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	$91.13 ~~$43.99~~	$52.28 ~~$35.78~~	$56.73 ~~$29.40~~	$44.33 ~~$26.80~~	$35.50 ~~$22.80~~	$24.86 ~~$18.24~~
	Adjacent Structures	Subtract	31.75~~15.20~~	18.96~~13.40~~	19.30~~9.21~~	13.80~~8.25~~	11.23~~7.21~~	8.51~~5.64~~
	Personal Effects	Subtract	11.43~~5.57~~	6.41~~4.14~~	3.92~~3.09~~	2.72~~2.54~~	2.19~~2.35~~	1.75~~2.14~~
$750	Mobile Home Structures	Subtract	$170.14 ~~$82.14~~	$97.58 ~~$66.77~~	$106.01 ~~$54.95~~	$82.85 ~~$50.08~~	$66.38 ~~$42.64~~	$46.47 ~~$34.09~~
	Adjacent Structures	Subtract	56.71~~27.14~~	33.89~~23.95~~	34.42~~16.43~~	24.61~~14.71~~	19.98~~12.82~~	15.20~~10.07~~
	Personal Effects	Subtract	20.57~~10.02~~	11.56~~7.46~~	7.02~~5.54~~	4.90~~4.58~~	3.95~~4.23~~	3.14~~3.84~~
$1,000	Mobile Home Structures	Subtract	$233.81 ~~$112.88~~	$134.10 ~~$91.76~~	$145.69 ~~$75.51~~	$113.85 ~~$68.83~~	$91.22 ~~$58.60~~	$63.86 ~~$46.85~~
	Adjacent Structures	Subtract	73.04~~34.95~~	43.64~~30.84~~	44.34~~21.16~~	31.71~~18.95~~	25.73~~16.51~~	19.59~~12.98~~
	Personal Effects	Subtract	27.10~~13.19~~	15.23~~9.83~~	9.25~~7.30~~	6.46~~6.04~~	5.21~~5.57~~	4.13~~5.05~~
$2,000	Mobile Home Structures	Subtract	$433.77 ~~$209.42~~	$248.77 ~~$170.23~~	$270.33 ~~$140.11~~	$211.25 ~~$127.70~~	$169.26 ~~$108.72~~	$118.50 ~~$86.93~~
	Adjacent Structures	Subtract	124.06~~59.37~~	74.11~~52.38~~	75.29~~35.94~~	53.86~~32.18~~	43.68~~28.02~~	33.31~~22.08~~
	Personal Effects	Subtract	49.33~~24.02~~	27.73~~17.90~~	16.84~~13.30~~	11.76~~11.00~~	9.48~~10.15~~	7.53~~9.20~~
$5,000	Mobile Home Structures	Subtract	$924.42 ~~$446.29~~	$530.17 ~~$362.78~~	$576.19 ~~$298.63~~	$450.26 ~~$272.19~~	$360.76 ~~$231.74~~	$252.57 ~~$185.29~~
	Adjacent Structures	Subtract	248.99~~119.16~~	148.69~~105.09~~	151.06~~72.10~~	108.08~~64.58~~	87.65~~56.23~~	66.87~~44.31~~
	Personal Effects	Subtract	109.12~~53.13~~	61.36~~39.61~~	37.26~~29.41~~	26.03~~24.34~~	20.99~~22.46~~	16.65~~20.35~~

