

MOBILE HOME OWNER MH(C)

Aegis Security Insurance Company:

- Deviation for mobile homes 10 yrs. & newer based on value of unit, protection class, \$250 deductible, & territory. Credit varies.
- Deviation for mobile homes 1977 or newer based on value of unit, protection class, \$250 deductible, & territory. Credit varies.
- Deviation for mobile homes 1976 or older based on value of unit, protection class, \$250 deductible, & territory. Credit varies. Eff. 7-1-99

American Bankers Insurance Company of Florida:

- \$30 minimum premium is waived.
- Deviation on comprehensive mobile home for double-wide: Credit of 20.93%-56.23% based on amount of insurance, \$20,000-\$60,999, when criteria is met.
- Deviation on adjacent structures & personal effects: Credit of 32.2% for double-wide units. Eff. 1-1-95

American Family Home Insurance Company:

- Downward deviation for tied down, new - 6 yrs., based on amount of insurance & county. Credit varies.
- Downward deviation for tied down, 7 yrs. & older, based on amount of insurance & county. Credit varies.
- Downward deviation for tied down seasonal, new - 6 yrs., based on amount of insurance & county. Credit varies.
- Downward deviation for tied down, seasonal, 7 to 15 yrs. , based on amount of insurance & county. Credit varies.
- Downward deviation for tied down, seasonal, 16 yrs. & older, based on amount of insurance & county. Credit varies.
- Downward deviation for tied down, double-wide, new - 6 yrs., based on amount of insurance & county. Credit varies.
- Downward deviation for tied down, double-wide, 7 yrs. & older, based on amount of insurance & county. Credit varies.
- Downward deviation for rates of values in excess of \$100,000, based on county & age of mobile home. Credit varies.
- Downward deviation for rates of values in excess of \$100,000, for double-wide, based on county & age of mobile home. Credit varies.
- Downward deviation for rates of values in excess of \$100,000 for seasonal, based on county & age of mobile home. Credit varies. Eff. 3-1-00

American Modern Home Insurance Company:

- Downward deviation for tied down, new - 6 yrs., based on amount of insurance & county. Credit varies.
- Downward deviation for tied down, 7 yrs. & older, based on amount of insurance & county. Credit varies.
- Downward deviation for tied down seasonal, new - 6 yrs., based on amount of insurance & county. Credit varies.
- Downward deviation for tied down, seasonal, 7 yrs. & older, based on amount of insurance & county. Credit varies.
- Downward deviation for tied down, double-wide, new - 6 yrs., based on amount of insurance & county. Credit varies.
- Downward deviation for tied down, double-wide, 7 yrs. & older, based on amount of insurance & county. Credit varies.
- Downward deviation for rates of values in excess of \$100,000, based on county & age of mobile home. Credit varies.
- Downward deviation for rates of values in excess of \$100,000, for double-wide, based on county & age of mobile home. Credit varies.
- Downward deviation for rates of values in excess of \$100,000 for seasonal, based on county & age of mobile home. Credit varies. Eff. 3-1-00

American Reliable Insurance Company:

- Based Rate Deviation when criteria is met. Credit varies.
- Credit for insureds over 50 yrs. of age; \$10 credit.
- Credit for mobile home in protected area; \$10 credit.
- Increased mobile value deviation.
- Deviation for mobile homes up to 10 yrs. old, claim free & primary residence based on amount of insurance.
- Deviation for multi-sectional mobile homes based on amount of insurance.

Preferred Program

- 18% - 39% credit for owner-occupied based on amount of insurance, territory & public protection classification.
- Credit for insureds over 50 yrs. of age; \$10 credit.
- Credit for mobile home in protected area; \$10 credit.
- Downward deviation for increased mobile value deviation.
- Downward deviation for mobile home that has underpinning.
- Downward deviation for mobile home built by an approved manufacturer. Eff. 7-1-99

Bankers Standard Insurance Company:

- **Base Rate Deviation: Comprehensive Mobile Home Coverage Form (\$100 deductible) based on amount of insurance and territory. Variable credits.**
- **Comprehensive Personal Effects Coverage Deviation: Based on territory and amount of coverage. Eff. 11-18-96**

Blue Ridge Insurance Company:

