NORTH CAROLINA DEPARTMENT OF INSURANCE
RALEIGH, NORTH CAROLINA

BEFORE THE COMMISSIONER

IN THE MATTER OF THE FILING
DATED APRIL 8, 2024 BY THE
NORTH CAROLINA RATE BUREAU
FOR REVISION OF MOBILE
HOMEOWNERS' MH(C) INSURANCE
RATES

DOCKET NO. 2178

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SETTLEMENT AGREEMENT
AND CONSENT ORDER

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On April 8, 2024, the North Carolina Rate Bureau ("Rate Bureau") filed with the North Carolina Commissioner of Insurance ("Commissioner") a proposal for revised Mobile Home MH(C) insurance rates (the "2024 MH(C) Filing"). The 2024 MH(C) Filing presented an indicated statewide overall increase in MH(C) insurance rates of 49.9% and proposed changes varying by coverage and territory to be implemented over a three-year period. It also proposed revised deductible credits and revised wind or hail exclusion credits.

In a document titled *Notice of Hearing* dated May 28, 2024, a hearing on the 2024 MH(C) Filing was scheduled to begin on April 7, 2025. That hearing was subsequently continued to May 21, 2025.

The Rate Bureau, the Department, and the Commissioner have, after consultation with their respective legal, actuarial, and economic advisers and subject to the conditions hereinafter set forth, agreed to settle the 2024 MH(C) Filing, and the settlement provides for rate level changes over two years. It appears 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 2024 MH(C) Filing is approved subject to the modifications set forth in paragraph 2, below.

2. The approved overall statewide rate level changes shall take place over a two-year period and are as follows:

(a) An 8.0% overall statewide rate level increase over current rates for MH(C) mobile home insurance, distributed by territory as set forth on the attached Exhibit A, shall be applicable to all new and renewal policies becoming effective on or after September 1, 2025 ("Year 1"). The resulting approved premiums and territory relativities by coverage and approved premiums for the various limits of liability coverage for Year 1 are set forth on the attached Exhibit B. The approved premium debits and credits for various deductible options for Year 1 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 for Year 1 are the proposed percentage credits set forth in the 2024 MH(C) Filing.

(b) An 8.0% overall statewide rate level increase over rates in effect on August 31, 2026 for MH(C) mobile home insurance, distributed by territory as set forth on the attached Exhibit D, shall be applicable to all new and renewal policies becoming effective on or after September 1, 2026 ("Year 2"). The resulting approved premiums and territory relativities by coverage and approved premiums for the various limits of liability coverage for Year 2 are set forth on the attached Exhibit E. The approved premium debits and credits for various deductible options for Year 2 are set forth on the attached Exhibit F. Exhibits D, E, and F are incorporated herein by reference. The approved wind or hail exclusion credits for Year 2 are the proposed percentage credits set forth in the 2024 MH(C) Filing.

3. Subject to the provisions of Paragraph 4 below, the rates resulting from the increase described in Paragraph 2(b) above shall remain in force until September 1, 2027 and thereafter until revised as provided by law, and neither the Rate Bureau nor the Commissioner nor the

Department shall undertake to effect a change in such rates having an effective date prior to September 1, 2027; provided, however, that nothing in this section shall prevent a change in such rates prior to September 1, 2027 if agreed to by the Rate Bureau and the Commissioner.

4. Notwithstanding any other provision of this Settlement Agreement and Consent Order, in the event of legislative or judicial action subsequent to the date of this Settlement Agreement and Consent Order which changes premium taxes, regulatory fees, the statutory ratemaking methodology, rate level need, or loss or expense exposure of insurers, either the Rate Bureau or the Commissioner shall have the right to take such action as is within the Rate Bureau's or the Commissioner's statutory authority to effect a change in rates prior to September 1, 2027 for the sole purpose of adjusting rates to reflect the effects of such legislative or judicial action. Further, either the Rate Bureau or the Commissioner shall have the right to take such action as is within the Rate Bureau's or the Commissioner's statutory authority to adjust rate relativities, classifications, and rules in the event of legislative or judicial action subsequent to the date of this Settlement Agreement and Consent Order making such adjustment appropriate, and nothing in this section shall prevent a change to rate relativities, classifications, and rules prior to September 1, 2027 if agreed to by the Rate Bureau and the Commissioner.

5. The parties acknowledge that, by entering into this Settlement Agreement and Consent Order, neither is condoning, validating, accepting, or agreeing to the other's legal or actuarial assertions, theories, methodologies, or calculations regarding or pertaining to the setting of mobile home insurance rates. The parties further acknowledge that, by entering into this Settlement Agreement and Consent Order, neither is bound or limited in filing, reviewing, or contesting any future rate filings in any line of insurance subject to the Rate Bureau's jurisdiction by the legal or actuarial assertions, theories, methodologies, or calculations contained in the 2024 MH(C) Filing. The parties further acknowledge that, by entering into this Settlement Agreement and Consent Order, neither is bound or limited in filing, reviewing, or contesting any future filings for changes to the MH(C) program other than changes to the overall rate level.

This 1st day of April, 2025.

MIKE CAUSEY
Commissioner of Insurance

WE CONSENT TO THE SIGNING AND ENTRY OF THIS ORDER:

NORTH CAROLINA RATE BUREAU

BY: Joanna Bilouris

JOANNA BILIOURIS
General Manager

NORTH CAROLINA DEPARTMENT OF INSURANCE

BY: Sharon Thornton-Hall

SHARON THORNTON-HALL
Deputy Commissioner, Property and Casualty

#6811811

North Carolina
Mobile Homeowners
MH(C) Program

Overall Rate Changes by Territory Group - Year 1

Territory Group	Mobile Home Structures	Adjacent Structures	Personal Effects	Liability	Total
1	13.0%	13.0%	13.0%	5.0%	12.9%
2	9.0%	9.0%	10.0%	5.0%	9.1%
3	12.0%	13.0%	6.0%	5.0%	11.1%
4	11.0%	11.0%	2.0%	5.0%	9.8%
5	10.0%	10.0%	-2.0%	5.0%	8.4%
6	7.0%	9.0%	-4.0%	5.0%	5.5%
Statewide	9.3%	10.3%	0.1%	5.0%	8.0%

Note: Year 1 rates apply to new and renewal policies becoming effective on or after September 1, 2025

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 - Year 1
(Premiums shown are for Territory Group 3)

Mobile Home Structures

Amount of Insurance (Coverage A)	Comprehensive $100 Deductible Primary Residence	Comprehensive $100 Deductible Rental	Amount of Insurance (Coverage A)	Comprehensive $100 Deductible Primary Residence	Comprehensive $100 Deductible Rental
1 - 3,999	$362.02	$620.16	42,000 - 42,999	$1,145.31	$1,961.94
4,000 - 4,999	386.24	661.65	43,000 - 43,999	1,165.26	1,996.12
5,000 - 5,999	406.20	695.83	44,000 - 44,999	1,185.22	2,030.30
6,000 - 6,999	427.35	732.05	45,000 - 45,999	1,205.16	2,064.48
7,000 - 7,999	448.77	768.77	46,000 - 46,999	1,225.12	2,098.66
8,000 - 8,999	470.29	805.62	47,000 - 47,999	1,245.07	2,132.84
9,000 - 9,999	492.97	844.45	48,000 - 48,999	1,265.03	2,167.02
10,000 - 10,999	514.44	881.24	49,000 - 49,999	1,284.98	2,201.20
11,000 - 11,999	532.58	912.33	50,000 - 50,999	1,304.93	2,235.39
12,000 - 12,999	550.74	943.43	51,000 - 51,999	1,324.88	2,269.55
13,000 - 13,999	568.32	973.55	52,000 - 52,999	1,344.85	2,303.73
14,000 - 14,999	585.89	1,003.64	53,000 - 53,999	1,364.79	2,337.91
15,000 - 15,999	605.82	1,037.78	54,000 - 54,999	1,384.73	2,372.09
16,000 - 16,999	627.31	1,074.61	55,000 - 55,999	1,404.70	2,406.26
17,000 - 17,999	648.33	1,110.63	56,000 - 56,999	1,424.64	2,440.45
18,000 - 18,999	669.23	1,146.41	57,000 - 57,999	1,444.61	2,474.63
19,000 - 19,999	692.13	1,185.63	58,000 - 58,999	1,464.56	2,508.81
20,000 - 20,999	713.65	1,222.50	59,000 - 59,999	1,484.52	2,542.99
21,000 - 21,999	730.86	1,251.97	60,000 - 60,999	1,504.46	2,577.16
22,000 - 22,999	748.06	1,281.43	61,000 - 61,999	1,524.42	2,611.35
23,000 - 23,999	766.24	1,312.58	62,000 - 62,999	1,544.37	2,645.53
24,000 - 24,999	784.67	1,344.16	63,000 - 63,999	1,564.33	2,679.71
25,000 - 25,999	804.52	1,378.16	64,000 - 64,999	1,584.27	2,713.89
26,000 - 26,999	825.46	1,414.02	65,000 - 65,999	1,604.23	2,748.07
27,000 - 27,999	846.07	1,449.35	66,000 - 66,999	1,624.18	2,782.25
28,000 - 28,999	866.56	1,484.41	67,000 - 67,999	1,644.14	2,816.43
29,000 - 29,999	889.55	1,523.79	68,000 - 68,999	1,664.08	2,850.61
30,000 - 30,999	913.36	1,564.61	69,000 - 69,999	1,684.03	2,884.80
31,000 - 31,999	931.25	1,595.25	70,000 - 70,999	1,703.99	2,918.97
32,000 - 32,999	948.64	1,625.02	71,000 - 71,999	1,723.94	2,953.15
33,000 - 33,999	966.01	1,654.80	72,000 - 72,999	1,743.90	2,987.33
34,000 - 34,999	985.69	1,688.50	73,000 - 73,999	1,763.84	3,021.51
35,000 - 35,999	1,005.65	1,722.68	74,000 - 74,999	1,783.80	3,055.70
36,000 - 36,999	1,025.60	1,756.85	75,000 - 75,999	1,803.75	3,089.86
37,000 - 37,999	1,045.55	1,791.04	76,000 - 76,999	1,823.71	3,124.04
38,000 - 38,999	1,065.50	1,825.22	77,000 - 77,999	1,843.65	3,158.22
39,000 - 39,999	1,085.45	1,859.40	78,000 - 78,999	1,863.61	3,192.40
40,000 - 40,999	1,105.41	1,893.58	79,000 - 79,999	1,883.56	3,226.59
41,000 - 41,999	1,125.35	1,927.76	Each Add'l $1,000	19.95	34.18

