

**MOBILE-HOMEOWNERS MH(F)**

**1. Ace American Insurance Company**

- Mobile Home Program deviation, tied down, by value, county, deductible, 0-6 years old and 7+ years old, protected credit varies.
- Mobile Home Program deviation, tied down, by value, county deductible, 0-6 years old and 7+ years old, protected/unprotected, credit varies.
- Mobile Home Program deviation, tied down, by value, county, deductible, 0-6 years old and 7+ years old, protected credit varies.
- Mobile Home Program deviation, tied down, by value, county, deductible, 0-6 years old and 7+ years old, unprotected credit varies
- Mobile Home Program deviation, tied down, by value, county, deductible, 0-6 years old and 7+ years old, unprotected credit varies.
- 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 deductible, & territory 1. Credit varies.
- Deviation for mobile homes 11 yrs. or older based on value of unit, protection class, \$250 deductible, & territory 1. Credit varies.
- Eff. 12/1/03 PC061319

**3. Allstate Insurance Company**

- Park Size Discount: Mobile homes located in a park size of over 100 units will receive 5% discount.
- 55 & Retired Discount: All policyholders age 55 & over will receive 10% discount, if eligibility requirements are met.
- Forms 2 & 3: Amount of Insurance Reactivities; \$18,000-\$40,000: Credits vary 0.7%-13.3%. Each additional \$1,000 - 43.2%.
- Original Owner Discount: 10% current & 1st preceding yr.; 5% 2nd preceding yr.
- Installment Payment Plan: \$1 charge for each installment payment paid through electronic funds transfer.
- Installment Payment Plan: Payroll deduction option for Allstate Employees (NC); charges waived.
- The Good Hands People Discount of 5% applicable for members of an approved Group of the Allstate Corporation and its subsidiaries
- Eff. 7-5-99

**4. American Family Home Insurance Company**

- Deviation by dwelling amount, counties, protected/unprotected, age of home, age of insured (18-49).
- Deviation by dwelling amount, counties, protected/unprotected, age of home, age of insured (50+).
- Additional Personal Property Deviation
- Eff. 10-15-05 PC084615

**5. Armed Forces Insurance Exchange**

- Installment Payment Plan: \$2 additional charge is waived.
- Forms MH(F)-2 & MH(F)-3: Amount of insurance credit; 25% for \$0-\$15,000 & above.
- Forms MH(F)-2 & MH(F)-3: Personal property increased limit charge is deviated: \$10 to \$7.50 per \$1,000.
- Eff. 3-1-90

**6. Erie Insurance Exchange**

- Deviation on Amount of Insurance by Forms MH(F)-2, MH(F)-3, & MH(F)-4.
- Permanent masonry foundation Form MH(F)2 & MH(F)3: 10% credit.
- Higher Deductible: Maximum premium credit waived.
- Personal Property Replacement Cost: Minimum premium charge waived.
- Special Limit on Jewelry, Watches & Furs: Additional \$500 limit at no charge.
- Water Craft with Outboard Motors with less than 50 horsepower at no additional charge.
- Business Pursuits Coverage at no additional charge.
- Form MH(F)3: Earthquake Coverage at no charge.
- Fire Department Service Charge \$500 limit: Waive additional charge.

Deviation as of April 15, 2006

- 10% deviation for mobile homes in an approved park: Certain criteria apply.
  - Premium Payment Plan Service Charge.
  - Eff. 1/1/06 PC085624
- 7. Horace Mann Insurance Company**
- Downward Deviation to Water Craft Liability: Variable deviation below manual rates depending on boat type, horsepower, length, speed & limits apply to Water Craft liability/medical pay.
  - 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
- 8. 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
- 9. Integon National Insurance Company**
- 5% - 30% credit for named insured age 50 & older for Coverage A limit of \$10,000-\$35,000 & above to base premium when certain criteria is met.
  - Eff. 9-1-92
- 10. Nationwide Mutual Fire Insurance Company**
- Personal Property Increase Limits: Decrease rate to \$2 per \$1,000 of insurance.
  - Home & Car Discount for certain territories: 2% credit when certain criteria are met.
  - Forms MHF-2 & MHF-3: Personal Property Limit of Liability; 50% of limit on mobile home.
  - Eff. 7-15-01
- 11. North Carolina Farm Bureau Mutual Insurance Company**
- Forms MH(F)-2 & MH(F)-3: Deviation by county, amount of insurance; Credit varies
  - Form MH(F)-4: 10% statewide.
  - Year of Construction Credit: Current yr. - 10%; 1st yr. - 8%; 2nd yr. - 6%; 3rd yr. - 4%; 4th yr. - 2%.
  - Eff. 1-1-05 PC 075926
- 12. Northland Insurance Company**
- Downward deviation on double wide for MH(F)-2 and MH(F)-3.
  - Eff. 3-15-99
- 13. 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
- 14. Shelby Insurance Company**
- 5% credit on mobile homes in parks with 20 or more units.
  - Eff. 5-1-86
- 15. State Farm Fire & Casualty Company**
- Coverage C limit is automatically increased to 75% of Coverage A with no additional premium charge. 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 Charge: \$2 each installment if paid by electronic funds transfer and a monthly printed bill notice is requested or \$1 per month if no printed notice is requested.
  - Eff. 5-15-04 PC069937

**16. State Farm General Insurance Company**

- Mobile-Homeowners 36 Discount: Consecutive yrs. insured with State Farm 3-5 yrs. - 5%; 6 + yrs. - 10%.
- Forms MH(F)-2 & MH(F)-3: Coverage C limit is automatically increased to 75% of Coverage A. Additional premium is waived.
- Form MH(F)-3: Amount of Insurance Deviation - \$40,000 & above- 12%.
- New Home Credit: Mobile homes built & occupied during current calendar yr.-10%; 1 yr. current calendar yr. - 5%.
- Installment Payment Charge: \$1 each installment. Waive installment charge if paid by electronic funds transfer.
- Eff. 11-1-96

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

- Deviation to basic premiums for ML-3 for values at \$30,000 or higher.
- Basic Premiums are reduced by 5% if the unit is less than five years of age.
- An additional amount of insurance may be written on a specific private structure at a rate of \$4.00/\$1,000 of coverage. ML-8.
- If coverage c limit above 30% of Coverage A is desired, for each additional \$1,000 of personal property coverage, add \$10.00 up to 50% of Coverage A. If Coverage C exceeds 50% of Coverage A, add \$2.00 for each additional \$1,000.
- Basic Premiums are reduced by 30% for protection classes 1-8 and 20% for protection class 9 provided certain criteria is met.
- Eff. 3-1-04 PC069507