- **Owner Occupied: 5% - 12.5% discount when certain provisions are met; 15% additional discount for mobile homes which are 0-6 yrs. old, value exceeds \$10,000 & tied down. Maximum cumulative credit 27.5%.**
- **High Value Units: \$12.50 per \$1,000 increase rate for units valued \$11,000-\$15,000; \$10 per \$1,000 increase rate for units with value of \$16,000 or greater.**
- **Rental Mobile Homes: 12.5% - 20% when certain provisions are met. Eff. 7-31-85**

Central National Insurance Company of Omaha:

- **Comprehensive Mobile Home Coverage - used exclusively for residential purposes 34.5% on rating base from \$13,000 - \$13,999; 22% additional for multi-sectional mobile homes located on private property, on permanent foundation built to mobile home (HUD) standards; Named perils mobile home coverage used exclusively for residential purpose - 34.5% on rating base of \$13,000 - \$13,999; Rate unchanged for values up to \$12,999. A multi-sectional deviation for named perils coverage is not proposed. Eff. 4-15-86**

First American Insurance Company:

- **Downward rate deviation by counties and age of mobile home: Seasonal 11 yrs. and older.**
- **Downward rate deviation by counties and age of mobile home: Seasonal New Home Discount: 0-10 yrs.**
- **Downward rate deviation by counties: Mobile home package base rate: 11 yrs. and older.**
- **Downward rate deviation by counties: Mobile home package new home discount: 0-10yrs.**
- **Downward rate deviation by counties: Mobile home rental base rate.**
- **Downward rate deviation by counties: Mobile home multi-sectional package: 11 yrs. and older.**
- **Downward rate deviation by counties: Mobile home multi-sectional package: 0-10yrs. Eff. 3-8-99**

Foremost Insurance Company:

- **Downward rate deviation by mobile home value, age, for Comprehensive Mobile Home coverage when named insured is 50 yrs. of age, located in a park in Territory A.**
- **Downward rate deviation by mobile home value, age, for Comprehensive Mobile Home coverage when named insured is 50 yrs. of age, located outside a park in Territory A.**
- **Downward rate deviation mobile home value, age, for Comprehensive Mobile Home coverage when named insured is 50 yrs. of age or older, located in a park in Territory A.**
- **Downward rate deviation mobile home value, age, for Comprehensive Mobile Home coverage when named insured is 50 yrs. of age or older, located outside a park in Territory A.**
- **Replacement Cost Coverage will be calculated at \$.06 per \$100 of insurance.**
- **Mobile Home Stated Value Loss Settlement will be calculated \$.04 per \$100 of insurance. Eff. 10-1-00**

Foremost Property & Casualty Insurance Company:

- In Park Mobile Homes: Downward rate deviation by mobile home value & counties for Comprehensive Mobile Home Coverage for named insured 50 yrs. of age or older located in Territory A.
- In Park Mobile Homes: Downward rate deviation by mobile home value & counties for Comprehensive Mobile Home Coverage for named insured 50 yrs. of age or older located in Territory B.
- In Park Mobile Homes: Downward rate deviation by mobile home value & counties for Comprehensive Mobile Home Coverage for named insured 50 yrs. of age or older located in Territory D.
- Out of Park Mobile Homes: Downward rate deviation by mobile home value & counties for Comprehensive Mobile Home Coverage for named insured 50 yrs. of age or older located in Territory A.
- Out of Park Mobile Homes: Downward rate deviation by mobile home value & counties for Comprehensive Mobile Home Coverage for named insured 50 yrs. of age or older located in Territory B.
- Out of Park Mobile Homes: Downward rate deviation by mobile home value & counties for Comprehensive Mobile Home Coverage for named insured 50 yrs. of age or older located in Territory D.
- Age of Mobile Home Discount: Primary & Seasonal/Vacation Residence for Territories A, B & D: Credit varies 5%-30%.
- 31% downward deviation for named insured 50 yrs. of age or older on Comprehensive Adjacent Structures Coverage for Territories A & B.
- 25% downward deviation for named insured 50 yrs. of age or older on Comprehensive Personal Effects Coverage for territories A & B.