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

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	$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	Subtract	2.26~~1.08~~	1.36~~0.96~~	1.36~~0.65~~	0.97~~0.58~~	0.79~~0.51~~	0.60~~0.40~~
	Personal Effects	Subtract	9.51~~4.63~~	5.36~~3.46~~	3.26~~2.58~~	2.27~~2.12~~	1.83~~1.96~~	1.46~~1.78~~
$100	Mobile Home Structures	Subtract	$61.83 ~~$29.85~~	$35.47 ~~$24.27~~	$38.46 ~~$19.93~~	$30.08 ~~$18.19~~	$24.09 ~~$15.47~~	$16.88 ~~$12.38~~
	Adjacent Structures	Subtract	4.55~~2.18~~	2.71~~1.91~~	2.76~~1.32~~	1.98~~1.19~~	1.62~~1.04~~	1.22~~0.81~~
	Personal Effects	Subtract	19.04~~9.27~~	10.69~~6.90~~	6.53~~5.15~~	4.55~~4.25~~	3.66~~3.92~~	2.91~~3.56~~
$250	Mobile Home Structures	Subtract	$110.60 ~~$53.39~~	$63.45 ~~$43.42~~	$68.91 ~~$35.72~~	$53.86 ~~$32.56~~	$43.13 ~~$27.71~~	$30.20 ~~$22.16~~
	Adjacent Structures	Subtract	6.81~~3.26~~	4.07~~2.88~~	4.15~~1.98~~	2.96~~1.77~~	2.41~~1.54~~	1.82~~1.21~~
	Personal Effects	Subtract	38.07~~18.54~~	21.38~~13.80~~	13.06~~10.31~~	9.07~~8.48~~	7.33~~7.84~~	5.81~~7.10~~
$500	Mobile Home Structures	Subtract	$182.30 ~~$88.01~~	$104.60 ~~$71.57~~	$113.65 ~~$58.90~~	$88.84 ~~$53.71~~	$71.12 ~~$45.69~~	$49.78 ~~$36.52~~
	Adjacent Structures	Subtract	10.36~~4.96~~	6.22~~4.40~~	6.33~~3.02~~	4.47~~2.67~~	3.65~~2.34~~	2.76~~1.83~~
	Personal Effects	Subtract	66.29~~32.28~~	37.24~~24.04~~	22.72~~17.94~~	15.79~~14.76~~	12.76~~13.65~~	10.11~~12.36~~
$750	Mobile Home Structures	Subtract	$241.29 ~~$116.49~~	$138.45 ~~$94.74~~	$150.47 ~~$77.99~~	$117.62 ~~$71.10~~	$94.15 ~~$60.48~~	$65.90 ~~$48.35~~
	Adjacent Structures	Subtract	13.62~~6.52~~	8.21~~5.80~~	8.35~~3.99~~	5.87~~3.51~~	4.80~~3.08~~	3.62~~2.40~~
	Personal Effects	Subtract	89.80~~43.72~~	50.44~~32.56~~	30.77~~24.29~~	21.38~~19.99~~	17.27~~18.48~~	13.69~~16.74~~
$1,000	Mobile Home Structures	Subtract	$285.27 ~~$137.72~~	$163.68 ~~$112.00~~	$177.93 ~~$92.22~~	$139.09 ~~$84.08~~	$111.33 ~~$71.51~~	$77.93 ~~$57.17~~
	Adjacent Structures	Subtract	16.54~~7.91~~	10.00~~7.07~~	10.15~~4.85~~	7.13~~4.26~~	5.82~~3.73~~	4.39~~2.91~~
	Personal Effects	Subtract	107.65~~52.41~~	60.47~~39.03~~	36.87~~29.11~~	25.62~~23.96~~	20.71~~22.16~~	16.41~~20.05~~
$2,000	Mobile Home Structures	Subtract	$415.07 ~~$200.39~~	$238.18 ~~$162.98~~	$258.95 ~~$134.21~~	$202.50 ~~$122.42~~	$162.02 ~~$104.08~~	$113.42 ~~$83.21~~
	Adjacent Structures	Subtract	27.66~~13.24~~	16.81~~11.88~~	17.01~~8.12~~	11.91~~7.11~~	9.70~~6.22~~	7.29~~4.83~~
	Personal Effects	Subtract	170.08~~82.80~~	95.51~~61.65~~	58.20~~45.95~~	40.47~~37.84~~	32.70~~34.99~~	25.90~~31.67~~
$5,000	Mobile Home Structures	Subtract	$724.07 ~~$349.56~~	$415.49 ~~$284.31~~	$451.82 ~~$234.17~~	$353.44 ~~$213.66~~	$282.71 ~~$181.60~~	$197.92 ~~$145.19~~
	Adjacent Structures	Subtract	59.81~~28.62~~	36.51~~25.81~~	36.80~~17.56~~	25.71~~15.36~~	20.93~~13.43~~	15.69~~10.40~~
	Personal Effects	Subtract	339.47~~165.27~~	190.60~~123.03~~	116.10~~91.66~~	80.76~~75.51~~	65.23~~69.80~~	51.67~~63.16~~