Territory Group	Territory Relativity
1	1.661
2	1.305
3	1.000
4	0.915
5	0.771
6	0.599

North Carolina
Mobile Homeowners
MH(C) Program

Approved Premiums and Territory Relativities by Coverage - Year 1
(Premiums shown are for Territory Group 3)

Mobile Home Structures

Amount of Insurance (Coverage A)	Named Perils *$0 Deductible* Primary Residence	Named Perils *$0 Deductible* Rental	Amount of Insurance (Coverage A)	Named Perils *$0 Deductible* Primary Residence	Named Perils *$0 Deductible* Rental
1 - 3,999	$322.66	$580.80	42,000 - 42,999	$1,020.82	$1,837.47
4,000 - 4,999	344.25	619.67	43,000 - 43,999	1,038.61	1,869.48
5,000 - 5,999	362.04	651.68	44,000 - 44,999	1,056.40	1,901.50
6,000 - 6,999	380.90	685.62	45,000 - 45,999	1,074.17	1,933.50
7,000 - 7,999	399.99	719.99	46,000 - 46,999	1,091.96	1,965.51
8,000 - 8,999	419.16	754.50	47,000 - 47,999	1,109.74	1,997.53
9,000 - 9,999	439.38	790.88	48,000 - 48,999	1,127.52	2,029.54
10,000 - 10,999	458.53	825.34	49,000 - 49,999	1,145.30	2,061.55
11,000 - 11,999	474.69	854.45	50,000 - 50,999	1,163.09	2,093.55
12,000 - 12,999	490.87	883.58	51,000 - 51,999	1,180.87	2,125.57
13,000 - 13,999	506.55	911.79	52,000 - 52,999	1,198.66	2,157.58
14,000 - 14,999	522.21	939.98	53,000 - 53,999	1,216.44	2,189.59
15,000 - 15,999	539.97	971.94	54,000 - 54,999	1,234.22	2,221.61
16,000 - 16,999	559.13	1,006.43	55,000 - 55,999	1,252.00	2,253.62
17,000 - 17,999	577.86	1,040.17	56,000 - 56,999	1,269.79	2,285.62
18,000 - 18,999	596.49	1,073.69	57,000 - 57,999	1,287.57	2,317.64
19,000 - 19,999	616.88	1,110.41	58,000 - 58,999	1,305.36	2,349.65
20,000 - 20,999	636.08	1,144.94	59,000 - 59,999	1,323.15	2,381.66
21,000 - 21,999	651.41	1,172.55	60,000 - 60,999	1,340.93	2,413.68
22,000 - 22,999	666.75	1,200.14	61,000 - 61,999	1,358.72	2,445.69
23,000 - 23,999	682.95	1,229.31	62,000 - 62,999	1,376.50	2,477.69
24,000 - 24,999	699.38	1,258.89	63,000 - 63,999	1,394.29	2,509.71
25,000 - 25,999	717.07	1,290.72	64,000 - 64,999	1,412.07	2,541.72
26,000 - 26,999	735.74	1,324.33	65,000 - 65,999	1,429.85	2,573.73
27,000 - 27,999	754.11	1,357.40	66,000 - 66,999	1,447.63	2,605.75
28,000 - 28,999	772.35	1,390.24	67,000 - 67,999	1,465.42	2,637.76
29,000 - 29,999	792.85	1,427.12	68,000 - 68,999	1,483.20	2,669.76
30,000 - 30,999	814.08	1,465.35	69,000 - 69,999	1,500.99	2,701.78
31,000 - 31,999	830.02	1,494.04	70,000 - 70,999	1,518.76	2,733.79
32,000 - 32,999	845.52	1,521.93	71,000 - 71,999	1,536.55	2,765.80
33,000 - 33,999	861.00	1,549.82	72,000 - 72,999	1,554.34	2,797.80
34,000 - 34,999	878.54	1,581.37	73,000 - 73,999	1,572.12	2,829.83
35,000 - 35,999	896.32	1,613.39	74,000 - 74,999	1,589.90	2,861.82
36,000 - 36,999	914.11	1,645.40	75,000 - 75,999	1,607.68	2,893.83
37,000 - 37,999	931.90	1,677.41	76,000 - 76,999	1,625.47	2,925.85
38,000 - 38,999	949.68	1,709.43	77,000 - 77,999	1,643.25	2,957.86
39,000 - 39,999	967.47	1,741.43	78,000 - 78,999	1,661.04	2,989.87
40,000 - 40,999	985.25	1,773.44	79,000 - 79,999	1,678.82	3,021.89
41,000 - 41,999	1,003.04	1,805.46	Each Add'l $1,000	17.79	32.02

Territory Group	Territory Relativity
1	1.661
2	1.305
3	1.000
4	0.915
5	0.771
6	0.599

North Carolina
Mobile Homeowners
MH(C) Program

Approved Premiums and Territory Relativities by Coverage - Year 1
(Premiums shown are for Territory Group 3)

Mobile Home Structures

Amount of Insurance (Coverage A)	Seasonal / Vacation *$250 Deductible* Comprehensive	Seasonal / Vacation *$250 Deductible* Named Perils	Amount of Insurance (Coverage A)	Seasonal / Vacation *$250 Deductible* Comprehensive	Seasonal / Vacation *$250 Deductible* Named Perils
1 - 3,999	$362.02	$322.66	42,000 - 42,999	$1,145.31	$1,020.82
4,000 - 4,999	386.24	344.25	43,000 - 43,999	1,165.26	1,038.61
5,000 - 5,999	406.20	362.04	44,000 - 44,999	1,185.22	1,056.40
6,000 - 6,999	427.35	380.90	45,000 - 45,999	1,205.16	1,074.17
7,000 - 7,999	448.77	399.99	46,000 - 46,999	1,225.12	1,091.96
8,000 - 8,999	470.29	419.16	47,000 - 47,999	1,245.07	1,109.74
9,000 - 9,999	492.97	439.38	48,000 - 48,999	1,265.03	1,127.52
10,000 - 10,999	514.44	458.53	49,000 - 49,999	1,284.98	1,145.30
11,000 - 11,999	532.58	474.69	50,000 - 50,999	1,304.93	1,163.09
12,000 - 12,999	550.74	490.87	51,000 - 51,999	1,324.88	1,180.87
13,000 - 13,999	568.32	506.55	52,000 - 52,999	1,344.85	1,198.66
14,000 - 14,999	585.89	522.21	53,000 - 53,999	1,364.79	1,216.44
15,000 - 15,999	605.82	539.97	54,000 - 54,999	1,384.73	1,234.22
16,000 - 16,999	627.31	559.13	55,000 - 55,999	1,404.70	1,252.00
17,000 - 17,999	648.33	577.86	56,000 - 56,999	1,424.64	1,269.79
18,000 - 18,999	669.23	596.49	57,000 - 57,999	1,444.61	1,287.57
19,000 - 19,999	692.13	616.88	58,000 - 58,999	1,464.56	1,305.36
20,000 - 20,999	713.65	636.08	59,000 - 59,999	1,484.52	1,323.15
21,000 - 21,999	730.86	651.41	60,000 - 60,999	1,504.46	1,340.93
22,000 - 22,999	748.06	666.75	61,000 - 61,999	1,524.42	1,358.72
23,000 - 23,999	766.24	682.95	62,000 - 62,999	1,544.37	1,376.50
24,000 - 24,999	784.67	699.38	63,000 - 63,999	1,564.33	1,394.29
25,000 - 25,999	804.52	717.07	64,000 - 64,999	1,584.27	1,412.07
26,000 - 26,999	825.46	735.74	65,000 - 65,999	1,604.23	1,429.85
27,000 - 27,999	846.07	754.11	66,000 - 66,999	1,624.18	1,447.63
28,000 - 28,999	866.56	772.35	67,000 - 67,999	1,644.14	1,465.42
29,000 - 29,999	889.55	792.85	68,000 - 68,999	1,664.08	1,483.20
30,000 - 30,999	913.36	814.08	69,000 - 69,999	1,684.03	1,500.99
31,000 - 31,999	931.25	830.02	70,000 - 70,999	1,703.99	1,518.76
32,000 - 32,999	948.64	845.52	71,000 - 71,999	1,723.94	1,536.55
33,000 - 33,999	966.01	861.00	72,000 - 72,999	1,743.90	1,554.34
34,000 - 34,999	985.69	878.54	73,000 - 73,999	1,763.84	1,572.12
35,000 - 35,999	1,005.65	896.32	74,000 - 74,999	1,783.80	1,589.90
36,000 - 36,999	1,025.60	914.11	75,000 - 75,999	1,803.75	1,607.68
37,000 - 37,999	1,045.55	931.90	76,000 - 76,999	1,823.71	1,625.47
38,000 - 38,999	1,065.50	949.68	77,000 - 77,999	1,843.65	1,643.25
39,000 - 39,999	1,085.45	967.47	78,000 - 78,999	1,863.61	1,661.04
40,000 - 40,999	1,105.41	985.25	79,000 - 79,999	1,883.56	1,678.82
41,000 - 41,999	1,125.35	1,003.04	Each Add'l $1,000	19.95	17.79

