46,999	<u>1,881.14</u> 974.96	<u>3,386.03</u> 1,754.92
47,000 - 47,999	<u>1,911.78</u> 990.84	<u>3,441.18</u> 1,783.51
48,000 - 48,999	<u>1,942.40</u> 1,006.71	<u>3,496.34</u> 1,812.09
49,000 - 49,999	<u>1,973.04</u> 1,022.59	<u>3,551.48</u> 1,840.67
50,000 - 50,999	<u>2,003.68</u> 1,038.47	<u>3,606.60</u> 1,869.24
51,000 - 51,999	<u>2,034.32</u> 1,054.35	<u>3,661.76</u> 1,897.83
52,000 - 52,999	<u>2,064.94</u> 1,070.23	<u>3,716.90</u> 1,926.41

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM
RATE PAGES

NORTH CAROLINA

14,000 - 14,999	899.63 466.26	1,619.33 839.27	53,000 - 53,999	2,095.59 1,086.11	3,772.06 1,954.99
15,000 - 15,999	930.23 482.12	1,674.37 867.80	54,000 - 54,999	2,126.21 1,101.98	3,827.22 1,983.58
16,000 - 16,999	963.22 499.22	1,733.81 898.60	55,000 - 55,999	2,156.86 1,117.86	3,882.35 2,012.16
17,000 - 17,999	995.51 515.95	1,791.91 928.72	56,000 - 56,999	2,187.49 1,133.74	3,937.48 2,040.73
18,000 - 18,999	1,027.58 532.58	1,849.67 958.65	57,000 - 57,999	2,218.13 1,149.62	3,992.65 2,069.32
19,000 - 19,999	1,062.72 550.79	1,912.93 991.44	58,000 - 58,999	2,248.77 1,165.50	4,047.79 2,097.90
20,000 - 20,999	1,095.79 567.93	1,972.43 1,022.27	59,000 - 59,999	2,279.42 1,181.38	4,102.92 2,126.48
21,000 - 21,999	1,122.20 581.62	2,019.98 1,046.92	60,000 - 60,999	2,310.04 1,197.26	4,158.10 2,155.07
22,000 - 22,999	1,148.63 595.31	2,067.49 1,071.55	61,000 - 61,999	2,340.69 1,213.14	4,213.24 2,183.65
23,000 - 23,999	1,176.54 609.78	2,117.76 1,097.60	62,000 - 62,999	2,371.33 1,229.02	4,268.37 2,212.22
24,000 - 24,999	1,204.85 624.45	2,168.72 1,124.01	63,000 - 63,999	2,401.97 1,244.90	4,323.54 2,240.81
25,000 - 25,999	1,235.32 640.24	2,223.56 1,152.43	64,000 - 64,999	2,432.61 1,260.78	4,378.68 2,269.39
26,000 - 26,999	1,267.46 656.91	2,281.45 1,182.44	65,000 - 65,999	2,463.23 1,276.65	4,433.81 2,297.97
27,000 - 27,999	1,299.12 673.31	2,338.42 1,211.96	66,000 - 66,999	2,493.87 1,292.53	4,488.98 2,326.56
28,000 - 28,999	1,330.55 689.60	2,395.01 1,241.29	67,000 - 67,999	2,524.50 1,308.41	4,544.12 2,355.14
29,000 - 29,999	1,365.86 707.90	2,458.53 1,274.21	68,000 - 68,999	2,555.15 1,324.29	4,599.24 2,383.71
30,000 - 30,999	1,402.44 726.86	2,524.40 1,308.35	69,000 - 69,999	2,585.80 1,340.17	4,654.40 2,412.30
31,000 - 31,999	1,429.91 741.09	2,573.81 1,333.96	70,000 - 70,999	2,616.41 1,356.04	4,709.56 2,440.88
32,000 - 32,999	1,456.60 754.93	2,621.86 1,358.87	71,000 - 71,999	2,647.05 1,371.92	4,764.70 2,469.46
33,000 - 33,999	1,483.26 768.75	2,669.92 1,383.77	72,000 - 72,999	2,677.69 1,387.80	4,819.84 2,498.04
34,000 - 34,999	1,513.47 784.41	2,724.26 1,411.94	73,000 - 73,999	2,708.32 1,403.68	4,875.01 2,526.63
35,000 - 35,999	1,544.12 800.29	2,779.43 1,440.53	74,000 - 74,999	2,738.94 1,419.55	4,930.13 2,555.20
36,000 - 36,999	1,574.76 816.17	2,834.58 1,469.11	75,000 - 75,999	2,769.59 1,435.43	4,985.28 2,583.78
37,000 - 37,999	1,605.39 832.05	2,889.71 1,497.69	76,000 - 76,999	2,800.24 1,451.31	5,040.43 2,612.37
38,000 - 38,999	1,636.04 847.93	2,944.89 1,526.28	77,000 - 77,999	2,830.86 1,467.19	5,095.59 2,640.95
39,000 - 39,999	1,666.69 863.81	3,000.01 1,554.85	78,000 - 78,999	2,861.51 1,483.07	5,150.72 2,669.53
40,000 - 40,999	1,697.31 879.69	3,055.14 1,583.43	79,000 - 79,999	2,892.15 1,498.95	5,205.89 2,698.12
41,000 - 41,999	1,727.96 895.57	3,110.32 1,612.02	Each Add'l \$1,000	\$30.65 \$15.88	\$55.17 \$28.59