OPTIONAL NAMED STORM PERCENTAGE DEDUCTIBLE
TERRITORY GROUPS 1 AND 2 ONLY

DEDUCTIBLE COMPREHENSIVE COVERAGE

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

1% Named Storm Deductible

			Primary Residence		Seasonal/Vacation Residence	
All Other Perils Deductible Amount	Coverage		Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
None	Mobile Home Structures	Add	$47.42 ~~$24.26~~	$30.92 ~~$19.74~~	---	---
	Adjacent Structures	Add	2.91 ~~1.46~~	2.00 ~~1.28~~	---	---
	Personal Effects	Add	17.92 ~~9.91~~	9.28 ~~7.38~~	---	---
$50	Mobile Home Structures	Add	$11.00 ~~$5.62~~	$7.17 ~~$4.58~~	---	---
	Adjacent Structures	Add	0.75 ~~0.38~~	0.53 ~~0.34~~	---	---
	Personal Effects	Add	7.97 ~~4.41~~	4.13 ~~3.28~~	---	---
$100	Mobile Home Structures	Subtract	$19.39 ~~$9.92~~	$12.66 ~~$8.08~~	---	---
	Adjacent Structures	Subtract	1.38 ~~0.69~~	0.95 ~~0.61~~	---	---
	Personal Effects	Subtract	1.99 ~~1.10~~	1.03 ~~0.82~~	---	---
$250	Mobile Home Structures	Subtract	$74.14 ~~$37.93~~	$48.32 ~~$30.85~~	$19.39 ~~$9.92~~	$12.66 ~~$8.08~~
	Adjacent Structures	Subtract	5.64 ~~2.83~~	3.90 ~~2.50~~	1.38 ~~0.69~~	0.95 ~~0.61~~
	Personal Effects	Subtract	21.88 ~~12.11~~	11.35 ~~9.02~~	1.99 ~~1.10~~	1.03 ~~0.82~~
$500	Mobile Home Structures	Subtract	$159.23 ~~$81.46~~	$103.75 ~~$66.23~~	$104.57 ~~$53.49~~	$68.13 ~~$43.50~~
	Adjacent Structures	Subtract	35.69 ~~17.90~~	24.60 ~~15.79~~	31.38 ~~15.73~~	21.62 ~~13.88~~
	Personal Effects	Subtract	31.82 ~~17.61~~	16.50 ~~13.12~~	11.97 ~~6.62~~	6.21 ~~4.93~~

2% Named Storm Deductible

			Primary Residence		Seasonal/Vacation Residence	
All Other Perils Deductible Amount	Coverage		Territory Group 1	Territory Group 2	Territory Group 1	Territory Group 2
None	Mobile Home Structures	Add	$27.35 ~~$13.99~~	$17.82 ~~$11.37~~	---	---
	Adjacent Structures	Add	1.48 ~~0.74~~	1.03 ~~0.66~~	---	---
	Personal Effects	Add	15.72 ~~8.70~~	8.15 ~~6.48~~	---	---
$50	Mobile Home Structures	Subtract	$8.73 ~~$4.46~~	$5.67 ~~$3.62~~	---	---
	Adjacent Structures	Subtract	0.66 ~~0.33~~	0.45 ~~0.29~~	---	---
	Personal Effects	Add	5.86 ~~3.24~~	3.03 ~~2.41~~	---	---
$100	Mobile Home Structures	Subtract	$38.82 ~~$19.86~~	$25.30 ~~$16.15~~	---	---
	Adjacent Structures	Subtract	2.76 ~~1.39~~	1.92 ~~1.23~~	---	---
	Personal Effects	Subtract	3.99 ~~2.20~~	2.06 ~~1.63~~	---	---