Territory Group	Territory Relativity
1	1.661
2	1.305
3	1.000
4	0.915
5	0.771
6	0.599

North Carolina
Mobile Homeowners
MH(C) Program

Approved Premiums and Territory Relativities by Coverage - Year 1
(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	$3.18	3,600 - 3,699	$78.51	$67.70
200 - 299	N/A	5.02	3,700 - 3,799	80.65	69.54
300 - 399	$7.96	6.86	3,800 - 3,899	82.78	71.39
400 - 499	10.09	8.70	3,900 - 3,999	84.92	73.24
500 - 599	12.23	10.55	4,000 - 4,099	87.06	75.08
600 - 699	14.36	12.40	4,100 - 4,199	89.20	76.92
700 - 799	16.50	14.24	4,200 - 4,299	91.34	78.76
800 - 899	18.65	16.08	4,300 - 4,399	93.47	80.60
900 - 999	20.78	17.92	4,400 - 4,499	95.61	82.46
1,000 - 1,099	22.92	19.76	4,500 - 4,599	97.75	84.30
1,100 - 1,199	25.05	21.62	4,600 - 4,699	99.89	86.14
1,200 - 1,299	27.19	23.46	4,700 - 4,799	102.03	87.98
1,300 - 1,399	29.33	25.30	4,800 - 4,899	104.16	89.82
1,400 - 1,499	31.47	27.14	4,900 - 4,999	106.30	91.67
1,500 - 1,599	33.61	28.98	5,000 - 5,099	108.45	93.51
1,600 - 1,699	35.74	30.83	5,100 - 5,199	110.58	95.36
1,700 - 1,799	37.89	32.67	5,200 - 5,299	112.72	97.20
1,800 - 1,899	40.02	34.52	5,300 - 5,399	114.85	99.04
1,900 - 1,999	42.16	36.36	5,400 - 5,499	116.99	100.89
2,000 - 2,099	44.30	38.21	5,500 - 5,599	119.14	102.73
2,100 - 2,199	46.43	40.05	5,600 - 5,699	121.27	104.57
2,200 - 2,299	48.58	41.89	5,700 - 5,799	123.41	106.41
2,300 - 2,399	50.71	43.73	5,800 - 5,899	125.54	108.27
2,400 - 2,499	52.85	45.57	5,900 - 5,999	127.68	110.11
2,500 - 2,599	54.99	47.43	6,000 - 6,099	129.83	111.95
2,600 - 2,699	57.12	49.27	6,100 - 6,199	131.96	113.79
2,700 - 2,799	59.27	51.11	6,200 - 6,299	134.10	115.63
2,800 - 2,899	61.40	52.95	6,300 - 6,399	136.23	117.47
2,900 - 2,999	63.54	54.79	6,400 - 6,499	138.37	119.33
3,000 - 3,099	65.68	56.64	6,500 - 6,599	140.52	121.17
3,100 - 3,199	67.82	58.49	6,600 - 6,699	142.65	123.01
3,200 - 3,299	69.96	60.33	6,700 - 6,799	144.79	124.85
3,300 - 3,399	72.09	62.17	6,800 - 6,899	146.92	126.70
3,400 - 3,499	74.23	64.01	6,900 - 6,999	149.07	128.54
3,500 - 3,599	76.37	65.86	Each Add'l $100	2.14	1.84

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

Territory Group	Territory Relativity
1	1.807
2	1.542
3	1.000
4	0.880
5	0.762
6	0.592

North Carolina
Mobile Homeowners
MH(C) Program

Approved Premiums and Territory Relativities by Coverage - Year 1
(Premiums shown are for Territory Group 3)

Personal Effects

Amount of Insurance (Coverage C)	Comprehensive	Amount of Insurance (Coverage C)	Comprehensive
500 - 599	$22.30	3,800 - 3,899	$51.38
600 - 699	23.18	3,900 - 3,999	52.26
700 - 799	24.06	4,000 - 4,099	53.14
800 - 899	24.94	4,100 - 4,199	54.02
900 - 999	25.82	4,200 - 4,299	54.90
1,000 - 1,099	26.71	4,300 - 4,399	55.78
1,100 - 1,199	27.59	4,400 - 4,499	56.66
1,200 - 1,299	28.47	4,500 - 4,599	57.54
1,300 - 1,399	29.35	4,600 - 4,699	58.42
1,400 - 1,499	30.23	4,700 - 4,799	59.31
1,500 - 1,599	31.11	4,800 - 4,899	60.19
1,600 - 1,699	31.99	4,900 - 4,999	61.07
1,700 - 1,799	32.87	5,000 - 5,099	61.95
1,800 - 1,899	33.75	5,100 - 5,199	62.83
1,900 - 1,999	34.64	5,200 - 5,299	63.71
2,000 - 2,099	35.52	5,300 - 5,399	64.59
2,100 - 2,199	36.40	5,400 - 5,499	65.47
2,200 - 2,299	37.28	5,500 - 5,599	66.35
2,300 - 2,399	38.16	5,600 - 5,699	67.24
2,400 - 2,499	39.04	5,700 - 5,799	68.12
2,500 - 2,599	39.92	5,800 - 5,899	69.00
2,600 - 2,699	40.80	5,900 - 5,999	69.88
2,700 - 2,799	41.68	6,000 - 6,099	70.76
2,800 - 2,899	42.56	6,100 - 6,199	71.63
2,900 - 2,999	43.45	6,200 - 6,299	72.51
3,000 - 3,099	44.33	6,300 - 6,399	73.39
3,100 - 3,199	45.21	6,400 - 6,499	74.27
3,200 - 3,299	46.09	6,500 - 6,599	75.15
3,300 - 3,399	46.97	6,600 - 6,699	76.04
3,400 - 3,499	47.85	6,700 - 6,799	76.92
3,500 - 3,599	48.73	6,800 - 6,899	77.80
3,600 - 3,699	49.61	6,900 - 6,999	78.68
3,700 - 3,799	50.49	Each Add'l $100	0.88

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

Territory Group	Territory Relativity
1	2.101
2	1.527
3	1.000
4	0.797
5	0.707
6	0.627

North Carolina
Mobile Homeowners
MH(C) Program

Approved Premiums by Coverage - Year 1
(Premiums shown are for all Territory Groups)

Liability

Liability Limit	Premium
$25,000	$24.85
50,000	28.34
100,000	32.80
200,000	38.26
250,000	40.51
300,000	42.50

North Carolina
Mobile Homeowners
MH(C) Program

Approved Deductible Debits and (Credits) - Year 1

Mobile Home Structures

Deductible Type	Policy Form	Residence Type	Deductible	Territory Group 1	2	3	4	5	6
All Peril	Comprehensive	Primary	$0	$39.04	$30.62	$25.86	$23.38	$19.71	$15.33
			$50	17.75	13.93	11.79	10.66	8.97	6.98
			$250	(31.95)	(25.06)	(21.17)	(19.14)	(16.14)	(12.55)
			$500	(81.64)	(64.04)	(54.12)	(48.90)	(41.24)	(32.08)
			$750	(124.76)	(97.85)	(82.72)	(74.74)	(63.03)	(49.03)
			$1,000	(159.50)	(125.09)	(105.74)	(95.54)	(80.59)	(62.68)
			$2,000	(268.59)	(210.61)	(178.10)	(160.89)	(135.74)	(105.57)
			$5,000	(536.25)	(420.48)	(355.63)	(321.27)	(271.05)	(210.80)
		Seasonal / Vacation	$500	($49.71)	($39.00)	($32.93)	($29.75)	($25.08)	($19.52)
			$750	(92.82)	(72.78)	(61.54)	(55.59)	(46.90)	(36.48)
			$1,000	(127.55)	(100.02)	(84.57)	(76.40)	(64.46)	(50.13)
			$2,000	(236.64)	(185.55)	(156.92)	(141.75)	(119.59)	(93.02)
			$5,000	(504.31)	(395.43)	(334.47)	(302.13)	(254.91)	(198.26)
	Named Perils	Primary	$50	($17.75)	($13.93)	($11.79)	($10.66)	($8.97)	($6.98)
			$100	(33.73)	(26.45)	(22.32)	(20.19)	(17.02)	(13.25)
			$250	(60.33)	(47.33)	(40.01)	(36.14)	(30.48)	(23.71)
			$500	(99.45)	(78.01)	(65.97)	(59.62)	(50.26)	(39.08)
			$750	(131.63)	(103.27)	(87.35)	(78.92)	(66.53)	(51.73)
			$1,000	(155.62)	(122.08)	(103.29)	(93.33)	(78.66)	(61.17)
			$2,000	(226.44)	(177.65)	(150.32)	(135.89)	(114.49)	(89.03)
			$5,000	(395.00)	(309.90)	(262.27)	(237.16)	(199.76)	(155.35)