Territory Group 1	Surcharge	76.7% 64.6%
Territory Group 2	Surcharge	1.6% 34.1%
Territory Group 4	Discount	-20.9% -7.7%

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

NORTH CAROLINA

Territory Group 5	Discount	<u>-36.6%</u> -21.5%
Territory Group 6	Discount	<u>-55.7%</u> -37.3%

SEASONAL/VACATION MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$250 DEDUCTIBLE		
	Premiums	
Amount of Insurance	Comprehensive	Named Perils
1 - 3,999	<u>\$623.65</u> \$323.23	<u>\$555.86</u> \$288.09
4,000 - 4,999	<u>665.39</u> 344.86	<u>593.05</u> 307.37
5,000 - 5,999	<u>699.77</u> 362.68	<u>623.69</u> 323.25
6,000 - 6,999	<u>736.20</u> 381.56	<u>656.19</u> 340.09
7,000 - 7,999	<u>773.10</u> 400.69	<u>689.07</u> 357.13
8,000 - 8,999	<u>810.18</u> 419.90	<u>722.10</u> 374.25
9,000 - 9,999	<u>849.24</u> 440.15	<u>756.91</u> 392.30
10,000 - 10,999	<u>886.23</u> 459.32	<u>789.92</u> 409.40
11,000 - 11,999	<u>917.49</u> 475.52	<u>817.76</u> 423.83
12,000 - 12,999	<u>948.76</u> 491.73	<u>845.64</u> 438.28
13,000 - 13,999	<u>979.06</u> 507.43	<u>872.65</u> 452.28
14,000 - 14,999	<u>1,009.33</u> 523.12	<u>899.63</u> 466.26
15,000 - 15,999	<u>1,043.65</u> 540.91	<u>930.23</u> 482.12
16,000 - 16,999	<u>1,080.68</u> 560.10	<u>963.22</u> 499.22
17,000 - 17,999	<u>1,116.90</u> 578.87	<u>995.51</u> 515.95
18,000 - 18,999	<u>1,152.90</u> 597.53	<u>1,027.58</u> 532.58
19,000 - 19,999	<u>1,192.34</u> 617.97	<u>1,062.72</u> 550.79
20,000 - 20,999	<u>1,229.42</u> 637.19	<u>1,095.79</u> 567.93
21,000 - 21,999	<u>1,259.06</u> 652.55	<u>1,122.20</u> 581.62
22,000 - 22,999	<u>1,288.69</u> 667.91	<u>1,148.63</u> 595.31
23,000 - 23,999	<u>1,320.01</u> 684.14	<u>1,176.54</u> 609.78
24,000 - 24,999	<u>1,351.78</u> 700.60	<u>1,204.85</u> 624.45
25,000 - 25,999	<u>1,385.96</u> 718.32	<u>1,235.32</u> 640.24
26,000 - 26,999	<u>1,422.05</u> 737.02	<u>1,267.46</u> 656.91
27,000 - 27,999	<u>1,457.55</u> 755.42	<u>1,299.12</u> 673.31
28,000 - 28,999	<u>1,492.84</u> 773.71	<u>1,330.55</u> 689.60
29,000 - 29,999	<u>1,532.44</u> 794.24	<u>1,365.86</u> 707.90