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

$250	Mobile Home Structures	Subtract	$92.99 ~~$47.57~~	$60.61 ~~$38.69~~	$38.82 ~~$19.86~~	$25.30 ~~$16.15~~
	Adjacent Structures	Subtract	6.95 ~~3.49~~	4.83 ~~3.10~~	2.76 ~~1.39~~	1.92 ~~1.23~~
	Personal Effects	Subtract	23.67 ~~13.10~~	12.28 ~~9.76~~	3.99 ~~2.20~~	2.06 ~~1.63~~
$500	Mobile Home Structures	Subtract	$177.24 ~~$90.67~~	$115.48 ~~$73.72~~	$123.13 ~~$62.99~~	$80.25 ~~$51.23~~
	Adjacent Structures	Subtract	36.33 ~~18.22~~	25.04 ~~16.07~~	31.78 ~~15.94~~	21.92 ~~14.07~~
	Personal Effects	Subtract	33.53 ~~18.55~~	17.38 ~~13.82~~	13.87 ~~7.67~~	7.18 ~~5.71~~
$750	Mobile Home Structures	Subtract	$253.65 ~~$129.76~~	$165.24 ~~$105.49~~	$201.24 ~~$102.95~~	$131.12 ~~$83.71~~
	Adjacent Structures	Subtract	62.42 ~~31.30~~	42.98 ~~27.59~~	57.74 ~~28.96~~	39.82 ~~25.56~~
	Personal Effects	Subtract	41.21 ~~22.80~~	21.38 ~~16.99~~	22.57 ~~12.49~~	11.72 ~~9.31~~
$1,000	Mobile Home Structures	Subtract	$320.14 ~~$163.77~~	$208.55 ~~$133.14~~	$270.96 ~~$138.61~~	$176.55 ~~$112.71~~
	Adjacent Structures	Subtract	84.05 ~~42.16~~	57.89 ~~37.16~~	79.54 ~~39.89~~	54.84 ~~35.21~~
	Personal Effects	Subtract	46.41 ~~25.68~~	24.09 ~~19.15~~	29.72 ~~16.44~~	15.40 ~~12.25~~
$2,000	Mobile Home Structures	Subtract	$568.58 ~~$290.87~~	$370.37 ~~$236.44~~	$533.35 ~~$272.85~~	$347.49 ~~$221.84~~
	Adjacent Structures	Subtract	162.13 ~~81.31~~	111.57 ~~71.63~~	158.30 ~~79.39~~	109.16 ~~70.08~~
	Personal Effects	Subtract	63.96 ~~35.39~~	33.23 ~~26.42~~	55.41 ~~30.66~~	28.73 ~~22.84~~