			All Peril	1% Named Storm Ded		2% Named Storm Ded		5% Named Storm Ded	
			Deductible	Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2
Named Storm	Comprehensvie	Primary	$0	$27.41	$21.52	$15.81	$12.39	($19.03)	($14.93)
			$50	6.35	4.99	(5.04)	(3.95)	(39.24)	(30.76)
			$100	(11.21)	(8.81)	(22.44)	(17.60)	(56.09)	(44.01)
			$250	(42.86)	(33.63)	(53.75)	(42.17)	(86.47)	(67.84)
			$500	(92.05)	(72.19)	(102.46)	(80.35)	(133.67)	(104.84)
			$750	N/A	N/A	(146.63)	(114.98)	(175.46)	(137.59)
			$1,000	N/A	N/A	(185.06)	(145.12)	(210.71)	(165.22)
			$2,000	N/A	N/A	(328.68)	(257.72)	(348.22)	(273.02)
			$5,000	N/A	N/A	N/A	N/A	(753.17)	(590.44)
		Seasonal / Vacation	$250	($11.21)	($8.81)	($22.44)	($17.60)	($56.09)	($44.01)
			$500	(60.44)	(47.42)	(71.18)	(55.84)	(103.40)	(81.10)
			$750	N/A	N/A	(116.33)	(91.24)	(146.17)	(114.62)
			$1,000	N/A	N/A	(156.63)	(122.85)	(183.29)	(143.71)
			$2,000	N/A	N/A	(308.32)	(241.81)	(328.43)	(257.44)
			$5,000	N/A	N/A	N/A	N/A	(756.22)	(592.62)
	Named Perils	Primary	$0	($20.01)	($15.69)	($40.02)	($31.39)	($100.04)	($78.47)
			$50	(37.44)	(29.36)	(57.11)	(44.80)	(116.14)	(91.10)
			$100	(53.06)	(41.63)	(72.39)	(56.78)	(130.37)	(102.27)
			$250	(79.16)	(62.09)	(97.97)	(76.85)	(154.41)	(121.11)
			$500	(122.64)	(96.19)	(136.39)	(106.96)	(188.64)	(147.93)
			$750	N/A	N/A	(169.56)	(132.96)	(216.19)	(169.53)
			$1,000	N/A	N/A	(196.64)	(154.18)	(236.43)	(185.38)
			$2,000	N/A	N/A	(295.86)	(231.93)	(317.37)	(248.79)
			$5,000	N/A	N/A	N/A	N/A	(560.17)	(439.04)

North Carolina
Mobile Homeowners
MH(C) Program

Approved Deductible Debits and (Credits) - Year 1

Adjacent Structures

Deductible Type	Policy Form	Residence Type	Deductible	Territory Group 1	2	3	4	5	6
All Peril	Comprehensive	Primary	$0	$2.46	$2.08	$1.48	$1.32	$1.13	$0.88
			$50	1.22	1.06	0.75	0.64	0.56	0.43
			$250	(2.46)	(2.08)	(1.48)	(1.32)	(1.13)	(0.88)
			$500	(19.63)	(16.71)	(11.88)	(10.47)	(9.04)	(7.03)
			$750	(33.13)	(28.20)	(20.05)	(17.65)	(15.25)	(11.86)
			$1,000	(41.96)	(35.71)	(25.40)	(22.36)	(19.29)	(15.03)
			$2,000	(69.55)	(59.18)	(42.09)	(37.04)	(31.98)	(24.94)
			$5,000	(137.11)	(116.64)	(82.96)	(72.99)	(62.99)	(49.18)
		Seasonal / Vacation	$500	($17.18)	($14.61)	($10.41)	($9.16)	($7.93)	($6.15)
			$750	(30.67)	(26.11)	(18.57)	(16.33)	(14.10)	(10.98)
			$1,000	(39.49)	(33.62)	(23.91)	(21.03)	(18.16)	(14.15)
			$2,000	(67.09)	(57.09)	(40.61)	(35.72)	(30.82)	(24.07)
			$5,000	(134.65)	(114.55)	(81.47)	(71.68)	(61.85)	(48.30)
	Named Perils	Primary	$50	($1.22)	($1.05)	($0.73)	($0.64)	($0.56)	($0.44)
			$100	(2.46)	(2.08)	(1.49)	(1.32)	(1.14)	(0.88)
			$250	(3.68)	(3.14)	(2.24)	(1.96)	(1.69)	(1.32)
			$500	(5.60)	(4.80)	(3.41)	(2.96)	(2.57)	(1.99)
			$750	(7.37)	(6.32)	(4.51)	(3.90)	(3.39)	(2.62)
			$1,000	(8.94)	(7.71)	(5.48)	(4.73)	(4.10)	(3.17)
			$2,000	(14.96)	(12.95)	(9.18)	(7.89)	(6.84)	(5.26)
			$5,000	(32.34)	(28.13)	(19.84)	(17.05)	(14.77)	(11.34)

			All Peril	1% Named Storm Ded		2% Named Storm Ded		5% Named Storm Ded	
			Deductible	Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2
Named Storm	Comprehensvie	Primary	$0	$1.65	$1.40	$0.84	$0.72	($1.59)	($1.33)
			$50	0.43	0.37	(0.37)	(0.32)	(2.76)	(2.37)
			$100	(0.78)	(0.66)	(1.57)	(1.34)	(3.91)	(3.35)
			$250	(3.20)	(2.73)	(3.94)	(3.38)	(6.16)	(5.31)
			$500	(20.23)	(17.21)	(20.59)	(17.52)	(22.62)	(19.24)
			$750	N/A	N/A	(35.37)	(30.07)	(37.13)	(31.51)
			$1,000	N/A	N/A	(47.64)	(40.50)	(49.06)	(41.59)
			$2,000	N/A	N/A	(91.88)	(78.08)	(92.90)	(78.63)
			$5,000	N/A	N/A	N/A	N/A	(215.46)	(182.18)
		Seasonal / Vacation	$250	($0.78)	($0.66)	($1.57)	($1.34)	($3.91)	($3.35)
			$500	(17.77)	(15.13)	(18.01)	(15.34)	(20.16)	(17.20)
			$750	N/A	N/A	(32.72)	(27.86)	(34.59)	(29.50)
			$1,000	N/A	N/A	(45.08)	(38.38)	(46.57)	(39.70)
			$2,000	N/A	N/A	(89.71)	(76.39)	(90.73)	(77.31)
			$5,000	N/A	N/A	N/A	N/A	(212.03)	(180.60)
	Named Perils	Primary	$0	($1.33)	($1.13)	($2.67)	($2.28)	($6.69)	($5.69)
			$50	(2.54)	(2.18)	(3.86)	(3.30)	(7.84)	(6.67)
			$100	(3.77)	(3.20)	(5.09)	(4.32)	(8.99)	(7.65)
			$250	(4.95)	(4.21)	(6.22)	(5.29)	(10.01)	(8.51)
			$500	(6.92)	(5.90)	(7.71)	(6.56)	(11.10)	(9.45)
			$750	N/A	N/A	(8.73)	(7.46)	(11.58)	(9.86)
			$1,000	N/A	N/A	(9.30)	(7.91)	(11.72)	(9.97)
			$2,000	N/A	N/A	(10.95)	(9.30)	(12.23)	(10.33)
			$5,000	N/A	N/A	N/A	N/A	(13.76)	(11.28)

North Carolina
Mobile Homeowners
MH(C) Program

Approved Deductible Debits and (Credits) - Year 1

Personal Effects

Deductible Type	Policy Form	Residence Type	Deductible	Territory Group 1	2	3	4	5	6
All Peril	Comprehensive	Primary	$0	$12.57	$9.11	$6.56	$5.19	$4.61	$4.09
			$50	6.29	4.55	3.28	2.59	2.30	2.05
			$250	(12.57)	(9.11)	(6.56)	(5.19)	(4.61)	(4.09)
			$500	(18.85)	(13.66)	(9.83)	(7.78)	(6.91)	(6.14)
			$750	(23.88)	(17.31)	(12.43)	(9.86)	(8.75)	(7.78)
			$1,000	(27.46)	(19.91)	(14.30)	(11.34)	(10.07)	(8.94)
			$2,000	(39.71)	(28.80)	(20.65)	(16.41)	(14.55)	(12.92)
			$5,000	(72.60)	(52.68)	(37.74)	(30.02)	(26.64)	(23.63)
		Seasonal / Vacation	$500	($6.29)	($4.55)	($3.28)	($2.59)	($2.30)	($2.05)
			$750	(11.32)	(8.21)	(5.87)	(4.67)	(4.15)	(3.69)
			$1,000	(14.90)	(10.81)	(7.74)	(6.16)	(5.46)	(4.85)
			$2,000	(27.14)	(19.69)	(14.10)	(11.22)	(9.95)	(8.83)
			$5,000	(60.04)	(43.57)	(31.17)	(24.83)	(22.01)	(19.54)
	Named Perils	Primary	$50	($5.23)	($3.81)	($2.73)	($2.16)	($1.92)	($1.71)
			$100	(10.48)	(7.59)	(5.46)	(4.34)	(3.84)	(3.42)
			$250	(20.95)	(15.18)	(10.93)	(8.65)	(7.68)	(6.82)
			$500	(36.48)	(26.44)	(19.02)	(15.06)	(13.38)	(11.87)
			$750	(49.40)	(35.82)	(25.75)	(20.39)	(18.11)	(16.07)
			$1,000	(59.22)	(42.93)	(30.86)	(24.44)	(21.72)	(19.25)
			$2,000	(93.56)	(67.82)	(48.71)	(38.60)	(34.29)	(30.40)
			$5,000	(186.76)	(135.33)	(97.16)	(77.02)	(68.40)	(60.63)