SEASONAL/VACATION MOBILE HOME STRUCTURES		
TERRITORY GROUP 3; \$250 DEDUCTIBLE		
	Premiums	
Amount of Insurance	Comprehensive	Named Perils
42,000 - 42,999	<u>\$1,973.05</u> \$1,022.60	<u>\$1,758.60</u> \$911.45
43,000 - 43,999	<u>2,007.42</u> 1,040.41	<u>1,789.24</u> 927.33
44,000 - 44,999	<u>2,041.79</u> 1,058.23	<u>1,819.88</u> 943.21
45,000 - 45,999	<u>2,076.17</u> 1,076.04	<u>1,850.49</u> 959.08
46,000 - 46,999	<u>2,110.54</u> 1,093.86	<u>1,881.14</u> 974.96
47,000 - 47,999	<u>2,144.92</u> 1,111.67	<u>1,911.78</u> 990.84
48,000 - 48,999	<u>2,179.29</u> 1,129.49	<u>1,942.40</u> 1,006.71
49,000 - 49,999	<u>2,213.65</u> 1,147.30	<u>1,973.04</u> 1,022.59
50,000 - 50,999	<u>2,248.03</u> 1,165.12	<u>2,003.68</u> 1,038.47
51,000 - 51,999	<u>2,282.40</u> 1,182.93	<u>2,034.32</u> 1,054.35
52,000 - 52,999	<u>2,316.80</u> 1,200.76	<u>2,064.94</u> 1,070.23
53,000 - 53,999	<u>2,351.15</u> 1,218.56	<u>2,095.59</u> 1,086.11
54,000 - 54,999	<u>2,385.51</u> 1,236.37	<u>2,126.21</u> 1,101.98
55,000 - 55,999	<u>2,419.92</u> 1,254.20	<u>2,156.86</u> 1,117.86
56,000 - 56,999	<u>2,454.26</u> 1,272.00	<u>2,187.49</u> 1,133.74
57,000 - 57,999	<u>2,488.66</u> 1,289.83	<u>2,218.13</u> 1,149.62
58,000 - 58,999	<u>2,523.03</u> 1,307.64	<u>2,248.77</u> 1,165.50
59,000 - 59,999	<u>2,557.41</u> 1,325.46	<u>2,279.42</u> 1,181.38
60,000 - 60,999	<u>2,591.78</u> 1,343.27	<u>2,310.04</u> 1,197.26
61,000 - 61,999	<u>2,626.17</u> 1,361.09	<u>2,340.69</u> 1,213.14
62,000 - 62,999	<u>2,660.52</u> 1,378.90	<u>2,371.33</u> 1,229.02
63,000 - 63,999	<u>2,694.89</u> 1,396.72	<u>2,401.97</u> 1,244.90
64,000 - 64,999	<u>2,729.27</u> 1,414.53	<u>2,432.61</u> 1,260.78
65,000 - 65,999	<u>2,763.64</u> 1,432.35	<u>2,463.23</u> 1,276.65
66,000 - 66,999	<u>2,798.01</u> 1,450.16	<u>2,493.87</u> 1,292.53
67,000 - 67,999	<u>2,832.38</u> 1,467.98	<u>2,524.50</u> 1,308.41
68,000 - 68,999	<u>2,866.76</u> 1,485.79	<u>2,555.15</u> 1,324.29