5% Named Storm Deductible

			Primary Residence		Seasonal/Vacation Residence	
All Other Perils Deductible Amount	**Coverage**		**Territory Group 1**	**Territory Group 2**	**Territory Group 1**	**Territory Group 2**
None	Mobile Home Structures	Subtract	$32.91 ~~$16.84~~	$21.45 ~~$13.70~~	---	---
	Adjacent Structures	Subtract	2.81~~1.41~~	1.90~~1.22~~	---	---
	Personal Effects	Add	9.16~~5.07~~	4.75~~3.77~~	---	---
$50	Mobile Home Structures	Subtract	$67.89 ~~$34.73~~	$44.21 ~~$28.22~~	---	---
	Adjacent Structures	Subtract	4.86~~2.44~~	3.39~~2.17~~	---	---
	Personal Effects	Subtract	0.44~~0.24~~	0.24~~0.20~~	---	---
$100	Mobile Home Structures	Subtract	$97.04 ~~$49.64~~	$63.26 ~~$40.38~~	---	---
	Adjacent Structures	Subtract	6.89 ~~3.46~~	4.78 ~~3.07~~	---	---
	Personal Effects	Subtract	9.94 ~~5.50~~	5.13 ~~4.08~~	---	---
$250	Mobile Home Structures	Subtract	$149.57 ~~$76.52~~	$97.49 ~~$62.24~~	$97.04 ~~$49.64~~	$63.26 ~~$40.38~~
	Adjacent Structures	Subtract	10.87 ~~5.45~~	7.59 ~~4.87~~	6.89 ~~3.46~~	4.78 ~~3.07~~
	Personal Effects	Subtract	29.05 ~~16.07~~	15.08 ~~11.99~~	9.94 ~~5.50~~	5.13 ~~4.08~~
$500	Mobile Home Structures	Subtract	$231.23 ~~$118.29~~	$150.66 ~~$96.18~~	$178.86 ~~$91.50~~	$116.55 ~~$74.40~~
	Adjacent Structures	Subtract	39.93 ~~20.02~~	27.49 ~~17.65~~	35.58 ~~17.84~~	24.58 ~~15.78~~
	Personal Effects	Subtract	38.59 ~~21.35~~	20.03 ~~15.92~~	19.57 ~~10.83~~	10.16 ~~8.07~~
$750	Mobile Home Structures	Subtract	$303.52 ~~$155.27~~	$197.73 ~~$126.23~~	$252.84 ~~$129.35~~	$164.73 ~~$105.16~~
	Adjacent Structures	Subtract	65.53 ~~32.86~~	45.03 ~~28.91~~	61.04 ~~30.61~~	42.15 ~~27.06~~
	Personal Effects	Subtract	45.67 ~~25.27~~	23.72 ~~18.86~~	27.73 ~~15.34~~	14.41 ~~11.45~~
$1,000	Mobile Home Structures	Subtract	$364.50 ~~$186.47~~	$237.45 ~~$151.58~~	$317.07 ~~$162.20~~	$206.52 ~~$131.84~~
	Adjacent Structures	Subtract	86.58 ~~43.42~~	59.44 ~~38.16~~	82.16 ~~41.21~~	56.73 ~~36.42~~
	Personal Effects	Subtract	50.15 ~~27.74~~	26.03 ~~20.70~~	34.10 ~~18.86~~	17.71 ~~14.09~~

$2,000	Mobile Home Structures	Subtract	$602.37 ~~$308.16~~	$392.36 ~~$250.48~~	$568.15 ~~$290.65~~	$369.97 ~~$236.18~~
	Adjacent Structures	Subtract	163.93 ~~82.21~~	112.37 ~~72.14~~	160.09 ~~80.29~~	110.48 ~~70.93~~
	Personal Effects	Subtract	66.63 ~~36.86~~	34.62 ~~27.52~~	58.36 ~~32.29~~	30.38 ~~24.16~~
$5,000	Mobile Home Structures	Subtract	$1,302.87 ~~$666.52~~	$848.54 ~~$541.69~~	$1,308.17 ~~$669.22~~	$851.66 ~~$543.69~~
	Adjacent Structures	Subtract	380.18 ~~190.67~~	260.35 ~~167.14~~	374.14 ~~187.64~~	258.08 ~~165.69~~
	Personal Effects	Subtract	113.76 ~~62.94~~	59.13 ~~47.01~~	128.56 ~~71.13~~	67.02 ~~53.28~~

