

NORTH CAROLINA DEPARTMENT OF INSURANCE  
RALEIGH, NORTH CAROLINA

BEFORE THE COMMISSIONER

IN THE MATTER OF THE FILING  
DATED OCTOBER 31, 2022 BY THE  
NORTH CAROLINA RATE BUREAU  
FOR REVISION OF MOBILE  
HOMEOWNERS' MH(C) INSURANCE  
RATES

DOCKET NO. 2124

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SETTLEMENT AGREEMENT  
AND CONSENT ORDER

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On October 31, 2022, the North Carolina Rate Bureau (“Rate Bureau”) filed with the North Carolina Department of Insurance (“Department”) a proposal for revised Mobile Home MH(C) insurance rates (the “2022 MH(C) Filing”). The 2022 MH(C) Filing presented an indicated statewide overall increase in MH(C) insurance rates of 53.4% and proposed changes varying by coverage and territory to be implemented over a two year period. It also proposed revised deductible credits and revised wind or hail exclusion credits.

The Rate Bureau and the Department have agreed to settle the 2022 MH(C) Filing. The proposed settlement provides for an overall statewide rate increase of 10.0%, with changes varying by coverage and territory as set forth on Exhibit A. The settlement also approves revised deductible credits and revised wind or hail exclusion credits.

It appearing to the Commissioner that the Rate Bureau and the Department have, after consultation with their respective legal, actuarial and economic advisors and subject to approval by the Commissioner and to the conditions hereinafter set forth, entered into a settlement of all matters and things in dispute in connection with the 2022 MH(C) Filing; and it further appearing to the Commissioner that a settlement under the circumstances set forth herein results in rates that are neither excessive, inadequate, unreasonable, or unfairly discriminatory, that such settlement is

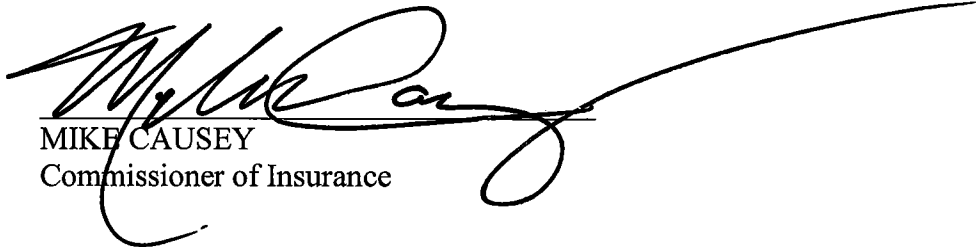
in the public interest, that such settlement is fair and reasonable and should be approved, and that, to the extent that the current rates and/or the filed rates differ from the rates approved by this order, the current rates and/or the filed rates are either excessive, inadequate, unreasonable, or unfairly discriminatory;

NOW, THEREFORE, IT IS ORDERED AND AGREED as follows:

1. The 2022 MH(C) Filing is approved subject to the modifications set forth in paragraph 2, below.
2. The approved overall statewide rate level increase, considering all coverages and territories, is 10%. The approved territory rate level changes are set forth on the attached Exhibit A. The resulting approved premiums and territory relativities by coverage and approved premiums for the various limits of liability coverage are set forth on the attached Exhibit B. The approved premium debits and credits for various deductible options are set forth on the attached Exhibit C. Exhibits A, B, and C are incorporated herein by reference. The approved wind or hail exclusion credits are the proposed percentage credits set forth in the 2022 MH(C) Filing.
3. The revised rates and other changes are to become effective in accordance with the following Rule of Application:

These changes are applicable to all new and renewal policies becoming effective on or after October 1, 2023.
4. The parties acknowledge that, by entering into this Consent Order, neither is condoning, validating, accepting, or agreeing to the other's theories, methodologies, or calculations regarding or pertaining to profit, dividends and deviations, computer models, catastrophe loadings, and/or any other theory, methodology, or calculation not specifically enumerated herein. The parties further acknowledge that, by entering into this Consent Order, neither is bound or limited in filing, reviewing, or contesting any future rate filings in any line of insurance subject to the Bureau's jurisdiction by the theories, methodologies, or calculations contained in the 2022 MH(C) Filing.

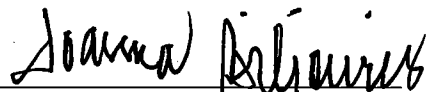
This 11<sup>th</sup> day of May, 2023.




MIKE CAUSEY  
Commissioner of Insurance

WE CONSENT TO THE SIGNING AND ENTRY OF THIS ORDER:

NORTH CAROLINA RATE BUREAU

BY:   
JOANNA BILIOURIS  
General Manager

NORTH CAROLINA DEPARTMENT OF INSURANCE

BY:   
FRED FULLER  
Deputy Commissioner, Property and Casualty

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

Overall Rate Changes by Territory Group

Territory Group	Mobile Home Structures	Adjacent Structures	Personal Effects	Liability	Total
1	16.2%	9.4%	5.2%	7.0%	14.2%
2	6.7%	5.2%	0.0%	7.0%	5.7%
3	21.4%	13.3%	5.2%	7.0%	18.3%
4	16.2%	5.2%	0.0%	7.0%	13.1%
5	9.9%	2.2%	-1.0%	7.0%	7.9%
6	8.5%	6.6%	-1.6%	7.0%	6.8%
Statewide	12.2%	6.8%	0.1%	7.0%	10.0%