Foremost Property & Casualty Insurance Company (Con't.):

- Replacement Cost Coverage will be calculated at \$.06 per \$100 of insurance.
- Mobile Home Stated Value Loss Settlement will be calculated at \$.04 per \$100 of insurance. Eff. 10-1-00

Foremost Signature Insurance Company:

- Downward rate deviation by mobile home value, age for Comprehensive Mobile Home Coverage when Named Insured is 50 yrs. of age or older for In Park Mobile Homes in Territory A.
- Downward rate deviation by mobile home value, age for Comprehensive Mobile Home Coverage when Named Insured is 50 yrs. of age or older for Out of Park Mobile Homes in Territory A.
- Downward rate deviation by mobile home value, age for Comprehensive Mobile Home Coverage when Named Insured is under 50 yrs. of age for In Park Mobile Homes in Territory A.
- Downward rate deviation by mobile home value, age for Comprehensive Mobile Home Coverage when Named Insured is under 50 yrs. of age for Out of park Mobile Homes in Territory A.
- Replacement Cost Coverage will be calculated at \$.06 per \$100 of insurance.
- Mobile Home Stated Value Loss Settlement will be calculated at \$.04 per \$100 of insurance. Eff. 10-1-00

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

Integon General Insurance Corporation:

- Comprehensive Mobile Home Coverage: Primary residence; Incremental rate \$12.50 for rating base \$12,000-\$12,999 & up. Deviate 6 months policies at 50% of annual term rate.
- 10% Primary Residence: Age 0-6 yrs. on rating base of \$10,000 & up; Tied down only. Eff. 1-1-86

Integon National Insurance Company:

- Downward rate deviations by mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 50 yrs. of age or older for In Park Mobile Homes in Territory I.
- Downward rate deviations by mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 49 yrs. of age & under for In Park Mobile Homes in Territory I.

- Downward rate deviations: Mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 50 yrs. of age or older for Out of Park Single Wide Mobile Homes where named insured owns the land in Terr 1.
- Downward rate deviation by Mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 50 yrs. of age or older for Out or Park Double Wide Mobile Homes where named insured owns land in Territory 1.
- Downward rate deviation by mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 49 yrs. of age or under for Out of Park Single Wide Mobile Homes where named insured owns the land in Territory 1.
- Downward rate deviations by mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 49 yrs. of age or under for Out of Park Double Wide Mobile Homes where the named insured owns land in Territory 1.
Eff. 7-1-94

Markel American Insurance Company:

- Downward rate deviation by mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 50 yrs. of age or older for In Park Mobile Homes in Territory 1.
- Downward rate deviation by mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 49 yrs. of age & under for In Park Mobile Homes in Territory 1.
- Downward rate deviation by mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 50 yrs. of age or older for Out of Park Single Wide Mobile Homes where named insured owns the land in Territory 1.
- Downward rate deviations by mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 50 yrs. of age or older for Out of Park Dbl. Wide Mobile Homes where named insured owns the land in Terr. 1.
- Downward rate deviation by mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 49 yrs. of age or under for Out of Park Single Wide Mobile Homes where named insured owns land/land of others in Territory 1.
- Downward rate deviation by mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 49 yrs. of age or under for Out of Park Double Wide Mobile Homes where named insured owns the land/land of others in Territory 1.

Markel American Insurance Company (Con't.):

- Downward rate deviations by mobile home value and counties for Comprehensive Mobile Home Coverage for mobile homes through 5 model yrs. old not tied down in Territory II.
- Downward rate deviation by mobile home value and counties for Comprehensive Mobile Home Coverage for mobile homes one model yr. old and newer not tied down in Territory II. Eff. 11-1-97

New South Insurance Company:

- Primary Residence: 0-6 yrs. old \$10,000 & up, tied down - 22%; 7 yrs. of age & older \$10,000 & up, tied down - 5%.
- Comprehensive Mobile Home Coverage: Primary residence; Change increment rate \$14.50 - \$11.88 for rating base \$12,000-\$12,999 & up.
- 6 month policies are calculated at 50% of annual term rate. Eff. 1-1-86

Northland Insurance Company:

Preferred Program

- 3% downward deviation to mobile home, adjacent structures and personal effects if mobile home is protected: Certain criteria apply.
- 3% downward deviation to mobile home, adjacent structures and personal effects if mobile home is 15 yrs. old or less.
- 3% downward deviation to mobile home, adjacent structures and personal effects if mobile home is multi sectional.
- 3% downward deviation to mobile home, adjacent structures and personal effects if mobile home has no lienholder.
- 3% downward deviation to mobile home, adjacent structures and personal effects if insured is at least 45 yrs. of age.
- Base rate deviation by amount of insurance and territory.
- Downward deviation for comprehensive adjacent structures.
- Downward deviation for comprehensive personal effects coverage.