			All Peril	1% Named Storm Ded		2% Named Storm Ded		5% Named Storm Ded	
			Deductible	Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2
Named Storm	Comprehensvie	Primary	$0	$11.20	$8.12	$9.83	$7.13	$5.73	$4.15
			$50	4.98	3.61	3.66	2.65	(0.27)	(0.22)
			$100	(1.24)	(0.90)	(2.49)	(1.79)	(6.22)	(4.49)
			$250	(13.68)	(9.92)	(14.80)	(10.74)	(18.16)	(13.19)
			$500	(19.90)	(14.43)	(20.96)	(15.20)	(24.13)	(17.51)
			$750	N/A	N/A	(25.76)	(18.69)	(28.56)	(20.75)
			$1,000	N/A	N/A	(29.02)	(21.07)	(31.35)	(22.77)
			$2,000	N/A	N/A	(39.99)	(29.06)	(41.65)	(30.27)
			$5,000	N/A	N/A	N/A	N/A	(71.12)	(51.71)
		Seasonal / Vacation	$250	($1.24)	($0.90)	($2.49)	($1.79)	($6.22)	($4.49)
			$500	(7.48)	(5.42)	(8.67)	(6.28)	(12.24)	(8.88)
			$750	N/A	N/A	(14.11)	(10.24)	(17.33)	(12.60)
			$1,000	N/A	N/A	(18.58)	(13.48)	(21.31)	(15.50)
			$2,000	N/A	N/A	(34.65)	(25.12)	(36.49)	(26.58)
			$5,000	N/A	N/A	N/A	N/A	(80.38)	(58.61)
	Named Perils	Primary	$0	($2.50)	($1.82)	($5.01)	($3.64)	($12.51)	($9.10)
			$50	(7.63)	(5.52)	(10.02)	(7.25)	(17.20)	(12.43)
			$100	(12.77)	(9.26)	(15.06)	(10.92)	(21.96)	(15.93)
			$250	(23.01)	(16.69)	(24.66)	(17.89)	(31.27)	(22.70)
			$500	(40.07)	(29.06)	(38.62)	(28.02)	(44.44)	(32.30)
			$750	N/A	N/A	(49.96)	(36.23)	(54.74)	(39.80)
			$1,000	N/A	N/A	(58.23)	(42.23)	(62.43)	(45.41)
			$2,000	N/A	N/A	(86.74)	(62.90)	(90.42)	(65.80)
			$5,000	N/A	N/A	N/A	N/A	(170.89)	(124.43)

North Carolina
Mobile Homeowners
MH(C) Program

Overall Rate Changes by Territory Group - Year 2

Territory Group	Mobile Home Structures	Adjacent Structures	Personal Effects	Liability	Total
1	13.0%	13.0%	13.0%	5.0%	12.9%
2	9.0%	9.0%	10.0%	5.0%	9.1%
3	12.0%	13.0%	6.0%	5.0%	11.2%
4	11.0%	11.0%	2.0%	5.0%	9.9%
5	10.0%	10.0%	-2.0%	5.0%	8.5%
6	6.5%	9.0%	-4.0%	5.0%	5.3%
Statewide	9.1%	10.3%	0.3%	5.0%	8.0%

Note: Year 2 rates apply to new and renewal policies becoming effective on or after September 1, 2026

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 - Year 2
(Premiums shown are for Territory Group 3)

Mobile Home Structures

Amount of Insurance (Coverage A)	Comprehensive *$100 Deductible* Primary Residence	Comprehensive *$100 Deductible* Rental	Amount of Insurance (Coverage A)	Comprehensive *$100 Deductible* Primary Residence	Comprehensive *$100 Deductible* Rental
1 - 3,999	$405.46	$694.58	42,000 - 42,999	$1,282.75	$2,197.37
4,000 - 4,999	432.59	741.05	43,000 - 43,999	1,305.09	2,235.65
5,000 - 5,999	454.94	779.33	44,000 - 44,999	1,327.45	2,273.94
6,000 - 6,999	478.63	819.90	45,000 - 45,999	1,349.78	2,312.22
7,000 - 7,999	502.62	861.02	46,000 - 46,999	1,372.13	2,350.50
8,000 - 8,999	526.72	902.29	47,000 - 47,999	1,394.48	2,388.78
9,000 - 9,999	552.13	945.78	48,000 - 48,999	1,416.83	2,427.06
10,000 - 10,999	576.17	986.99	49,000 - 49,999	1,439.18	2,465.34
11,000 - 11,999	596.49	1,021.81	50,000 - 50,999	1,461.52	2,503.64
12,000 - 12,999	616.83	1,056.64	51,000 - 51,999	1,483.87	2,541.90
13,000 - 13,999	636.52	1,090.38	52,000 - 52,999	1,506.23	2,580.18
14,000 - 14,999	656.20	1,124.08	53,000 - 53,999	1,528.56	2,618.46
15,000 - 15,999	678.52	1,162.31	54,000 - 54,999	1,550.90	2,656.74
16,000 - 16,999	702.59	1,203.56	55,000 - 55,999	1,573.26	2,695.01
17,000 - 17,999	726.13	1,243.91	56,000 - 56,999	1,595.60	2,733.30
18,000 - 18,999	749.54	1,283.98	57,000 - 57,999	1,617.96	2,771.59
19,000 - 19,999	775.19	1,327.91	58,000 - 58,999	1,640.31	2,809.87
20,000 - 20,999	799.29	1,369.20	59,000 - 59,999	1,662.66	2,848.15
21,000 - 21,999	818.56	1,402.21	60,000 - 60,999	1,685.00	2,886.42
22,000 - 22,999	837.83	1,435.20	61,000 - 61,999	1,707.35	2,924.71
23,000 - 23,999	858.19	1,470.09	62,000 - 62,999	1,729.69	2,962.99
24,000 - 24,999	878.83	1,505.46	63,000 - 63,999	1,752.05	3,001.28
25,000 - 25,999	901.06	1,543.54	64,000 - 64,999	1,774.38	3,039.56
26,000 - 26,999	924.52	1,583.70	65,000 - 65,999	1,796.74	3,077.84
27,000 - 27,999	947.60	1,623.27	66,000 - 66,999	1,819.08	3,116.12
28,000 - 28,999	970.55	1,662.54	67,000 - 67,999	1,841.44	3,154.40
29,000 - 29,999	996.30	1,706.64	68,000 - 68,999	1,863.77	3,192.68
30,000 - 30,999	1,022.96	1,752.36	69,000 - 69,999	1,886.11	3,230.98
31,000 - 31,999	1,043.00	1,786.68	70,000 - 70,999	1,908.47	3,269.25
32,000 - 32,999	1,062.48	1,820.02	71,000 - 71,999	1,930.81	3,307.53
33,000 - 33,999	1,081.93	1,853.38	72,000 - 72,999	1,953.17	3,345.81
34,000 - 34,999	1,103.97	1,891.12	73,000 - 73,999	1,975.50	3,384.09
35,000 - 35,999	1,126.33	1,929.40	74,000 - 74,999	1,997.86	3,422.38
36,000 - 36,999	1,148.67	1,967.67	75,000 - 75,999	2,020.20	3,460.64
37,000 - 37,999	1,171.02	2,005.96	76,000 - 76,999	2,042.56	3,498.92
38,000 - 38,999	1,193.36	2,044.25	77,000 - 77,999	2,064.89	3,537.21
39,000 - 39,999	1,215.70	2,082.53	78,000 - 78,999	2,087.24	3,575.49
40,000 - 40,999	1,238.06	2,120.81	79,000 - 79,999	2,109.59	3,613.78
41,000 - 41,999	1,260.39	2,159.09	Each Add'l $1,000	22.34	38.28

Territory Group	Territory Relativity
1	1.676
2	1.270
3	1.000
4	0.907
5	0.757
6	0.570

North Carolina
Mobile Homeowners
MH(C) Program

Approved Premiums and Territory Relativities by Coverage - Year 2
(Premiums shown are for Territory Group 3)