For rating purposes, territories are grouped as follows:

Territory Group 1: Territories 110, 120, 130, and 140

Territory Group 2: Territories 150 and 160

Territory Group 3: Territories 180, 190, 200, 210, 220, and 230

Territory Group 4: Territories 170, 240, and 250

Territory Group 5: Territories 260, 270, 280, 290, and 300

Territory Group 6: Territories 310, 320, 330, 340, 350, 360, 370, 380, and 390

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

Approved Premiums and Territory Relativities by Coverage  
(Premiums shown are for Territory Group 3)

**Mobile Home Structures**

Amount of Insurance (Coverage A)	Comprehensive \$100 Deductible		Amount of Insurance (Coverage A)	Comprehensive \$100 Deductible	
	Primary Residence	Rental		Primary Residence	Rental
1 - 3,999	\$323.23	\$553.71	42,000 - 42,999	\$1,022.60	\$1,751.73
4,000 - 4,999	344.86	590.76	43,000 - 43,999	1,040.41	1,782.25
5,000 - 5,999	362.68	621.28	44,000 - 44,999	1,058.23	1,812.77
6,000 - 6,999	381.56	653.62	45,000 - 45,999	1,076.04	1,843.29
7,000 - 7,999	400.69	686.40	46,000 - 46,999	1,093.86	1,873.80
8,000 - 8,999	419.90	719.30	47,000 - 47,999	1,111.67	1,904.32
9,000 - 9,999	440.15	753.97	48,000 - 48,999	1,129.49	1,934.84
10,000 - 10,999	459.32	786.82	49,000 - 49,999	1,147.30	1,965.36
11,000 - 11,999	475.52	814.58	50,000 - 50,999	1,165.12	1,995.88
12,000 - 12,999	491.73	842.35	51,000 - 51,999	1,182.93	2,026.38
13,000 - 13,999	507.43	869.24	52,000 - 52,999	1,200.76	2,056.90
14,000 - 14,999	523.12	896.11	53,000 - 53,999	1,218.56	2,087.42
15,000 - 15,999	540.91	926.59	54,000 - 54,999	1,236.37	2,117.94
16,000 - 16,999	560.10	959.47	55,000 - 55,999	1,254.20	2,148.45
17,000 - 17,999	578.87	991.63	56,000 - 56,999	1,272.00	2,178.97
18,000 - 18,999	597.53	1,023.58	57,000 - 57,999	1,289.83	2,209.49
19,000 - 19,999	617.97	1,058.60	58,000 - 58,999	1,307.64	2,240.01
20,000 - 20,999	637.19	1,091.52	59,000 - 59,999	1,325.46	2,270.53
21,000 - 21,999	652.55	1,117.83	60,000 - 60,999	1,343.27	2,301.04
22,000 - 22,999	667.91	1,144.13	61,000 - 61,999	1,361.09	2,331.56
23,000 - 23,999	684.14	1,171.95	62,000 - 62,999	1,378.90	2,362.08
24,000 - 24,999	700.60	1,200.14	63,000 - 63,999	1,396.72	2,392.60
25,000 - 25,999	718.32	1,230.50	64,000 - 64,999	1,414.53	2,423.12
26,000 - 26,999	737.02	1,262.52	65,000 - 65,999	1,432.35	2,453.63
27,000 - 27,999	755.42	1,294.06	66,000 - 66,999	1,450.16	2,484.15
28,000 - 28,999	773.71	1,325.37	67,000 - 67,999	1,467.98	2,514.67
29,000 - 29,999	794.24	1,360.53	68,000 - 68,999	1,485.79	2,545.19
30,000 - 30,999	815.50	1,396.97	69,000 - 69,999	1,503.60	2,575.71
31,000 - 31,999	831.47	1,424.33	70,000 - 70,999	1,521.42	2,606.22
32,000 - 32,999	847.00	1,450.91	71,000 - 71,999	1,539.23	2,636.74
33,000 - 33,999	862.51	1,477.50	72,000 - 72,999	1,557.05	2,667.26
34,000 - 34,999	880.08	1,507.59	73,000 - 73,999	1,574.86	2,697.78
35,000 - 35,999	897.90	1,538.11	74,000 - 74,999	1,592.68	2,728.30
36,000 - 36,999	915.71	1,568.62	75,000 - 75,999	1,610.49	2,758.80
37,000 - 37,999	933.53	1,599.14	76,000 - 76,999	1,628.31	2,789.32
38,000 - 38,999	951.34	1,629.66	77,000 - 77,999	1,646.12	2,819.84
39,000 - 39,999	969.15	1,660.18	78,000 - 78,999	1,663.94	2,850.36
40,000 - 40,999	986.97	1,690.70	79,000 - 79,999	1,681.75	2,880.88
41,000 - 41,999	1,004.78	1,721.21	Each Add'l \$1,000	17.81	30.52

Territory Group	Territory Relativity
1	1.646
2	1.341
3	1.000
4	0.923
5	0.785
6	0.627