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM

NORTH CAROLINA

RATE PAGES

30,000 - 30,999	<u>1,573.46</u> 815.50	<u>1,402.44</u> 726.86
31,000 - 31,999	<u>1,604.27</u> 831.47	<u>1,429.91</u> 741.09
32,000 - 32,999	<u>1,634.25</u> 847.00	<u>1,456.60</u> 754.93
33,000 - 33,999	<u>1,664.16</u> 862.51	<u>1,483.26</u> 768.75
34,000 - 34,999	<u>1,698.07</u> 880.08	<u>1,513.47</u> 784.41
35,000 - 35,999	<u>1,732.45</u> 897.90	<u>1,544.12</u> 800.29
36,000 - 36,999	<u>1,766.82</u> 915.71	<u>1,574.76</u> 816.17
37,000 - 37,999	<u>1,801.20</u> 933.53	<u>1,605.39</u> 832.05
38,000 - 38,999	<u>1,835.57</u> 951.34	<u>1,636.04</u> 847.93
39,000 - 39,999	<u>1,869.93</u> 969.15	<u>1,666.69</u> 863.81
40,000 - 40,999	<u>1,904.30</u> 986.97	<u>1,697.31</u> 879.69
41,000 - 41,999	<u>1,938.68</u> 1,004.78	<u>1,727.96</u> 895.57

69,000 - 69,999	<u>2,901.12</u> 1,503.60	<u>2,585.80</u> 1,340.17
70,000 - 70,999	<u>2,935.51</u> 1,521.42	<u>2,616.41</u> 1,356.04
71,000 - 71,999	<u>2,969.86</u> 1,539.23	<u>2,647.05</u> 1,371.92
72,000 - 72,999	<u>3,004.24</u> 1,557.05	<u>2,677.69</u> 1,387.80
73,000 - 73,999	<u>3,038.61</u> 1,574.86	<u>2,708.32</u> 1,403.68
74,000 - 74,999	<u>3,072.99</u> 1,592.68	<u>2,738.94</u> 1,419.55
75,000 - 75,999	<u>3,107.36</u> 1,610.49	<u>2,769.59</u> 1,435.43
76,000 - 76,999	<u>3,141.75</u> 1,628.31	<u>2,800.24</u> 1,451.31
77,000 - 77,999	<u>3,176.10</u> 1,646.12	<u>2,830.86</u> 1,467.19
78,000 - 78,999	<u>3,210.48</u> 1,663.94	<u>2,861.51</u> 1,483.07
79,000 - 79,999	<u>3,244.85</u> 1,681.75	<u>2,892.15</u> 1,498.95
Each Add'l \$1,000	<u>\$34.36</u> \$17.81	<u>\$30.65</u> \$15.88

Territory Group 1	Surcharge	<u>76.7%</u> 64.6%
Territory Group 2	Surcharge	<u>1.6%</u> 34.1%
Territory Group 4	Discount	<u>-20.9%</u> -7.7%
Territory Group 5	Discount	<u>-36.6%</u> -21.5%
Territory Group 6	Discount	<u>-55.7%</u> -37.3%