Mobile Home Structures

Amount of Insurance (Coverage A)	Named Perils $0 Deductible Primary Residence	Named Perils $0 Deductible Rental	Amount of Insurance (Coverage A)	Named Perils $0 Deductible Primary Residence	Named Perils $0 Deductible Rental
1 - 3,999	$361.38	$650.50	42,000 - 42,999	$1,143.32	$2,057.97
4,000 - 4,999	385.56	694.03	43,000 - 43,999	1,163.24	2,093.82
5,000 - 5,999	405.48	729.88	44,000 - 44,999	1,183.17	2,129.68
6,000 - 6,999	426.61	767.89	45,000 - 45,999	1,203.07	2,165.52
7,000 - 7,999	447.99	806.39	46,000 - 46,999	1,223.00	2,201.37
8,000 - 8,999	469.46	845.04	47,000 - 47,999	1,242.91	2,237.23
9,000 - 9,999	492.11	885.79	48,000 - 48,999	1,262.82	2,273.08
10,000 - 10,999	513.55	924.38	49,000 - 49,999	1,282.74	2,308.94
11,000 - 11,999	531.65	956.98	50,000 - 50,999	1,302.66	2,344.78
12,000 - 12,999	549.77	989.61	51,000 - 51,999	1,322.57	2,380.64
13,000 - 13,999	567.34	1,021.20	52,000 - 52,999	1,342.50	2,416.49
14,000 - 14,999	584.88	1,052.78	53,000 - 53,999	1,362.41	2,452.34
15,000 - 15,999	604.77	1,088.57	54,000 - 54,999	1,382.33	2,488.20
16,000 - 16,999	626.23	1,127.20	55,000 - 55,999	1,402.24	2,524.05
17,000 - 17,999	647.20	1,164.99	56,000 - 56,999	1,422.16	2,559.89
18,000 - 18,999	668.07	1,202.53	57,000 - 57,999	1,442.08	2,595.76
19,000 - 19,999	690.91	1,243.66	58,000 - 58,999	1,462.00	2,631.61
20,000 - 20,999	712.41	1,282.33	59,000 - 59,999	1,481.93	2,667.46
21,000 - 21,999	729.58	1,313.26	60,000 - 60,999	1,501.84	2,703.32
22,000 - 22,999	746.76	1,344.16	61,000 - 61,999	1,521.77	2,739.17
23,000 - 23,999	764.90	1,376.83	62,000 - 62,999	1,541.68	2,775.01
24,000 - 24,999	783.31	1,409.96	63,000 - 63,999	1,561.60	2,810.88
25,000 - 25,999	803.12	1,445.61	64,000 - 64,999	1,581.52	2,846.73
26,000 - 26,999	824.03	1,483.25	65,000 - 65,999	1,601.43	2,882.58
27,000 - 27,999	844.60	1,520.29	66,000 - 66,999	1,621.35	2,918.44
28,000 - 28,999	865.03	1,557.07	67,000 - 67,999	1,641.27	2,954.29
29,000 - 29,999	887.99	1,598.37	68,000 - 68,999	1,661.18	2,990.13
30,000 - 30,999	911.77	1,641.19	69,000 - 69,999	1,681.11	3,025.99
31,000 - 31,999	929.62	1,673.32	70,000 - 70,999	1,701.01	3,061.84
32,000 - 32,999	946.98	1,704.56	71,000 - 71,999	1,720.94	3,097.70
33,000 - 33,999	964.32	1,735.80	72,000 - 72,999	1,740.86	3,133.54
34,000 - 34,999	983.96	1,771.13	73,000 - 73,999	1,760.77	3,169.41
35,000 - 35,999	1,003.88	1,807.00	74,000 - 74,999	1,780.69	3,205.24
36,000 - 36,999	1,023.80	1,842.85	75,000 - 75,999	1,800.60	3,241.09
37,000 - 37,999	1,043.73	1,878.70	76,000 - 76,999	1,820.53	3,276.95
38,000 - 38,999	1,063.64	1,914.56	77,000 - 77,999	1,840.44	3,312.80
39,000 - 39,999	1,083.57	1,950.40	78,000 - 78,999	1,860.36	3,348.65
40,000 - 40,999	1,103.48	1,986.25	79,000 - 79,999	1,880.28	3,384.52
41,000 - 41,999	1,123.40	2,022.12	Each Add'l $1,000	19.92	35.86

Territory Group	Territory Relativity
1	1.676
2	1.270
3	1.000
4	0.907
5	0.757
6	0.570

North Carolina
Mobile Homeowners
MH(C) Program

Approved Premiums and Territory Relativities by Coverage - Year 2
(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	$405.46	$361.38	42,000 - 42,999	$1,282.75	$1,143.32
4,000 - 4,999	432.59	385.56	43,000 - 43,999	1,305.09	1,163.24
5,000 - 5,999	454.94	405.48	44,000 - 44,999	1,327.45	1,183.17
6,000 - 6,999	478.63	426.61	45,000 - 45,999	1,349.78	1,203.07
7,000 - 7,999	502.62	447.99	46,000 - 46,999	1,372.13	1,223.00
8,000 - 8,999	526.72	469.46	47,000 - 47,999	1,394.48	1,242.91
9,000 - 9,999	552.13	492.11	48,000 - 48,999	1,416.83	1,262.82
10,000 - 10,999	576.17	513.55	49,000 - 49,999	1,439.18	1,282.74
11,000 - 11,999	596.49	531.65	50,000 - 50,999	1,461.52	1,302.66
12,000 - 12,999	616.83	549.77	51,000 - 51,999	1,483.87	1,322.57
13,000 - 13,999	636.52	567.34	52,000 - 52,999	1,506.23	1,342.50
14,000 - 14,999	656.20	584.88	53,000 - 53,999	1,528.56	1,362.41
15,000 - 15,999	678.52	604.77	54,000 - 54,999	1,550.90	1,382.33
16,000 - 16,999	702.59	626.23	55,000 - 55,999	1,573.26	1,402.24
17,000 - 17,999	726.13	647.20	56,000 - 56,999	1,595.60	1,422.16
18,000 - 18,999	749.54	668.07	57,000 - 57,999	1,617.96	1,442.08
19,000 - 19,999	775.19	690.91	58,000 - 58,999	1,640.31	1,462.00
20,000 - 20,999	799.29	712.41	59,000 - 59,999	1,662.66	1,481.93
21,000 - 21,999	818.56	729.58	60,000 - 60,999	1,685.00	1,501.84
22,000 - 22,999	837.83	746.76	61,000 - 61,999	1,707.35	1,521.77
23,000 - 23,999	858.19	764.90	62,000 - 62,999	1,729.69	1,541.68
24,000 - 24,999	878.83	783.31	63,000 - 63,999	1,752.05	1,561.60
25,000 - 25,999	901.06	803.12	64,000 - 64,999	1,774.38	1,581.52
26,000 - 26,999	924.52	824.03	65,000 - 65,999	1,796.74	1,601.43
27,000 - 27,999	947.60	844.60	66,000 - 66,999	1,819.08	1,621.35
28,000 - 28,999	970.55	865.03	67,000 - 67,999	1,841.44	1,641.27
29,000 - 29,999	996.30	887.99	68,000 - 68,999	1,863.77	1,661.18
30,000 - 30,999	1,022.96	911.77	69,000 - 69,999	1,886.11	1,681.11
31,000 - 31,999	1,043.00	929.62	70,000 - 70,999	1,908.47	1,701.01
32,000 - 32,999	1,062.48	946.98	71,000 - 71,999	1,930.81	1,720.94
33,000 - 33,999	1,081.93	964.32	72,000 - 72,999	1,953.17	1,740.86
34,000 - 34,999	1,103.97	983.96	73,000 - 73,999	1,975.50	1,760.77
35,000 - 35,999	1,126.33	1,003.88	74,000 - 74,999	1,997.86	1,780.69
36,000 - 36,999	1,148.67	1,023.80	75,000 - 75,999	2,020.20	1,800.60
37,000 - 37,999	1,171.02	1,043.73	76,000 - 76,999	2,042.56	1,820.53
38,000 - 38,999	1,193.36	1,063.64	77,000 - 77,999	2,064.89	1,840.44
39,000 - 39,999	1,215.70	1,083.57	78,000 - 78,999	2,087.24	1,860.36
40,000 - 40,999	1,238.06	1,103.48	79,000 - 79,999	2,109.59	1,880.28
41,000 - 41,999	1,260.39	1,123.40	Each Add'l $1,000	22.34	19.92

Territory Group	Territory Relativity
1	1.676
2	1.270
3	1.000
4	0.907
5	0.757
6	0.570

North Carolina
Mobile Homeowners
MH(C) Program

Approved Premiums and Territory Relativities by Coverage - Year 2
(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	$3.59	3,600 - 3,699	$88.72	$76.50
200 - 299	N/A	5.67	3,700 - 3,799	91.13	78.58
300 - 399	$8.99	7.75	3,800 - 3,899	93.54	80.67
400 - 499	11.40	9.83	3,900 - 3,999	95.96	82.76
500 - 599	13.82	11.92	4,000 - 4,099	98.38	84.84
600 - 699	16.23	14.01	4,100 - 4,199	100.80	86.92
700 - 799	18.65	16.09	4,200 - 4,299	103.21	89.00
800 - 899	21.07	18.17	4,300 - 4,399	105.62	91.08
900 - 999	23.48	20.25	4,400 - 4,499	108.04	93.18
1,000 - 1,099	25.90	22.33	4,500 - 4,599	110.46	95.26
1,100 - 1,199	28.31	24.43	4,600 - 4,699	112.88	97.34
1,200 - 1,299	30.72	26.51	4,700 - 4,799	115.29	99.42
1,300 - 1,399	33.14	28.59	4,800 - 4,899	117.70	101.50
1,400 - 1,499	35.56	30.67	4,900 - 4,999	120.12	103.59
1,500 - 1,599	37.98	32.75	5,000 - 5,099	122.55	105.67
1,600 - 1,699	40.39	34.84	5,100 - 5,199	124.96	107.76
1,700 - 1,799	42.82	36.92	5,200 - 5,299	127.37	109.84
1,800 - 1,899	45.22	39.01	5,300 - 5,399	129.78	111.92
1,900 - 1,999	47.64	41.09	5,400 - 5,499	132.20	114.01
2,000 - 2,099	50.06	43.18	5,500 - 5,599	134.63	116.08
2,100 - 2,199	52.47	45.26	5,600 - 5,699	137.04	118.16
2,200 - 2,299	54.90	47.34	5,700 - 5,799	139.45	120.24
2,300 - 2,399	57.30	49.41	5,800 - 5,899	141.86	122.35
2,400 - 2,499	59.72	51.49	5,900 - 5,999	144.28	124.42
2,500 - 2,599	62.14	53.60	6,000 - 6,099	146.71	126.50
2,600 - 2,699	64.55	55.68	6,100 - 6,199	149.11	128.58
2,700 - 2,799	66.98	57.75	6,200 - 6,299	151.53	130.66
2,800 - 2,899	69.38	59.83	6,300 - 6,399	153.94	132.74
2,900 - 2,999	71.80	61.91	6,400 - 6,499	156.36	134.84
3,000 - 3,099	74.22	64.00	6,500 - 6,599	158.79	136.92
3,100 - 3,199	76.64	66.09	6,600 - 6,699	161.19	139.00
3,200 - 3,299	79.05	68.17	6,700 - 6,799	163.61	141.08
3,300 - 3,399	81.46	70.25	6,800 - 6,899	166.02	143.17
3,400 - 3,499	83.88	72.33	6,900 - 6,999	168.45	145.25
3,500 - 3,599	86.30	74.42	Each Add'l $100	2.42	2.08