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

Approved Premiums and Territory Relativities by Coverage  
(Premiums shown are for Territory Group 3)

**Mobile Home Structures**

Amount of Insurance (Coverage A)	Named Perils \$0 Deductible		Amount of Insurance (Coverage A)	Named Perils \$0 Deductible	
	Primary Residence	Rental		Primary Residence	Rental
1 - 3,999	\$288.09	\$518.57	42,000 - 42,999	\$911.45	\$1,640.60
4,000 - 4,999	307.37	553.28	43,000 - 43,999	927.33	1,669.18
5,000 - 5,999	323.25	581.86	44,000 - 44,999	943.21	1,697.77
6,000 - 6,999	340.09	612.16	45,000 - 45,999	959.08	1,726.34
7,000 - 7,999	357.13	642.85	46,000 - 46,999	974.96	1,754.92
8,000 - 8,999	374.25	673.66	47,000 - 47,999	990.84	1,783.51
9,000 - 9,999	392.30	706.14	48,000 - 48,999	1,006.71	1,812.09
10,000 - 10,999	409.40	736.91	49,000 - 49,999	1,022.59	1,840.67
11,000 - 11,999	423.83	762.90	50,000 - 50,999	1,038.47	1,869.24
12,000 - 12,999	438.28	788.91	51,000 - 51,999	1,054.35	1,897.83
13,000 - 13,999	452.28	814.10	52,000 - 52,999	1,070.23	1,926.41
14,000 - 14,999	466.26	839.27	53,000 - 53,999	1,086.11	1,954.99
15,000 - 15,999	482.12	867.80	54,000 - 54,999	1,101.98	1,983.58
16,000 - 16,999	499.22	898.60	55,000 - 55,999	1,117.86	2,012.16
17,000 - 17,999	515.95	928.72	56,000 - 56,999	1,133.74	2,040.73
18,000 - 18,999	532.58	958.65	57,000 - 57,999	1,149.62	2,069.32
19,000 - 19,999	550.79	991.44	58,000 - 58,999	1,165.50	2,097.90
20,000 - 20,999	567.93	1,022.27	59,000 - 59,999	1,181.38	2,126.48
21,000 - 21,999	581.62	1,046.92	60,000 - 60,999	1,197.26	2,155.07
22,000 - 22,999	595.31	1,071.55	61,000 - 61,999	1,213.14	2,183.65
23,000 - 23,999	609.78	1,097.60	62,000 - 62,999	1,229.02	2,212.22
24,000 - 24,999	624.45	1,124.01	63,000 - 63,999	1,244.90	2,240.81
25,000 - 25,999	640.24	1,152.43	64,000 - 64,999	1,260.78	2,269.39
26,000 - 26,999	656.91	1,182.44	65,000 - 65,999	1,276.65	2,297.97
27,000 - 27,999	673.31	1,211.96	66,000 - 66,999	1,292.53	2,326.56
28,000 - 28,999	689.60	1,241.29	67,000 - 67,999	1,308.41	2,355.14
29,000 - 29,999	707.90	1,274.21	68,000 - 68,999	1,324.29	2,383.71
30,000 - 30,999	726.86	1,308.35	69,000 - 69,999	1,340.17	2,412.30
31,000 - 31,999	741.09	1,333.96	70,000 - 70,999	1,356.04	2,440.88
32,000 - 32,999	754.93	1,358.87	71,000 - 71,999	1,371.92	2,469.46
33,000 - 33,999	768.75	1,383.77	72,000 - 72,999	1,387.80	2,498.04
34,000 - 34,999	784.41	1,411.94	73,000 - 73,999	1,403.68	2,526.63
35,000 - 35,999	800.29	1,440.53	74,000 - 74,999	1,419.55	2,555.20
36,000 - 36,999	816.17	1,469.11	75,000 - 75,999	1,435.43	2,583.78
37,000 - 37,999	832.05	1,497.69	76,000 - 76,999	1,451.31	2,612.37
38,000 - 38,999	847.93	1,526.28	77,000 - 77,999	1,467.19	2,640.95
39,000 - 39,999	863.81	1,554.85	78,000 - 78,999	1,483.07	2,669.53
40,000 - 40,999	879.69	1,583.43	79,000 - 79,999	1,498.95	2,698.12
41,000 - 41,999	895.57	1,612.02	Each Add'l \$1,000	15.88	28.59

Territory Group	Territory Relativity
1	1.646
2	1.341
3	1.000
4	0.923
5	0.785
6	0.627

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

Approved Premiums and Territory Relativities by Coverage  
(Premiums shown are for Territory Group 3)