ADJACENT STRUCTURES		
TERRITORY GROUP 3		
Amount of Insurance	Premiums	
	Comprehensive	Named Perils
100 - 199	<u>N/AN/A</u>	<u>\$5.90</u> \$2.81
200 - 299	<u>N/AN/A</u>	<u>9.30</u> 4.44
300 - 399	<u>\$14.75</u> \$7.04	<u>12.72</u> 6.07
400 - 499	<u>18.70</u> 8.93	<u>16.13</u> 7.70
500 - 599	<u>22.67</u> 10.82	<u>19.57</u> 9.34
600 - 699	<u>26.64</u> 12.71	<u>22.98</u> 10.97
700 - 799	<u>30.59</u> 14.60	<u>26.41</u> 12.60
800 - 899	<u>34.57</u> 16.50	<u>29.81</u> 14.23
900 - 999	<u>38.53</u> 18.39	<u>33.22</u> 15.86
1,000 - 1,099	<u>42.49</u> 20.28	<u>36.64</u> 17.49
1,100 - 1,199	<u>46.45</u> 22.17	<u>40.08</u> 19.13
1,200 - 1,299	<u>50.41</u> 24.06	<u>43.49</u> 20.76
1,300 - 1,399	<u>54.39</u> 25.96	<u>46.91</u> 22.39
1,400 - 1,499	<u>58.35</u> 27.85	<u>50.33</u> 24.02
1,500 - 1,599	<u>62.30</u> 29.74	<u>53.73</u> 25.65
1,600 - 1,699	<u>66.27</u> 31.63	<u>57.16</u> 27.28
1,700 - 1,799	<u>70.25</u> 33.53	<u>60.56</u> 28.91
1,800 - 1,899	<u>74.22</u> 35.42	<u>63.99</u> 30.55
1,900 - 1,999	<u>78.17</u> 37.31	<u>67.42</u> 32.18

ADJACENT STRUCTURES		
TERRITORY GROUP 3		
Amount of Insurance	Premiums	
	Comprehensive	Named Perils
3,600 - 3,699	<u>\$145.55</u> \$69.48	<u>\$125.50</u> \$59.91
3,700 - 3,799	<u>149.52</u> 71.37	<u>128.92</u> 61.54
3,800 - 3,899	<u>153.47</u> 73.26	<u>132.36</u> 63.18
3,900 - 3,999	<u>157.44</u> 75.15	<u>135.79</u> 64.81
4,000 - 4,099	<u>161.40</u> 77.04	<u>139.19</u> 66.44
4,100 - 4,199	<u>165.38</u> 78.94	<u>142.61</u> 68.07
4,200 - 4,299	<u>169.34</u> 80.83	<u>146.03</u> 69.70
4,300 - 4,399	<u>173.30</u> 82.72	<u>149.43</u> 71.33
4,400 - 4,499	<u>177.25</u> 84.61	<u>152.87</u> 72.97
4,500 - 4,599	<u>181.22</u> 86.50	<u>156.30</u> 74.60
4,600 - 4,699	<u>185.20</u> 88.40	<u>159.70</u> 76.23
4,700 - 4,799	<u>189.15</u> 90.29	<u>163.12</u> 77.86
4,800 - 4,899	<u>193.12</u> 92.18	<u>166.53</u> 79.49
4,900 - 4,999	<u>197.08</u> 94.07	<u>169.95</u> 81.12
5,000 - 5,099	<u>201.06</u> 95.97	<u>173.37</u> 82.75
5,100 - 5,199	<u>205.02</u> 97.86	<u>176.81</u> 84.39
5,200 - 5,299	<u>208.98</u> 99.75	<u>180.22</u> 86.02
5,300 - 5,399	<u>212.94</u> 101.64	<u>183.63</u> 87.65
5,400 - 5,499	<u>216.90</u> 103.53	<u>187.04</u> 89.28