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

Territory Group	Territory Relativity
1	1.807
2	1.486
3	1.000
4	0.864
5	0.742
6	0.571

North Carolina
Mobile Homeowners
MH(C) Program

Approved Premiums and Territory Relativities by Coverage - Year 2
(Premiums shown are for Territory Group 3)

Personal Effects

Amount of Insurance (Coverage C)	Comprehensive	Amount of Insurance (Coverage C)	Comprehensive
500 - 599	$23.64	3,800 - 3,899	$54.46
600 - 699	24.57	3,900 - 3,999	55.40
700 - 799	25.50	4,000 - 4,099	56.33
800 - 899	26.44	4,100 - 4,199	57.26
900 - 999	27.37	4,200 - 4,299	58.19
1,000 - 1,099	28.31	4,300 - 4,399	59.13
1,100 - 1,199	29.25	4,400 - 4,499	60.06
1,200 - 1,299	30.18	4,500 - 4,599	60.99
1,300 - 1,399	31.11	4,600 - 4,699	61.93
1,400 - 1,499	32.04	4,700 - 4,799	62.87
1,500 - 1,599	32.98	4,800 - 4,899	63.80
1,600 - 1,699	33.91	4,900 - 4,999	64.73
1,700 - 1,799	34.84	5,000 - 5,099	65.67
1,800 - 1,899	35.78	5,100 - 5,199	66.60
1,900 - 1,999	36.72	5,200 - 5,299	67.53
2,000 - 2,099	37.65	5,300 - 5,399	68.47
2,100 - 2,199	38.58	5,400 - 5,499	69.40
2,200 - 2,299	39.52	5,500 - 5,599	70.33
2,300 - 2,399	40.45	5,600 - 5,699	71.27
2,400 - 2,499	41.38	5,700 - 5,799	72.21
2,500 - 2,599	42.32	5,800 - 5,899	73.14
2,600 - 2,699	43.25	5,900 - 5,999	74.07
2,700 - 2,799	44.18	6,000 - 6,099	75.01
2,800 - 2,899	45.11	6,100 - 6,199	75.93
2,900 - 2,999	46.06	6,200 - 6,299	76.86
3,000 - 3,099	46.99	6,300 - 6,399	77.79
3,100 - 3,199	47.92	6,400 - 6,499	78.73
3,200 - 3,299	48.86	6,500 - 6,599	79.66
3,300 - 3,399	49.79	6,600 - 6,699	80.60
3,400 - 3,499	50.72	6,700 - 6,799	81.54
3,500 - 3,599	51.65	6,800 - 6,899	82.47
3,600 - 3,699	52.59	6,900 - 6,999	83.40
3,700 - 3,799	53.52	Each Add'l $100	0.93

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

Territory Group	Territory Relativity
1	2.244
2	1.587
3	1.000
4	0.769
5	0.655
6	0.569

North Carolina
Mobile Homeowners
MH(C) Program

Approved Premiums by Coverage - Year 2
(Premiums shown are for all Territory Groups)

Liability

Liability Limit	Premium
$25,000	$26.09
50,000	29.76
100,000	34.44
200,000	40.17
250,000	42.54
300,000	44.63

North Carolina
Mobile Homeowners
MH(C) Program

Approved Deductible Debits and (Credits) - Year 2

Mobile Home Structures

				Territory Group					
Deductible Type	Policy Form	Residence Type	Deductible	1	2	3	4	5	6
All Peril	Comprehensive	Primary	$0	$44.12	$33.37	$28.96	$25.95	$21.68	$16.33
			$50	20.06	15.18	13.21	11.83	9.86	7.43
			$250	(36.10)	(27.31)	(23.71)	(21.24)	(17.75)	(13.37)
			$500	(92.26)	(69.80)	(60.61)	(54.27)	(45.36)	(34.16)
			$750	(140.98)	(106.66)	(92.65)	(82.96)	(69.33)	(52.21)
			$1,000	(180.23)	(136.35)	(118.43)	(106.05)	(88.64)	(66.75)
			$2,000	(303.51)	(229.56)	(199.47)	(178.59)	(149.31)	(112.43)
			$5,000	(605.97)	(458.32)	(398.31)	(356.61)	(298.16)	(224.50)
		Seasonal / Vacation	$500	($56.17)	($42.51)	($36.88)	($33.02)	($27.59)	($20.79)
			$750	(104.88)	(79.33)	(68.93)	(61.70)	(51.59)	(38.85)
			$1,000	(144.14)	(109.02)	(94.72)	(84.81)	(70.91)	(53.39)
			$2,000	(267.41)	(202.25)	(175.75)	(157.34)	(131.55)	(99.06)
			$5,000	(569.87)	(431.02)	(374.60)	(335.37)	(280.41)	(211.15)
	Named Perils	Primary	$50	($20.06)	($15.18)	($13.21)	($11.83)	($9.86)	($7.43)
			$100	(38.12)	(28.84)	(25.00)	(22.41)	(18.72)	(14.11)
			$250	(68.17)	(51.59)	(44.81)	(40.12)	(33.53)	(25.25)
			$500	(112.38)	(85.03)	(73.88)	(66.18)	(55.28)	(41.62)
			$750	(148.75)	(112.56)	(97.83)	(87.60)	(73.18)	(55.10)
			$1,000	(175.85)	(133.07)	(115.68)	(103.59)	(86.53)	(65.15)
			$2,000	(255.88)	(193.64)	(168.35)	(150.83)	(125.94)	(94.82)
			$5,000	(446.35)	(337.79)	(293.74)	(263.25)	(219.74)	(165.45)

			All Peril	1% Named Storm Ded		2% Named Storm Ded		5% Named Storm Ded	
			Deductible	Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2
Named Storm	Comprehensvie	Primary	$0	$30.97	$23.46	$17.87	$13.51	($21.50)	($16.27)
			$50	7.18	5.44	(5.70)	(4.31)	(44.34)	(33.53)
			$100	(12.67)	(9.60)	(25.36)	(19.18)	(63.38)	(47.97)
			$250	(48.43)	(36.66)	(60.74)	(45.97)	(97.71)	(73.95)
			$500	(104.02)	(78.69)	(115.78)	(87.58)	(151.05)	(114.28)
			$750	N/A	N/A	(165.69)	(125.33)	(198.27)	(149.97)
			$1,000	N/A	N/A	(209.12)	(158.18)	(238.10)	(180.09)
			$2,000	N/A	N/A	(371.41)	(280.91)	(393.49)	(297.59)
			$5,000	N/A	N/A	N/A	N/A	(851.08)	(643.58)
		Seasonal / Vacation	$250	($12.67)	($9.60)	($25.36)	($19.18)	($63.38)	($47.97)
			$500	(68.30)	(51.69)	(80.43)	(60.87)	(116.84)	(88.40)
			$750	N/A	N/A	(131.45)	(99.45)	(165.17)	(124.94)
			$1,000	N/A	N/A	(176.99)	(133.91)	(207.12)	(156.64)
			$2,000	N/A	N/A	(348.40)	(263.57)	(371.13)	(280.61)
			$5,000	N/A	N/A	N/A	N/A	(854.53)	(645.96)
	Named Perils	Primary	$0	($22.61)	($17.10)	($45.22)	($34.22)	($113.05)	($85.53)
			$50	(42.31)	(32.00)	(64.53)	(48.83)	(131.24)	(99.30)
			$100	(59.96)	(45.38)	(81.80)	(61.89)	(147.32)	(111.47)
			$250	(89.45)	(67.68)	(110.71)	(83.77)	(174.48)	(132.01)
			$500	(138.58)	(104.85)	(154.12)	(116.59)	(213.16)	(161.24)
			$750	N/A	N/A	(191.60)	(144.93)	(244.29)	(184.79)
			$1,000	N/A	N/A	(222.20)	(168.06)	(267.17)	(202.06)
			$2,000	N/A	N/A	(334.32)	(252.80)	(358.63)	(271.18)
			$5,000	N/A	N/A	N/A	N/A	(632.99)	(478.55)