**Mobile Home Structures**

Amount of Insurance (Coverage A)	Seasonal / Vacation \$250 Deductible		Amount of Insurance (Coverage A)	Seasonal / Vacation \$250 Deductible	
	Comprehensive	Named Perils		Comprehensive	Named Perils
1 - 3,999	\$323.23	\$288.09	42,000 - 42,999	\$1,022.60	\$911.45
4,000 - 4,999	344.86	307.37	43,000 - 43,999	1,040.41	927.33
5,000 - 5,999	362.68	323.25	44,000 - 44,999	1,058.23	943.21
6,000 - 6,999	381.56	340.09	45,000 - 45,999	1,076.04	959.08
7,000 - 7,999	400.69	357.13	46,000 - 46,999	1,093.86	974.96
8,000 - 8,999	419.90	374.25	47,000 - 47,999	1,111.67	990.84
9,000 - 9,999	440.15	392.30	48,000 - 48,999	1,129.49	1,006.71
10,000 - 10,999	459.32	409.40	49,000 - 49,999	1,147.30	1,022.59
11,000 - 11,999	475.52	423.83	50,000 - 50,999	1,165.12	1,038.47
12,000 - 12,999	491.73	438.28	51,000 - 51,999	1,182.93	1,054.35
13,000 - 13,999	507.43	452.28	52,000 - 52,999	1,200.76	1,070.23
14,000 - 14,999	523.12	466.26	53,000 - 53,999	1,218.56	1,086.11
15,000 - 15,999	540.91	482.12	54,000 - 54,999	1,236.37	1,101.98
16,000 - 16,999	560.10	499.22	55,000 - 55,999	1,254.20	1,117.86
17,000 - 17,999	578.87	515.95	56,000 - 56,999	1,272.00	1,133.74
18,000 - 18,999	597.53	532.58	57,000 - 57,999	1,289.83	1,149.62
19,000 - 19,999	617.97	550.79	58,000 - 58,999	1,307.64	1,165.50
20,000 - 20,999	637.19	567.93	59,000 - 59,999	1,325.46	1,181.38
21,000 - 21,999	652.55	581.62	60,000 - 60,999	1,343.27	1,197.26
22,000 - 22,999	667.91	595.31	61,000 - 61,999	1,361.09	1,213.14
23,000 - 23,999	684.14	609.78	62,000 - 62,999	1,378.90	1,229.02
24,000 - 24,999	700.60	624.45	63,000 - 63,999	1,396.72	1,244.90
25,000 - 25,999	718.32	640.24	64,000 - 64,999	1,414.53	1,260.78
26,000 - 26,999	737.02	656.91	65,000 - 65,999	1,432.35	1,276.65
27,000 - 27,999	755.42	673.31	66,000 - 66,999	1,450.16	1,292.53
28,000 - 28,999	773.71	689.60	67,000 - 67,999	1,467.98	1,308.41
29,000 - 29,999	794.24	707.90	68,000 - 68,999	1,485.79	1,324.29
30,000 - 30,999	815.50	726.86	69,000 - 69,999	1,503.60	1,340.17
31,000 - 31,999	831.47	741.09	70,000 - 70,999	1,521.42	1,356.04
32,000 - 32,999	847.00	754.93	71,000 - 71,999	1,539.23	1,371.92
33,000 - 33,999	862.51	768.75	72,000 - 72,999	1,557.05	1,387.80
34,000 - 34,999	880.08	784.41	73,000 - 73,999	1,574.86	1,403.68
35,000 - 35,999	897.90	800.29	74,000 - 74,999	1,592.68	1,419.55
36,000 - 36,999	915.71	816.17	75,000 - 75,999	1,610.49	1,435.43
37,000 - 37,999	933.53	832.05	76,000 - 76,999	1,628.31	1,451.31
38,000 - 38,999	951.34	847.93	77,000 - 77,999	1,646.12	1,467.19
39,000 - 39,999	969.15	863.81	78,000 - 78,999	1,663.94	1,483.07
40,000 - 40,999	986.97	879.69	79,000 - 79,999	1,681.75	1,498.95
41,000 - 41,999	1,004.78	895.57	Each Add'l \$1,000	17.81	15.88

Territory Group	Territory Relativity
1	1.646
2	1.341
3	1.000
4	0.923
5	0.785
6	0.627

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

Approved Premiums and Territory Relativities by Coverage  
(Premiums shown are for Territory Group 3)