MH(C) Rules

MHC-R-5

Edition 10-~~2326~~

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2,000 - 2,099	<u>82.13</u> 39.20	<u>70.84</u> 33.81
2,100 - 2,199	<u>86.09</u> 41.09	<u>74.24</u> 35.44
2,200 - 2,299	<u>90.07</u> 42.99	<u>77.67</u> 37.07
2,300 - 2,399	<u>94.03</u> 44.88	<u>81.09</u> 38.70
2,400 - 2,499	<u>97.99</u> 46.77	<u>84.49</u> 40.33
2,500 - 2,599	<u>101.94</u> 48.66	<u>87.93</u> 41.97
2,600 - 2,699	<u>105.89</u> 50.55	<u>91.35</u> 43.60
2,700 - 2,799	<u>109.90</u> 52.45	<u>94.75</u> 45.23
2,800 - 2,899	<u>113.85</u> 54.34	<u>98.18</u> 46.86
2,900 - 2,999	<u>117.80</u> 56.23	<u>101.59</u> 48.49
3,000 - 3,099	<u>121.76</u> 58.12	<u>105.00</u> 50.12
3,100 - 3,199	<u>125.75</u> 60.02	<u>108.44</u> 51.76
3,200 - 3,299	<u>129.70</u> 61.91	<u>111.85</u> 53.39
3,300 - 3,399	<u>133.65</u> 63.80	<u>115.27</u> 55.02
3,400 - 3,499	<u>137.62</u> 65.69	<u>118.69</u> 56.65
3,500 - 3,599	<u>141.57</u> 67.58	<u>122.10</u> 58.28

5,500 - 5,599	<u>220.88</u> 105.43	<u>190.46</u> 90.91
5,600 - 5,699	<u>224.83</u> 107.32	<u>193.87</u> 92.54
5,700 - 5,799	<u>228.80</u> 109.21	<u>197.29</u> 94.17
5,800 - 5,899	<u>232.77</u> 111.10	<u>200.73</u> 95.81
5,900 - 5,999	<u>236.72</u> 112.99	<u>204.13</u> 97.44
6,000 - 6,099	<u>240.70</u> 114.89	<u>207.55</u> 99.07
6,100 - 6,199	<u>244.66</u> 116.78	<u>210.98</u> 100.70
6,200 - 6,299	<u>248.62</u> 118.67	<u>214.38</u> 102.33
6,300 - 6,399	<u>252.58</u> 120.56	<u>217.80</u> 103.96
6,400 - 6,499	<u>256.55</u> 122.45	<u>221.24</u> 105.60
6,500 - 6,599	<u>260.51</u> 124.35	<u>224.64</u> 107.23
6,600 - 6,699	<u>264.48</u> 126.24	<u>228.07</u> 108.86
6,700 - 6,799	<u>268.45</u> 128.13	<u>231.49</u> 110.49
6,800 - 6,899	<u>272.40</u> 130.02	<u>234.89</u> 112.12
6,900 - 6,999	<u>276.38</u> 131.92	<u>238.31</u> 113.75
Each Add'l \$100	<u>\$3.97</u> \$1.89	<u>\$3.42</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>80.2%</u> 80.8%
Territory Group 2	Surcharge	<u>59.9%</u> 7.9%
Territory Group 4	Discount	<u>-28.4%</u> -10.3%
Territory Group 5	Discount	<u>-41.8%</u> -21.7%
Territory Group 6	Discount	<u>-55.9%</u> -38.6%

Note: Rates shown applicable to all occupancy types

COMPREHENSIVE PERSONAL EFFECTS	
TERRITORY GROUP 3	
Amount of Insurance	Premium
500 - 599	<u>\$26.65</u> \$21.04
600 - 699	<u>27.70</u> 21.87
700 - 799	<u>28.76</u> 22.70
800 - 899	<u>29.80</u> 23.53
900 - 999	<u>30.86</u> 24.36
1,000 - 1,099	<u>31.92</u> 25.20
1,100 - 1,199	<u>32.97</u> 26.03
1,200 - 1,299	<u>34.02</u> 26.86
1,300 - 1,399	<u>35.07</u> 27.69
1,400 - 1,499	<u>36.12</u> 28.52
1,500 - 1,599	<u>37.17</u> 29.35
1,600 - 1,699	<u>38.23</u> 30.18
1,700 - 1,799	<u>39.27</u> 31.01
1,800 - 1,899	<u>40.32</u> 31.84
1,900 - 1,999	<u>41.40</u> 32.68
2,000 - 2,099	<u>42.45</u> 33.51