Non-Preferred Program

- 3% downward deviation to mobile home, adjacent structures and personal effects if mobile home is protected: Certain criteria apply.
- 3% downward deviation to mobile home, adjacent structures and personal effects if mobile home is 15 yrs. old or less.
- 3% downward deviation to mobile home, adjacent structures and personal effects if mobile home is multi sectional.
- 3% downward deviation to mobile home, adjacent structures and personal effects if mobile home has no lienholder.
- 3% downward deviation to mobile home, adjacent structures and personal effects if insured is at least 45 yrs. of age.
- 3% downward deviation to mobile home, adjacent structures and personal effects. Eff. 3-15-99

Providence Washington Insurance Company:

- Waive \$30 minimum premium & \$30 minimum retained premium. Eff. 6-1-98

Regency Insurance Company:

- Preferred Program Deviation. Credit varies.
- Adjacent Structures Deviation.
- Personal Effects Coverage Deviation. Eff. 3-20-98

Selective Insurance Company of South Carolina:

- Installment Payment Plan: \$2 per each installment. Eff. 9-1-98

State Capital Insurance Company:

- Comprehensive Primary Residence Premium: \$100 deductible: Variable credits based on amount of insurance.
- Comprehensive Seasonal/Vacation Residence Premium: \$250 deductible: Variable credits based on amount of insurance.
- Comprehensive & Named Peril Adjacent Structure Coverage: 5% applies to rates.
- Comprehensive Personal Effects Coverage: Premium for first \$500 of coverage; \$5 in lieu of \$9.
- Installment Payment Plan: Waive initial installment charge; \$3 charge for each installment after initial installment.
- Cancellation Deviation: Credit varies. Eff: 9-1-97

TIG Premier Insurance Company:

- Increment values to end in even thousands.
- Comprehensive Mobile Home Coverage: \$250 deductible; Credit of 5% to base premium or \$9 credit, whichever is greater.
- Comprehensive Mobile Home Coverage: Values \$15,001 & up: Apply 10% credit to base premiums for inland counties only.
- Comprehensive Mobile Home Coverage: Mobile homes 0-10 yrs. old or multi sectional mobile homes 20% credit applied to base premium if owner-occupied primary residence, located in an inland county & value \$15,001 & up.
- Comprehensive Adjacent Structures Coverage: \$250 deductible; 5% credit to base premium or \$1 credit, whichever is greater.
- Comprehensive Adjacent Structures Coverage: Values \$1,600 & up: 10% credit to base premium, inland counties only.
- Comprehensive Adjacent Structures Coverage: Mobile homes 0-10 yrs. old or multi sectional mobile homes apply 20% credit to base premium if owner-occupied primary resident, located in an inland county & value is \$1,600 & up for adjacent structures.
- Comprehensive Personal Effects Coverage: \$250 deductible; 5% credit applied to base premium or \$6 credit, whichever is greater.
- Comprehensive Personal Effects Coverage: Values \$4,800 & up: Apply 10% credit to base premium for inland counties only.
- Comprehensive Personal Effects Coverage: Mobile homes 0-10 yrs. old or multi sectional mobile homes: Apply 20% credit to base premium if owner-occupied primary residence, located in an inland county & value is \$4,800 & up for personal effects. Eff. 5-21-91

Windsor Mount Joy Mutual Insurance Company:

- Comprehensive mobile home deviation on primary residence: Credit varies 1% at \$15,000-\$15,999 to 10% at \$24,000-\$30,999. Increase premium \$13 for each additional \$1,000 of insurance.
- Deviation to rate for comprehensive coverage on adjacent structures: \$300 amount of insurance rate-\$1.50: Rate \$.50- primary residence-\$100 deductible: seasonal/vacation-\$250 deductible & tenants \$100 deductible.
- 15% credit when following coverages are provided: Comprehensive mobile home, adjacent structures, comprehensive personal effect, personal liability & medical payments to others coverage. Eff. 1-1-92