**Adjacent Structures**

Amount of Insurance (Coverage B)	Comprehensive	Named Perils	Amount of Insurance (Coverage B)	Comprehensive	Named Perils
100 - 199	N/A	\$2.81	3,600 - 3,699	\$69.48	\$59.91
200 - 299	N/A	4.44	3,700 - 3,799	71.37	61.54
300 - 399	\$7.04	6.07	3,800 - 3,899	73.26	63.18
400 - 499	8.93	7.70	3,900 - 3,999	75.15	64.81
500 - 599	10.82	9.34	4,000 - 4,099	77.04	66.44
600 - 699	12.71	10.97	4,100 - 4,199	78.94	68.07
700 - 799	14.60	12.60	4,200 - 4,299	80.83	69.70
800 - 899	16.50	14.23	4,300 - 4,399	82.72	71.33
900 - 999	18.39	15.86	4,400 - 4,499	84.61	72.97
1,000 - 1,099	20.28	17.49	4,500 - 4,599	86.50	74.60
1,100 - 1,199	22.17	19.13	4,600 - 4,699	88.40	76.23
1,200 - 1,299	24.06	20.76	4,700 - 4,799	90.29	77.86
1,300 - 1,399	25.96	22.39	4,800 - 4,899	92.18	79.49
1,400 - 1,499	27.85	24.02	4,900 - 4,999	94.07	81.12
1,500 - 1,599	29.74	25.65	5,000 - 5,099	95.97	82.75
1,600 - 1,699	31.63	27.28	5,100 - 5,199	97.86	84.39
1,700 - 1,799	33.53	28.91	5,200 - 5,299	99.75	86.02
1,800 - 1,899	35.42	30.55	5,300 - 5,399	101.64	87.65
1,900 - 1,999	37.31	32.18	5,400 - 5,499	103.53	89.28
2,000 - 2,099	39.20	33.81	5,500 - 5,599	105.43	90.91
2,100 - 2,199	41.09	35.44	5,600 - 5,699	107.32	92.54
2,200 - 2,299	42.99	37.07	5,700 - 5,799	109.21	94.17
2,300 - 2,399	44.88	38.70	5,800 - 5,899	111.10	95.81
2,400 - 2,499	46.77	40.33	5,900 - 5,999	112.99	97.44
2,500 - 2,599	48.66	41.97	6,000 - 6,099	114.89	99.07
2,600 - 2,699	50.55	43.60	6,100 - 6,199	116.78	100.70
2,700 - 2,799	52.45	45.23	6,200 - 6,299	118.67	102.33
2,800 - 2,899	54.34	46.86	6,300 - 6,399	120.56	103.96
2,900 - 2,999	56.23	48.49	6,400 - 6,499	122.45	105.60
3,000 - 3,099	58.12	50.12	6,500 - 6,599	124.35	107.23
3,100 - 3,199	60.02	51.76	6,600 - 6,699	126.24	108.86
3,200 - 3,299	61.91	53.39	6,700 - 6,799	128.13	110.49
3,300 - 3,399	63.80	55.02	6,800 - 6,899	130.02	112.12
3,400 - 3,499	65.69	56.65	6,900 - 6,999	131.92	113.75
3,500 - 3,599	67.58	58.28	Each Add'l \$100	1.89	1.63

Note: Rates shown are applicable to all occupancy types (Primary Residence, Seasonal/Vacation, and Tenants)

Territory Group	Territory Relativity
1	1.808
2	1.599
3	1.000
4	0.897
5	0.783
6	0.614



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

Approved Premiums and Territory Relativities by Coverage  
(Premiums shown are for Territory Group 3)

**Personal Effects**

Amount of Insurance (Coverage C)	Comprehensive	Amount of Insurance (Coverage C)	Comprehensive
500 - 599	\$21.04	3,800 - 3,899	\$48.47
600 - 699	21.87	3,900 - 3,999	49.30
700 - 799	22.70	4,000 - 4,099	50.13
800 - 899	23.53	4,100 - 4,199	50.96
900 - 999	24.36	4,200 - 4,299	51.79
1,000 - 1,099	25.20	4,300 - 4,399	52.62
1,100 - 1,199	26.03	4,400 - 4,499	53.45
1,200 - 1,299	26.86	4,500 - 4,599	54.28
1,300 - 1,399	27.69	4,600 - 4,699	55.11
1,400 - 1,499	28.52	4,700 - 4,799	55.95
1,500 - 1,599	29.35	4,800 - 4,899	56.78
1,600 - 1,699	30.18	4,900 - 4,999	57.61
1,700 - 1,799	31.01	5,000 - 5,099	58.44
1,800 - 1,899	31.84	5,100 - 5,199	59.27
1,900 - 1,999	32.68	5,200 - 5,299	60.10
2,000 - 2,099	33.51	5,300 - 5,399	60.93
2,100 - 2,199	34.34	5,400 - 5,499	61.76
2,200 - 2,299	35.17	5,500 - 5,599	62.59
2,300 - 2,399	36.00	5,600 - 5,699	63.43
2,400 - 2,499	36.83	5,700 - 5,799	64.26
2,500 - 2,599	37.66	5,800 - 5,899	65.09
2,600 - 2,699	38.49	5,900 - 5,999	65.92
2,700 - 2,799	39.32	6,000 - 6,099	66.75
2,800 - 2,899	40.15	6,100 - 6,199	67.58
2,900 - 2,999	40.99	6,200 - 6,299	68.41
3,000 - 3,099	41.82	6,300 - 6,399	69.24
3,100 - 3,199	42.65	6,400 - 6,499	70.07
3,200 - 3,299	43.48	6,500 - 6,599	70.90
3,300 - 3,399	44.31	6,600 - 6,699	71.74
3,400 - 3,499	45.14	6,700 - 6,799	72.57
3,500 - 3,599	45.97	6,800 - 6,899	73.40
3,600 - 3,699	46.80	6,900 - 6,999	74.23
3,700 - 3,799	47.63	Each Add'l \$100	0.83

Note: Rates shown are applicable to all occupancy types (Primary Residence, Seasonal/Vacation, and Tenants)

Territory Group	Territory Relativity
1	1.971
2	1.472
3	1.000
4	0.828
5	0.765
6	0.692

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

Approved Premiums by Coverage  
*(Premiums shown are for all Territory Groups)*

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**Liability**

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<b>Liability Limit</b>	<b>Premium</b>
\$25,000	\$23.67
50,000	26.99
100,000	31.24
200,000	36.44
250,000	38.58
300,000	40.48

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

Approved Deductible Debits and (Credits)