North Carolina
Mobile Homeowners
MH(C) Program

Approved Deductible Debits and (Credits) - Year 2

Adjacent Structures

Deductible Type	Policy Form	Residence Type	Deductible	Territory Group 1	2	3	4	5	6
All Peril	Comprehensive	Primary	$0	$2.78	$2.27	$1.67	$1.47	$1.25	$0.96
			$50	1.38	1.15	0.84	0.71	0.62	0.46
			$250	(2.78)	(2.27)	(1.67)	(1.47)	(1.25)	(0.96)
			$500	(22.18)	(18.21)	(13.42)	(11.62)	(9.95)	(7.66)
			$750	(37.44)	(30.74)	(22.65)	(19.59)	(16.77)	(12.93)
			$1,000	(47.41)	(38.92)	(28.70)	(24.81)	(21.22)	(16.38)
			$2,000	(78.59)	(64.50)	(47.56)	(41.12)	(35.17)	(27.18)
			$5,000	(154.94)	(127.14)	(93.75)	(81.02)	(69.28)	(53.61)
		Seasonal / Vacation	$500	($19.41)	($15.92)	($11.76)	($10.16)	($8.72)	($6.70)
			$750	(34.66)	(28.45)	(20.98)	(18.12)	(15.51)	(11.96)
			$1,000	(44.63)	(36.64)	(27.02)	(23.35)	(19.98)	(15.42)
			$2,000	(75.81)	(62.23)	(45.89)	(39.65)	(33.90)	(26.23)
			$5,000	(152.16)	(124.86)	(92.06)	(79.57)	(68.04)	(52.64)
	Named Perils	Primary	$50	($1.38)	($1.14)	($0.83)	($0.71)	($0.62)	($0.48)
			$100	(2.78)	(2.27)	(1.69)	(1.47)	(1.26)	(0.96)
			$250	(4.16)	(3.42)	(2.53)	(2.18)	(1.86)	(1.44)
			$500	(6.33)	(5.23)	(3.86)	(3.29)	(2.83)	(2.17)
			$750	(8.33)	(6.89)	(5.09)	(4.32)	(3.73)	(2.85)
			$1,000	(10.10)	(8.40)	(6.19)	(5.25)	(4.51)	(3.46)
			$2,000	(16.91)	(14.11)	(10.37)	(8.76)	(7.53)	(5.74)
			$5,000	(36.54)	(30.66)	(22.42)	(18.93)	(16.25)	(12.36)

			All Peril	1% Named Storm Ded		2% Named Storm Ded		5% Named Storm Ded	
			Deductible	Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2
Named Storm	Comprehensvie	Primary	$0	$1.86	$1.53	$0.95	$0.78	($1.80)	($1.45)
			$50	0.49	0.40	(0.42)	(0.35)	(3.12)	(2.58)
			$100	(0.88)	(0.72)	(1.77)	(1.46)	(4.42)	(3.65)
			$250	(3.62)	(2.98)	(4.45)	(3.68)	(6.96)	(5.79)
			$500	(22.86)	(18.76)	(23.27)	(19.10)	(25.56)	(20.97)
			$750	N/A	N/A	(39.97)	(32.78)	(41.96)	(34.35)
			$1,000	N/A	N/A	(53.83)	(44.15)	(55.44)	(45.33)
			$2,000	N/A	N/A	(103.82)	(85.11)	(104.98)	(85.71)
			$5,000	N/A	N/A	N/A	N/A	(243.47)	(198.58)
		Seasonal / Vacation	$250	($0.88)	($0.72)	($1.77)	($1.46)	($4.42)	($3.65)
			$500	(20.08)	(16.49)	(20.35)	(16.72)	(22.78)	(18.75)
			$750	N/A	N/A	(36.97)	(30.37)	(39.09)	(32.16)
			$1,000	N/A	N/A	(50.94)	(41.83)	(52.62)	(43.27)
			$2,000	N/A	N/A	(101.37)	(83.27)	(102.52)	(84.27)
			$5,000	N/A	N/A	N/A	N/A	(239.59)	(196.85)
	Named Perils	Primary	$0	($1.50)	($1.23)	($3.02)	($2.49)	($7.56)	($6.20)
			$50	(2.87)	(2.38)	(4.36)	(3.60)	(8.86)	(7.27)
			$100	(4.26)	(3.49)	(5.75)	(4.71)	(10.16)	(8.34)
			$250	(5.59)	(4.59)	(7.03)	(5.77)	(11.31)	(9.28)
			$500	(7.82)	(6.43)	(8.71)	(7.15)	(12.54)	(10.30)
			$750	N/A	N/A	(9.86)	(8.13)	(13.09)	(10.75)
			$1,000	N/A	N/A	(10.51)	(8.62)	(13.24)	(10.87)
			$2,000	N/A	N/A	(12.37)	(10.14)	(13.82)	(11.26)
			$5,000	N/A	N/A	N/A	N/A	(15.55)	(12.30)

North Carolina
Mobile Homeowners
MH(C) Program

Approved Deductible Debits and (Credits) - Year 2

Personal Effects

				Territory Group					
Deductible Type	Policy Form	Residence Type	Deductible	1	2	3	4	5	6
All Peril	Comprehensive	Primary	$0	$14.20	$10.02	$6.96	$5.30	$4.51	$3.93
			$50	7.11	5.01	3.47	2.64	2.26	1.97
			$250	(14.20)	(10.02)	(6.96)	(5.30)	(4.51)	(3.93)
			$500	(21.30)	(15.03)	(10.42)	(7.94)	(6.77)	(5.90)
			$750	(26.98)	(19.05)	(13.18)	(10.06)	(8.58)	(7.46)
			$1,000	(31.03)	(21.90)	(15.16)	(11.57)	(9.87)	(8.58)
			$2,000	(44.87)	(31.68)	(21.89)	(16.74)	(14.26)	(12.40)
			$5,000	(82.04)	(57.95)	(40.00)	(30.62)	(26.10)	(22.68)
		Seasonal / Vacation	$500	($7.11)	($5.01)	($3.47)	($2.64)	($2.26)	($1.97)
			$750	(12.79)	(9.03)	(6.22)	(4.77)	(4.06)	(3.54)
			$1,000	(16.84)	(11.89)	(8.20)	(6.28)	(5.35)	(4.65)
			$2,000	(30.67)	(21.66)	(14.94)	(11.44)	(9.75)	(8.48)
			$5,000	(67.84)	(47.93)	(33.05)	(25.32)	(21.57)	(18.75)
	Named Perils	Primary	$50	($5.91)	($4.19)	($2.90)	($2.21)	($1.88)	($1.64)
			$100	(11.84)	(8.35)	(5.79)	(4.42)	(3.76)	(3.28)
			$250	(23.67)	(16.70)	(11.58)	(8.82)	(7.53)	(6.54)
			$500	(41.22)	(29.09)	(20.16)	(15.36)	(13.11)	(11.39)
			$750	(55.83)	(39.40)	(27.29)	(20.80)	(17.75)	(15.43)
			$1,000	(66.92)	(47.23)	(32.71)	(24.93)	(21.28)	(18.48)
			$2,000	(105.73)	(74.60)	(51.63)	(39.37)	(33.60)	(29.19)
			$5,000	(211.03)	(148.87)	(102.99)	(78.56)	(67.04)	(58.21)

			All Peril	1% Named Storm Ded		2% Named Storm Ded		5% Named Storm Ded	
			Deductible	Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2	Terr Grp 1	Terr Grp 2
Named Storm	Comprehensvie	Primary	$0	$12.66	$8.93	$11.11	$7.84	$6.47	$4.57
			$50	5.63	3.97	4.14	2.92	(0.31)	(0.24)
			$100	(1.40)	(0.99)	(2.81)	(1.97)	(7.03)	(4.94)
			$250	(15.46)	(10.91)	(16.72)	(11.81)	(20.52)	(14.51)
			$500	(22.49)	(15.87)	(23.68)	(16.72)	(27.27)	(19.26)
			$750	N/A	N/A	(29.11)	(20.56)	(32.27)	(22.83)
			$1,000	N/A	N/A	(32.79)	(23.18)	(35.43)	(25.05)
			$2,000	N/A	N/A	(45.19)	(31.97)	(47.06)	(33.30)
			$5,000	N/A	N/A	N/A	N/A	(80.37)	(56.88)
		Seasonal / Vacation	$250	($1.40)	($0.99)	($2.81)	($1.97)	($7.03)	($4.94)
			$500	(8.45)	(5.96)	(9.80)	(6.91)	(13.83)	(9.77)
			$750	N/A	N/A	(15.94)	(11.26)	(19.58)	(13.86)
			$1,000	N/A	N/A	(21.00)	(14.83)	(24.08)	(17.05)
			$2,000	N/A	N/A	(39.15)	(27.63)	(41.23)	(29.24)
			$5,000	N/A	N/A	N/A	N/A	(90.83)	(64.47)
	Named Perils	Primary	$0	($2.83)	($2.00)	($5.66)	($4.00)	($14.14)	($10.01)
			$50	(8.62)	(6.07)	(11.32)	(7.98)	(19.44)	(13.67)
			$100	(14.43)	(10.19)	(17.02)	(12.01)	(24.81)	(17.52)
			$250	(26.00)	(18.36)	(27.87)	(19.68)	(35.34)	(24.97)
			$500	(45.28)	(31.97)	(43.64)	(30.82)	(50.22)	(35.53)
			$750	N/A	N/A	(56.45)	(39.85)	(61.86)	(43.78)
			$1,000	N/A	N/A	(65.80)	(46.45)	(70.55)	(49.95)
			$2,000	N/A	N/A	(98.02)	(69.19)	(102.17)	(72.38)
			$5,000	N/A	N/A	N/A	N/A	(193.11)	(136.87)