DEDUCTIBLE NAMED PERILS COVERAGE

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1% Named Storm Deductible

			Primary Residence	
All Other Perils Deductible Amount	Coverage		Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	$34.62 ~~$17.71~~	$22.55 ~~$14.39~~
	Adjacent Structures	Subtract	2.35~~1.18~~	1.62~~1.04~~
	Personal Effects	Subtract	4.00~~2.21~~	2.08~~1.65~~
$50	Mobile Home Structures	Subtract	$64.76 ~~$33.13~~	$42.20 ~~$26.94~~
	Adjacent Structures	Subtract	4.49~~2.25~~	3.12~~2.00~~
	Personal Effects	Subtract	12.20~~6.75~~	6.31~~5.02~~
$100	Mobile Home Structures	Subtract	$91.79 ~~$46.96~~	$59.82 ~~$38.19~~
	Adjacent Structures	Subtract	6.67 ~~3.34~~	4.58 ~~2.94~~
	Personal Effects	Subtract	20.43 ~~11.30~~	10.59 ~~8.42~~
$250	Mobile Home Structures	Subtract	$136.92 ~~$70.05~~	$89.22 ~~$56.96~~
	Adjacent Structures	Subtract	8.73 ~~4.38~~	6.01 ~~3.86~~
	Personal Effects	Subtract	36.80 ~~20.36~~	19.09 ~~15.17~~
$500	Mobile Home Structures	Subtract	$212.15 ~~$108.53~~	$138.24 ~~$88.25~~
	Adjacent Structures	Subtract	12.19 ~~6.12~~	8.42 ~~5.41~~
	Personal Effects	Subtract	64.09 ~~35.46~~	33.23 ~~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	$69.24 ~~$35.42~~	$45.11 ~~$28.80~~
	Adjacent Structures	Subtract	4.70~~2.36~~	3.26~~2.09~~
	Personal Effects	Subtract	8.01~~4.43~~	4.16~~3.31~~
$50	Mobile Home Structures	Subtract	$98.80 ~~$50.54~~	$64.39 ~~$41.10~~
	Adjacent Structures	Subtract	6.82~~3.42~~	4.71~~3.03~~
	Personal Effects	Subtract	16.04~~8.87~~	8.29~~6.59~~
$100	Mobile Home Structures	Subtract	$125.23 ~~$64.06~~	$81.60 ~~$52.09~~
	Adjacent Structures	Subtract	8.98 ~~4.50~~	6.17 ~~3.96~~
	Personal Effects	Subtract	24.10 ~~13.33~~	12.49 ~~9.93~~
$250	Mobile Home Structures	Subtract	$169.47 ~~$86.70~~	$110.44 ~~$70.50~~
	Adjacent Structures	Subtract	10.97 ~~5.50~~	7.55 ~~4.85~~
	Personal Effects	Subtract	39.44 ~~21.82~~	20.46 ~~16.26~~
$500	Mobile Home Structures	Subtract	$235.94 ~~$120.70~~	$153.72 ~~$98.13~~

	Adjacent Structures	Subtract	13.61 ~~6.82~~	9.37 ~~6.02~~
	Personal Effects	Subtract	61.78 ~~34.18~~	32.03 ~~25.47~~
$750	Mobile Home Structures	Subtract	$293.30 ~~$150.05~~	$191.08 ~~$121.98~~
	Adjacent Structures	Subtract	15.42 ~~7.73~~	10.66 ~~6.84~~
	Personal Effects	Subtract	79.91 ~~44.21~~	41.44 ~~32.94~~
$1,000	Mobile Home Structures	Subtract	$340.17 ~~$174.02~~	$221.58 ~~$141.45~~
	Adjacent Structures	Subtract	16.41 ~~8.23~~	11.31 ~~7.26~~
	Personal Effects	Subtract	93.14 ~~51.53~~	48.29 ~~38.39~~
$2,000	Mobile Home Structures	Subtract	$511.80 ~~$261.82~~	$333.31 ~~$212.78~~
	Adjacent Structures	Subtract	19.31 ~~9.69~~	13.29 ~~8.53~~
	Personal Effects	Subtract	138.74 ~~76.76~~	71.92 ~~57.18~~