**Mobile Home Structures**

Deductible Type	Policy Form	Residence Type	Deductible	Territory Group							
				1	2	3	4	5	6		
All Peril	Comprehensive	Primary	\$0	\$34.55	\$28.09	\$23.09	\$21.06	\$17.92	\$14.33		
			\$50	15.71	12.78	10.53	9.60	8.15	6.52		
			\$250	(28.27)	(22.99)	(18.90)	(17.24)	(14.67)	(11.73)		
			\$500	(72.25)	(58.75)	(48.32)	(44.05)	(37.49)	(29.98)		
			\$750	(110.41)	(89.77)	(73.86)	(67.33)	(57.30)	(45.82)		
			\$1,000	(141.15)	(114.76)	(94.41)	(86.07)	(73.26)	(58.58)		
			\$2,000	(237.69)	(193.22)	(159.02)	(144.95)	(123.40)	(98.66)		
			\$5,000	(474.56)	(385.76)	(317.53)	(289.43)	(246.41)	(197.01)		
			Seasonal / Vacation	\$500	(\$43.99)	(\$35.78)	(\$29.40)	(\$26.80)	(\$22.80)	(\$18.24)	
				\$750	(82.14)	(66.77)	(54.95)	(50.08)	(42.64)	(34.09)	
				\$1,000	(112.88)	(91.76)	(75.51)	(68.83)	(58.60)	(46.85)	
				\$2,000	(209.42)	(170.23)	(140.11)	(127.70)	(108.72)	(86.93)	
	\$5,000	(446.29)		(362.78)	(298.63)	(272.19)	(231.74)	(185.29)			
	Named Perils	Primary	\$50	(\$15.71)	(\$12.78)	(\$10.53)	(\$9.60)	(\$8.15)	(\$6.52)		
			\$100	(29.85)	(24.27)	(19.93)	(18.19)	(15.47)	(12.38)		
			\$250	(53.39)	(43.42)	(35.72)	(32.56)	(27.71)	(22.16)		
			\$500	(88.01)	(71.57)	(58.90)	(53.71)	(45.69)	(36.52)		
			\$750	(116.49)	(94.74)	(77.99)	(71.10)	(60.48)	(48.35)		
			\$1,000	(137.72)	(112.00)	(92.22)	(84.08)	(71.51)	(57.17)		
\$2,000			(200.39)	(162.98)	(134.21)	(122.42)	(104.08)	(83.21)			
\$5,000			(349.56)	(284.31)	(234.17)	(213.66)	(181.60)	(145.19)			
Named Storm			Comprehensive	Primary	All Peril Deductible	1% Named Storm Ded		2% Named Storm Ded		5% Named Storm Ded	
						Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2
	\$0	\$24.26			\$19.74	\$13.99	\$11.37	(\$16.84)	(\$13.70)		
	\$50	5.62			4.58	(4.46)	(3.62)	(34.73)	(28.22)		
	\$100	(9.92)			(8.08)	(19.86)	(16.15)	(49.64)	(40.38)		
	\$250	(37.93)			(30.85)	(47.57)	(38.69)	(76.52)	(62.24)		
	\$500	(81.46)			(66.23)	(90.67)	(73.72)	(118.29)	(96.18)		
	\$750	N/A			N/A	(129.76)	(105.49)	(155.27)	(126.23)		
	\$1,000	N/A			N/A	(163.77)	(133.14)	(186.47)	(151.58)		
	\$2,000	N/A			N/A	(290.87)	(236.44)	(308.16)	(250.48)		
	\$5,000	N/A			N/A	N/A	N/A	(666.52)	(541.69)		
	Seasonal / Vacation	\$250			(\$9.92)	(\$8.08)	(\$19.86)	(\$16.15)	(\$49.64)	(\$40.38)	
		\$500			(53.49)	(43.50)	(62.99)	(51.23)	(91.50)	(74.40)	
		\$750			N/A	N/A	(102.95)	(83.71)	(129.35)	(105.16)	
		\$1,000	N/A	N/A	(138.61)	(112.71)	(162.20)	(131.84)			
		\$2,000	N/A	N/A	(272.85)	(221.84)	(290.65)	(236.18)			
		\$5,000	N/A	N/A	N/A	N/A	(669.22)	(543.69)			
		Named Perils	Primary	\$0	(\$17.71)	(\$14.39)	(\$35.42)	(\$28.80)	(\$88.53)	(\$71.99)	
				\$50	(33.13)	(26.94)	(50.54)	(41.10)	(102.78)	(83.58)	
				\$100	(46.96)	(38.19)	(64.06)	(52.09)	(115.37)	(93.83)	
				\$250	(70.05)	(56.96)	(86.70)	(70.50)	(136.65)	(111.11)	
				\$500	(108.53)	(88.25)	(120.70)	(98.13)	(166.94)	(135.72)	
				\$750	N/A	N/A	(150.05)	(121.98)	(191.32)	(155.53)	
				\$1,000	N/A	N/A	(174.02)	(141.45)	(209.23)	(170.07)	
				\$2,000	N/A	N/A	(261.82)	(212.78)	(280.86)	(228.25)	
	\$5,000			N/A	N/A	N/A	N/A	(495.73)	(402.79)		

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

Approved Deductible Debits and (Credits)