COMPREHENSIVE PERSONAL EFFECTS	
TERRITORY GROUP 3	
Amount of Insurance	Premium
3,800 - 3,899	<u>\$61.39</u> \$48.47
3,900 - 3,999	<u>62.45</u> 49.30
4,000 - 4,099	<u>63.49</u> 50.13
4,100 - 4,199	<u>64.54</u> 50.96
4,200 - 4,299	<u>65.60</u> 51.79
4,300 - 4,399	<u>66.65</u> 52.62
4,400 - 4,499	<u>67.71</u> 53.45
4,500 - 4,599	<u>68.76</u> 54.28
4,600 - 4,699	<u>69.81</u> 55.11
4,700 - 4,799	<u>70.87</u> 55.95
4,800 - 4,899	<u>71.92</u> 56.78
4,900 - 4,999	<u>72.98</u> 57.61
5,000 - 5,099	<u>74.02</u> 58.44
5,100 - 5,199	<u>75.08</u> 59.27
5,200 - 5,299	<u>76.13</u> 60.10
5,300 - 5,399	<u>77.17</u> 60.93

MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM

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2,100 - 2,199	<u>43.50</u> 34.34
2,200 - 2,299	<u>44.55</u> 35.17
2,300 - 2,399	<u>45.61</u> 36.00
2,400 - 2,499	<u>46.65</u> 36.83
2,500 - 2,599	<u>47.70</u> 37.66
2,600 - 2,699	<u>48.76</u> 38.49
2,700 - 2,799	<u>49.80</u> 39.32
2,800 - 2,899	<u>50.86</u> 40.15
2,900 - 2,999	<u>51.92</u> 40.99
3,000 - 3,099	<u>52.98</u> 41.82
3,100 - 3,199	<u>54.02</u> 42.65
3,200 - 3,299	<u>55.07</u> 43.48
3,300 - 3,399	<u>56.13</u> 44.31
3,400 - 3,499	<u>57.17</u> 45.14
3,500 - 3,599	<u>58.23</u> 45.97
3,600 - 3,699	<u>59.28</u> 46.80
3,700 - 3,799	<u>60.33</u> 47.63

5,400 - 5,499	<u>78.23</u> 61.76
5,500 - 5,599	<u>79.28</u> 62.59
5,600 - 5,699	<u>80.35</u> 63.43
5,700 - 5,799	<u>81.39</u> 64.26
5,800 - 5,899	<u>82.45</u> 65.09
5,900 - 5,999	<u>83.50</u> 65.92
6,000 - 6,099	<u>84.54</u> 66.75
6,100 - 6,199	<u>85.60</u> 67.58
6,200 - 6,299	<u>86.65</u> 68.41
6,300 - 6,399	<u>87.70</u> 69.24
6,400 - 6,499	<u>88.75</u> 70.07
6,500 - 6,599	<u>89.81</u> 70.90
6,600 - 6,699	<u>90.87</u> 71.74
6,700 - 6,799	<u>91.91</u> 72.57
6,800 - 6,899	<u>92.98</u> 73.40
6,900 - 6,999	<u>94.03</u> 74.23
Each Add'l \$100	<u>1.05</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>219.8%</u> 97.1%
Territory Group 2	Surcharge	<u>80.2%</u> 47.2%
Territory Group 4	Discount	<u>-30.0%</u> -17.2%
Territory Group 5	Discount	<u>-43.5%</u> -23.5%
Territory Group 6	Discount	<u>-55.3%</u> -30.8%