5% Named Storm Deductible

			Primary Residence	
All Other Perils Deductible Amount	Coverage		Territory Group 1	Territory Group 2
None	Mobile Home Structures	Subtract	$173.06 ~~$88.53~~	$112.77 ~~$71.99~~
	Adjacent Structures	Subtract	11.81 ~~5.92~~	8.12 ~~5.22~~
	Personal Effects	Subtract	20.00 ~~11.07~~	10.40 ~~8.27~~
$50	Mobile Home Structures	Subtract	$200.90 ~~$102.78~~	$130.92 ~~$83.58~~
	Adjacent Structures	Subtract	13.84 ~~6.94~~	9.54 ~~6.12~~
	Personal Effects	Subtract	27.51 ~~15.22~~	14.22 ~~11.30~~
$100	Mobile Home Structures	Subtract	$225.53 ~~$115.37~~	$146.98 ~~$93.83~~
	Adjacent Structures	Subtract	15.87 ~~7.96~~	10.94 ~~7.02~~
	Personal Effects	Subtract	35.11 ~~19.43~~	18.21 ~~14.48~~
$250	Mobile Home Structures	Subtract	$267.12 ~~$136.65~~	$174.04 ~~$111.11~~
	Adjacent Structures	Subtract	17.67 ~~8.86~~	12.17 ~~7.81~~
	Personal Effects	Subtract	50.02 ~~27.67~~	25.96 ~~20.64~~
$500	Mobile Home Structures	Subtract	$326.33 ~~$166.94~~	$212.60 ~~$135.72~~
	Adjacent Structures	Subtract	19.58 ~~9.82~~	13.51 ~~8.67~~
	Personal Effects	Subtract	71.09 ~~39.33~~	36.93 ~~29.36~~
$750	Mobile Home Structures	Subtract	$373.97 ~~$191.32~~	$243.62 ~~$155.53~~
	Adjacent Structures	Subtract	20.43 ~~10.25~~	14.09 ~~9.05~~
	Personal Effects	Subtract	87.56 ~~48.44~~	45.51 ~~36.18~~
$1,000	Mobile Home Structures	Subtract	$408.99 ~~$209.23~~	$266.41 ~~$170.07~~
	Adjacent Structures	Subtract	20.67 ~~10.37~~	14.26 ~~9.15~~
	Personal Effects	Subtract	99.86 ~~55.25~~	51.92 ~~41.28~~
$2,000	Mobile Home Structures	Subtract	$549.02 ~~$280.86~~	$357.54 ~~$228.25~~
	Adjacent Structures	Subtract	21.59 ~~10.82~~	14.77 ~~9.48~~
	Personal Effects	Subtract	144.65 ~~80.02~~	75.24 ~~59.82~~
$5,000	Mobile Home Structures	Subtract	$969.04 ~~$495.73~~	$630.95 ~~$402.79~~
	Adjacent Structures	Subtract	24.29 ~~12.18~~	16.12 ~~10.35~~

	Personal Effects	Subtract	273.35 ~~151.23~~	142.29 ~~113.12~~

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

TERRITORY GROUP SURCHARGE/DISCOUNT

Mobile Home Structures	
Territory Group 1	76.7%~~64.6%~~
Territory Group 2	1.6%~~34.1%~~
Territory Group 3	0.0%
Territory Group 4	-20.9%~~-7.7%~~
Territory Group 5	-36.6%~~-21.5%~~
Territory Group 6	-55.7%~~-37.3%~~

Adjacent Structures	
Territory Group 1	80.2%~~80.8%~~
Territory Group 2	7.9%~~59.9%~~
Territory Group 3	0.0%
Territory Group 4	-28.4%~~-10.3%~~
Territory Group 5	-41.8%~~-21.7%~~
Territory Group 6	-55.9%~~-38.6%~~

Comprehensive Personal Effects	
Territory Group 1	219.8%~~97.1%~~
Territory Group 2	80.2%~~47.2%~~
Territory Group 3	0.0%
Territory Group 4	-30.0%~~-17.2%~~
Territory Group 5	-43.5%~~-23.5%~~
Territory Group 6	-55.3%~~-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	$31.01~~$23.67~~
50,000	35.35~~26.99~~
100,000	40.92~~31.24~~
200,000	47.75~~36.44~~
250,000	50.54~~38.58~~
300,000	53.04~~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.~~3~~4%	~~60~~63.~~0~~2%
Adjacent Structures	~~57~~66.~~0~~5%	~~53~~62.~~9~~8%
Comprehensive Personal Effects	~~45~~49.~~3~~6%	~~38~~39.~~5~~4%

STATED VALUE LOSS SETTLEMENT

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