**Adjacent Structures**

Deductible Type	Policy Form	Residence Type	Deductible	Territory Group						
				1	2	3	4	5	6	
All Peril	Comprehensive	Primary	\$0	\$2.18	\$1.91	\$1.31	\$1.19	\$1.03	\$0.81	
			\$50	1.08	0.97	0.66	0.58	0.51	0.39	
			\$250	(2.18)	(1.91)	(1.31)	(1.19)	(1.03)	(0.81)	
			\$500	(17.37)	(15.33)	(10.51)	(9.43)	(8.22)	(6.45)	
			\$750	(29.32)	(25.87)	(17.74)	(15.90)	(13.86)	(10.88)	
			\$1,000	(37.13)	(32.76)	(22.48)	(20.14)	(17.54)	(13.79)	
			\$2,000	(61.55)	(54.29)	(37.25)	(33.37)	(29.07)	(22.88)	
			\$5,000	(121.34)	(107.01)	(73.42)	(65.76)	(57.26)	(45.12)	
			Seasonal / Vacation	\$500	(\$15.20)	(\$13.40)	(\$9.21)	(\$8.25)	(\$7.21)	(\$5.64)
	\$750	(27.14)	(23.95)	(16.43)	(14.71)	(12.82)	(10.07)			
	\$1,000	(34.95)	(30.84)	(21.16)	(18.95)	(16.51)	(12.98)			
	\$2,000	(59.37)	(52.38)	(35.94)	(32.18)	(28.02)	(22.08)			
	\$5,000	(119.16)	(105.09)	(72.10)	(64.58)	(56.23)	(44.31)			
	Named Perils	Primary	\$50	(\$1.08)	(\$0.96)	(\$0.65)	(\$0.58)	(\$0.51)	(\$0.40)	
			\$100	(2.18)	(1.91)	(1.32)	(1.19)	(1.04)	(0.81)	
			\$250	(3.26)	(2.88)	(1.98)	(1.77)	(1.54)	(1.21)	
			\$500	(4.96)	(4.40)	(3.02)	(2.67)	(2.34)	(1.83)	
			\$750	(6.52)	(5.80)	(3.99)	(3.51)	(3.08)	(2.40)	
\$1,000			(7.91)	(7.07)	(4.85)	(4.26)	(3.73)	(2.91)		
\$2,000			(13.24)	(11.88)	(8.12)	(7.11)	(6.22)	(4.83)		
\$5,000			(28.62)	(25.81)	(17.56)	(15.36)	(13.43)	(10.40)		
Named Storm			Comprehensive	Primary	All Peril Deductible	1% Named Storm Ded		2% Named Storm Ded		5% Named Storm Ded
	\$0	Terr Grp 1			Terr Grp 2	Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2	
	\$50	\$1.46			\$1.28	\$0.74	\$0.66	(\$1.41)	(\$1.22)	
	\$100	0.38			0.34	(0.33)	(0.29)	(2.44)	(2.17)	
	\$250	(0.69)			(0.61)	(1.39)	(1.23)	(3.46)	(3.07)	
	\$500	(2.83)			(2.50)	(3.49)	(3.10)	(5.45)	(4.87)	
	\$750	(17.90)			(15.79)	(18.22)	(16.07)	(20.02)	(17.65)	
	\$1,000	N/A			N/A	(31.30)	(27.59)	(32.86)	(28.91)	
	\$2,000	N/A			N/A	(42.16)	(37.16)	(43.42)	(38.16)	
	\$5,000	N/A		N/A	(81.31)	(71.63)	(82.21)	(72.14)		
	Seasonal / Vacation	\$250		N/A	N/A	N/A	N/A	(190.67)	(167.14)	
	\$500	(\$0.69)		(\$0.61)	(\$1.39)	(\$1.23)	(\$3.46)	(\$3.07)		
	\$750	(15.73)		(13.88)	(15.94)	(14.07)	(17.84)	(15.78)		
	\$1,000	N/A		N/A	(28.96)	(25.56)	(30.61)	(27.06)		
	\$2,000	N/A		N/A	(39.89)	(35.21)	(41.21)	(36.42)		
	\$5,000	N/A		N/A	(79.39)	(70.08)	(80.29)	(70.93)		
	Named Perils	Primary		\$0	N/A	N/A	N/A	N/A	(187.64)	(165.69)
				\$50	(\$1.18)	(\$1.04)	(\$2.36)	(\$2.09)	(\$5.92)	(\$5.22)
			\$100	(2.25)	(2.00)	(3.42)	(3.03)	(6.94)	(6.12)	
			\$250	(3.34)	(2.94)	(4.50)	(3.96)	(7.96)	(7.02)	
			\$500	(4.38)	(3.86)	(5.50)	(4.85)	(8.86)	(7.81)	
			\$750	(6.12)	(5.41)	(6.82)	(6.02)	(9.82)	(8.67)	
			\$1,000	N/A	N/A	(7.73)	(6.84)	(10.25)	(9.05)	
			\$2,000	N/A	N/A	(8.23)	(7.26)	(10.37)	(9.15)	
			\$5,000	N/A	N/A	(9.69)	(8.53)	(10.82)	(9.48)	
					N/A	N/A	(12.18)	(10.35)		

