

**MOBILE HOME MH(F)****1. Ace American Insurance Company**

- MH Program deviation, tied down, by value, county, deductible, 0-6 years old and 7+ years old, protected.
- MH Program deviation, tied down, by value, county deductible, 0-6 years old and 7+ years old, protected/unprotected.
- MH Program deviation, tied down, by value, county, deductible, 0-6 years old and 7+ years old, protected.
- MH Program deviation, tied down, by value, county, deductible, 0-6 years old and 7+ years old, unprotected
- MH Program deviation, tied down, by value, county, deductible, 0-6 years old and 7+ years old, unprotected.
- Eff 7-1-02 PC049968

**2. Aegis Security Insurance Company**

- Deviation for mobile homes 10 yrs. & newer based on value of unit, protection class, \$250 ded, & territory 1. Credit varies.
- Deviation for mobile homes 11 yrs. or older based on value of unit, protection class, \$250 ded, & territory 1. Credit varies.
- Eff. 12-1-03 PC061319

**3. Allstate Insurance Company**

- Installment Payments.
- The Good Hands People Discount.
- Park Size Discount.
- 55 & Retired Discount.
- Original Owner Discount.
- Amount of Insurance.
- Eff. 10-19-17 ALSE-131147728 [SERFF Filing Access- North Carolina](#)

**4. American Bankers Insurance Company of Florida**

- Select Tier Broad Form, Base Rate.
- Choice Tier Broad Form, Base Rate.
- Elite Tier Broad Form, Base Rate.
- Select Tier Comprehensive Form, Base Rate.
- Choice Tier Comprehensive Form, Base Rate.
- Elite Tier Comprehensive Form, Base Rate.
- Senior Discount, Territory 2 and Territory 3.
- Claim Free Credit Territory 2 and Territory 3.
- Age of Home Discount.
- Eff 1-24-2024 ASPX-133853922 [SERFF Filing Access - North Carolina](#)

**5. American Family Home Insurance Company**

- Installment Payment Plan – Electronic Funds Transfer – Recurring Credit Card.
- Downward Deviation Age of Home for Territory Group 5 & 6.
- Downward Deviation Territory 4 & 5.
- Downward Deviation Amount of Insurance.
- Deviation by Age of Insured, 18-49, Mobile Home Value, County, Protected, Age of Home, \$50.00 Deductible, Territory 50.
- Deviation by Age of Insured, 50+ Mobile Home Value, County, Protected, Age of Home, \$50.00 Deductible.
- Deviation by Age of Insured All, Mobile Home Value, County, Protected, Age of Home, Territory 51.
- Deviation by Age of Insured, Mobile Home Value, County, Protected, Age of Home, Territory 52.
- Deviation by County, Age of Home, Age of Insured (18-49), Protected/Unprotected, Territory 53.
- Deviation by County, Age of Home, Age of Insured (50+), Protected/Unprotected, Territory 53.
- Eff 6-1-20 AMMH-132235042 [SERFF Filing Access - North Carolina](#)

**6. American Modern Home Insurance Company**

- Payment Options – EFT Installment Charge.
- Age of Home by County.
- Territory Groups – Discounts.
- Eff 6-1-20 AMMH - 132242289

## **7 American Modern Property and Casualty Insurance Company**

### Manufactured Home -Owner

- Age of Home.
- Age of Insured.
- Association Discount.
- Auto/Home Discount.
- Claims Free Discount
- Dwelling Unit Value Relativity
- Installment Payment Plan Options.
- Insurance Score.
- Minimum Written Premium and Minimum Earned Premium Earned
- Multi-Policy Discount.
- Paid in Full – Direct Billed Discount.
- Paperless Discount.
- Park Status
- Territory Group Surcharge

### Home – Tenant

- Minimum Written Premium and Minimum Earned Premium
- Eff 3/1/25 AMMH-134224541 [SERFF Filing Access - North Carolina](#)

## **8. Erie Insurance Company**

- Base Rate Deviation.
- Optional Deductible.
- Private Property Replacement Cost Deviation.
- Protective Device Deviation.
- Multi Policy Deviation.
- Underwriting Tier Deviation.
- Claims Tier Deviation.
- Occupancy Deviation.
- Business Pursuits Deviation.
- Increased Special Limits of Liability.
- Outboard Motors and Watercraft Deviation.
- Fire Department Service Charge Deviation.
- Earthquake Damage Deviation.
- Installment Payment Plan.
- Eff 5-1-22 ERPP-133115365 [SERFF Filing Access - North Carolina](#)

## **9. Horace Mann Insurance Company**

- Deviation to Water Craft Liability depending on boat type, horsepower, length, speed & limits.
- 5% Multi-Policy Discount: All Forms when auto policy is in force.
- 10% discount for consecutive years & claim free. Policy must have continuously renewed for past 5 yrs.
- Eff. 3-15-93

## **10. Indemnity Insurance Company of North America**

- Form MH(F)3: Base rate deviation based on amount of insurance & territory: Variable credits.
- Eff. 11-18-96

## **11. Integon National Insurance Company**

- 5% - 30% credit for named insured age 50 & older for Coverage A limit when certain criteria is met.
- Eff. 9-1-92

## **12. Nationwide Mutual Fire Insurance Company**

- Personal Property Forms MH(F) 2 and MH(F) 3 located at the insured premise.
- Territory Relativity – Amount of Insurance deviation Forms MH(F) 2 and MH(F) 3.
- Age of Mobile Home Forms MH(F) 2 and MH(F)3.
- Age of oldest insured deviation.

- Home and Car Deviation.
- Eff. 2-13-09 PC120804

**13. North Carolina Farm Bureau Mutual Insurance Company**

- Forms MH(F)-2 and MH(F)-3: Amount of Insurance and Territory and/or County.
- Optional Rating Characteristics - Year of Construction.
- Installment Payment Plan.
- Other Structures (MHF-28) with Windstorm-Hail Exclusion (MHF-54) Deviation.
- Eff. 6-1-20 NCFB-132225071 [SERFF Filing Access - North Carolina](#)

**14. Northland Insurance Company**

- Downward deviation on double wide for MH(F)-2 and MH(F)-3.
- Eff. 3-15-99

**15. Pharmacists Mutual Insurance Company**

- 10% downward deviation for all rates.
- Waiver of installment payments.
- 5% downward deviation for auto and home.
- Eff. 1-1-98

**16. State Farm Fire & Casualty Company**

- Coverage C Personal Property – MH-2 and MH-3 Policies.
- Installment Payment Charge.
- Inflation Guard Coverage.
- MHF Rate Pages.
- Eff. 10-1-23 SFMA-133729435 [SERFF Filing Access - North Carolina](#)

**17. State Farm General Insurance Company**

- Personal Property) is automatically increased to 40% of Coverage A. The additional premium is \$2 per each additional \$1,000 of coverage for the amount over 40% of Coverage A. This applies to all MH-2 and MH-3 policies.
- Installment Payment Plan Charge \$2.00 each installment if paid by electronic funds transfer or \$1.00 per month if no printed notice is requested.
- Inflation coverage maybe added to the policy at no additional cost.
- Eff. 10-1-15 SFMA-130119008 [SERFF Filing Access - North Carolina](#)

**18. Windsor-Mount Joy Insurance Company**

- Amount of Insurance Deviation MH(F) 3.
- Newer Mobile Homes Deviation.
- Other Structures Increased Limits.
- Personal Property Increased Limit.
- Protection Class Deviation.
- Deductible Maximum Credit Waived.
- Territory Deviation.
- Eff. 12-1-24 WNMJ-134225481 [SERFF Filing Access - North Carolina](#)