**MOBILE HOMEOWNERS POLICY: MH(C) PROGRAM
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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	\$71.56 \$34.55	\$41.06 \$28.09	\$44.55 \$23.09	\$34.83 \$21.06	\$27.90 \$17.92	\$19.54 \$14.33
	Adjacent Structures	Add	4.552.18	2.711.91	2.751.31	1.991.19	1.611.03	1.220.81
	Personal Effects	Add	22.8411.1 2	12.838.28	7.846.19	5.445.09	4.394.70	3.494.26
\$50	Mobile Home Structures	Add	\$32.54 \$15.71	\$18.68 \$12.78	\$20.31 \$10.53	\$15.88 \$9.60	\$12.69 \$8.15	\$8.89 \$6.52
	Adjacent Structures	Add	2.261.08	1.370.97	1.380.66	0.970.58	0.800.51	0.600.39
	Personal Effects	Add	11.435.57	6.414.14	3.923.09	2.722.54	2.192.35	1.752.14
\$100	Mobile Home Structures	Included						
	Adjacent Structures	Included						
	Personal Effects	Included						
\$250	Mobile Home Structures	Subtract	\$58.56 \$28.27	\$33.60 \$22.99	\$36.47 \$18.90	\$28.53 \$17.24	\$22.84 \$14.67	\$15.99 \$11.73
	Adjacent Structures	Subtract	4.552.18	2.711.91	2.751.31	1.991.19	1.611.03	1.220.81
	Personal Effects	Subtract	22.8411.1 2	12.838.28	7.846.19	5.445.09	4.394.70	3.494.26
\$500	Mobile Home Structures	Subtract	\$149.66 \$72.25	\$85.86 \$58.75	\$93.23 \$48.32	\$72.87 \$44.05	\$58.36 \$37.49	\$40.86 \$29.98
	Adjacent Structures	Subtract	36.3017.3 7	21.6915.3 3	22.0310.5 1	15.789.43	12.818.22	9.736.45
	Personal Effects	Subtract	34.2716.6 8	19.2412.4 2	11.749.27	8.167.63	6.597.05	5.236.40
\$750	Mobile Home Structures	Subtract	\$228.70 \$110.41	\$131.18 \$89.77	\$142.51 \$73.86	\$111.37 \$67.33	\$89.21 \$57.30	\$62.46 \$45.82
	Adjacent Structures	Subtract	61.2629.3 2	36.6025.8 7	37.1717.7 4	26.6015.9 0	21.6013.8 6	16.4210.8 8
	Personal Effects	Subtract	43.4121.1 3	24.3815.7 4	14.8611.7 3	10.349.67	8.358.93	6.628.10
\$1,000	Mobile Home Structures	Subtract	\$292.37 \$141.15	\$167.70 \$114.76	\$182.16 \$94.41	\$142.38 \$86.07	\$114.05 \$73.26	\$79.85 \$58.58
	Adjacent Structures	Subtract	77.5937.1 3	46.3532.7 6	47.0922.4 8	33.7020.1 4	27.3417.5 4	20.8113.7 9
	Personal Effects	Subtract	49.9224.3 0	28.0418.1 0	17.0813.4 9	11.8911.1 2	9.6010.28	7.629.31
\$2,000	Mobile Home Structures	Subtract	\$492.33 \$237.69	\$282.38 \$193.22	\$306.82 \$159.02	\$239.78 \$144.95	\$192.10 \$123.40	\$134.48 \$98.66
	Adjacent Structures	Subtract	128.6161.1 55	76.8254.2 9	78.0537.2 5	55.8533.3 7	45.3129.0 7	34.5222.8 8
	Personal Effects	Subtract	72.1735.1 4	40.5626.1 8	24.6819.4 8	17.2116.0 9	13.8814.8 5	11.0113.4 6
\$5,000	Mobile Home Structures	Subtract	\$982.98 \$474.56	\$563.75 \$385.76	\$612.67 \$317.53	\$478.78 \$289.43	\$383.60 \$246.41	\$268.55 \$197.01
	Adjacent Structures	Subtract	253.5412 1.34	151.4010 7.01	153.8173 42	110.0665 76	89.2657.2 6	68.0945.1 2
	Personal Effects	Subtract	131.9664 25	74.1947.8 9	45.0935.6 0	31.4729.4 3	25.4027.1 8	20.1324.6 1