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

Approved Deductible Debits and (Credits)

**Personal Effects**

Deductible Type	Policy Form	Residence Type	Deductible	Territory Group							
				1	2	3	4	5	6		
All Peril	Comprehensive	Primary	\$0	\$11.12	\$8.28	\$6.19	\$5.09	\$4.70	\$4.26		
			\$50	5.57	4.14	3.09	2.54	2.35	2.14		
			\$250	(11.12)	(8.28)	(6.19)	(5.09)	(4.70)	(4.26)		
			\$500	(16.68)	(12.42)	(9.27)	(7.63)	(7.05)	(6.40)		
			\$750	(21.13)	(15.74)	(11.73)	(9.67)	(8.93)	(8.10)		
			\$1,000	(24.30)	(18.10)	(13.49)	(11.12)	(10.28)	(9.31)		
			\$2,000	(35.14)	(26.18)	(19.48)	(16.09)	(14.85)	(13.46)		
			\$5,000	(64.25)	(47.89)	(35.60)	(29.43)	(27.18)	(24.61)		
			Seasonal / Vacation	\$500	(\$5.57)	(\$4.14)	(\$3.09)	(\$2.54)	(\$2.35)	(\$2.14)	
				\$750	(10.02)	(7.46)	(5.54)	(4.58)	(4.23)	(3.84)	
	\$1,000	(13.19)		(9.83)	(7.30)	(6.04)	(5.57)	(5.05)			
	\$2,000	(24.02)		(17.90)	(13.30)	(11.00)	(10.15)	(9.20)			
	\$5,000	(53.13)		(39.61)	(29.41)	(24.34)	(22.46)	(20.35)			
	Named Perils	Primary	\$50	(\$4.63)	(\$3.46)	(\$2.58)	(\$2.12)	(\$1.96)	(\$1.78)		
			\$100	(9.27)	(6.90)	(5.15)	(4.25)	(3.92)	(3.56)		
			\$250	(18.54)	(13.80)	(10.31)	(8.48)	(7.84)	(7.10)		
			\$500	(32.28)	(24.04)	(17.94)	(14.76)	(13.65)	(12.36)		
			\$750	(43.72)	(32.56)	(24.29)	(19.99)	(18.48)	(16.74)		
			\$1,000	(52.41)	(39.03)	(29.11)	(23.96)	(22.16)	(20.05)		
			\$2,000	(82.80)	(61.65)	(45.95)	(37.84)	(34.99)	(31.67)		
\$5,000			(165.27)	(123.03)	(91.66)	(75.51)	(69.80)	(63.16)			
Named Storm			Comprehensive	Primary	All Peril Deductible	1% Named Storm Ded		2% Named Storm Ded		5% Named Storm Ded	
						Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2
	\$0	\$9.91			\$7.38	\$8.70	\$6.48	\$5.07	\$3.77		
	\$50	4.41			3.28	3.24	2.41	(0.24)	(0.20)		
	\$100	(1.10)			(0.82)	(2.20)	(1.63)	(5.50)	(4.08)		
	\$250	(12.11)			(9.02)	(13.10)	(9.76)	(16.07)	(11.99)		
	\$500	(17.61)			(13.12)	(18.55)	(13.82)	(21.35)	(15.92)		
	\$750	N/A			N/A	(22.80)	(16.99)	(25.27)	(18.86)		
	\$1,000	N/A			N/A	(25.68)	(19.15)	(27.74)	(20.70)		
	\$2,000	N/A			N/A	(35.39)	(26.42)	(36.86)	(27.52)		
	\$5,000	N/A	N/A	N/A	N/A	(62.94)	(47.01)				
	Seasonal / Vacation	\$250	(\$1.10)	(\$0.82)	(\$2.20)	(\$1.63)	(\$5.50)	(\$4.08)			
		\$500	(6.62)	(4.93)	(7.67)	(5.71)	(10.83)	(8.07)			
		\$750	N/A	N/A	(12.49)	(9.31)	(15.34)	(11.45)			
		\$1,000	N/A	N/A	(16.44)	(12.25)	(18.86)	(14.09)			
		\$2,000	N/A	N/A	(30.66)	(22.84)	(32.29)	(24.16)			
		\$5,000	N/A	N/A	N/A	N/A	(71.13)	(53.28)			
		Named Perils	Primary	\$0	(\$2.21)	(\$1.65)	(\$4.43)	(\$3.31)	(\$11.07)	(\$8.27)	
				\$50	(6.75)	(5.02)	(8.87)	(6.59)	(15.22)	(11.30)	
				\$100	(11.30)	(8.42)	(13.33)	(9.93)	(19.43)	(14.48)	
\$250				(20.36)	(15.17)	(21.82)	(16.26)	(27.67)	(20.64)		
\$500	(35.46)			(26.42)	(34.18)	(25.47)	(39.33)	(29.36)			
\$750	N/A			N/A	(44.21)	(32.94)	(48.44)	(36.18)			
\$1,000	N/A			N/A	(51.53)	(38.39)	(55.25)	(41.28)			
\$2,000	N/A			N/A	(76.76)	(57.18)	(80.02)	(59.82)			
\$5,000	N/A			N/A	N/A	N/A	(151.23)	(113.12)			