

MOBILE-HOMEOWNERS MH(F)

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..
- Deviation for mobile homes 10 yrs. or newer based on value of unit, protection class, \$1000 deductible, & territory 2. Credit varies.
- Deviation for mobile homes 11 yrs. or older based on value of unit, protection class, \$1000 deductible, & territory 2. Credit varies.
- Deviation for mobile homes 10 yrs. or newer based on value of unit, protection class, \$500 deductible, & territory 3. Credit varies.
- Deviation for mobile homes 11 yrs. or older based on value of unit, protection class, \$500 deductible, & territory 3. Credit varies. Eff. 9-1-99

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

American Family Home Insurance Company:

- Deviation by dwelling amount, counties, protected, new to 6 yrs. - 7yrs. & older: Credit varies.
- Deviation by dwelling amount, counties, unprotected, new to 6 yrs. - 7yrs. & older: Credit varies.
- Deviation for values in excess of \$140,000, by counties, protected, new to 6 yrs. - 7 yrs. & older: Credit varies.
- Deviation for values in excess of \$140,000, by counties, unprotected, new to 6 yrs. - 7 yrs. & older: Credit varies.
- Waived premium for Increase Personal Property. Eff. 4-12-00

American Modern Home Insurance Company:

- Amount of Insurance Deviation (Territory 50) new to 5 yrs. old.
- Amount of Insurance Deviation (Territory 50) 6 yrs. to 10 yrs. old.
- Amount of Insurance Deviation (Territory 50 & Remainder of State) 11 yrs. and older.
- Amount of Insurance Deviation (Territory 51 & Coastal Territory) new to 5 yrs. old.
- Amount of Insurance Deviation (Territory 51 & Coastal Territory) 6 yrs. & older. Eff. 5-1-97

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

Erie Insurance Exchange:

- Deviation on Amount of Insurance by Forms MH(F)-2, MH(F)-3, & MH(F)-4.
- 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.**
- **Form MH(F)2 & MH(F)3: 10% credit for permanent masonry foundation.**
- **10% deviation for mobile homes in an approved park.**
- **MH(F)4: Amount of Insurance Credit. Each additional \$1,000 over \$10,000 - 10%. Eff. 2-1-01**

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**

Independent Fire Insurance Company:

- **Amount of insurance credits from basic premium chart: \$26,000-\$30,000 - 2.5%; \$31,000 & up - 5.0%.**
- **New Home Credits: Mobile homes completed & occupied during current calendar yr. - 21%; 3% less credit each added yr. preceding current calendar yr. through 6th yr.**
- **Preferred Park Discount: 10% when required criteria is met.**
- **Age 55 and Retired Discount: 10% when required criteria is met. Eff. 5-1-88**

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**

Medmarc Casualty Insurance Company:

- **Age of mobile home credit: 0-1 yr. - 10%; 2 yrs. - 7%; 3 yrs. - 5%. Eff. 2-15-90**

Nationwide Mutual Fire Insurance Company:

- **Year of Construction Credit: All territories, except 5 & 6: New - 5%; 1 - 3 yrs. old - 2%.**
- **Personal Property Increase Limits: Decrease rate to \$2 per \$1,000 of insurance.**
- **2% Home & Car Discount for all territories, except 5 & 6 when criteria is met.**
- **17% credit applied to base premium for mobile homes 20 ft. or wider.**
- **Forms MHF-2 & MHF-3: Personal Property Limit of Liability; 50% of limit on mobile home. Eff. 7-15-00**

New York Central Mutual Fire Insurance Company:

- **Personal Property increased limit premium reduced from \$10 to \$6 per \$1,000. Eff. 2-1-90**

North Carolina Farm Bureau Mutual Insurance Company:

- **Forms MH(F)-2 & MH(F)-3: Deviation by county, amount of insurance & loss experience; Credit varies 0% - 43%.**
- **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. 12-1-97**

Northland Insurance Company:

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

Penn Mutual Insurance Company:

- 15% credit if mobile home is either tied down or situated on continuous enclosed masonry foundation.
- Forms 2 & 3: Replacement Value Endorsement ML-55; Replacement Cost on Coverage C; Charge \$2 per \$1,000.
- Forms 2 & 3: Penn Gold Mobile Homeowners Program; 15% credit when eligibility requirements are met; Includes Form ML-200; Coverage A & B replacement cost provisions at no additional charge.
- Forms 2, 3 & 4: Additional living expense; Limit increased from 10% to 20% with no additional charge. Increase of over 20% - Charge \$9 per \$1,000.
- Forms 2 & 3: Coverage C limits increased from 30% to 50% with no additional charge; Increase above 50% - charge \$10 per \$1,000.
- New Home Credit: 0-2 yrs. - 10%; 3-4 yrs. - 8%; 5-6 yrs. - 6%. Eff. 3-1-88

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

Regency Insurance Company:

- Form MH(F)-2 & MH(F)-3: 2.5% Company deviation when criteria is met.
- Form MH(F)-2 & MH(F)-3: 20% preferred Program Discount when criteria is met.
- Form MH(F)-2 & MH(F)-3: New Home Discount; 10% if Mobile Home is less than 10 yrs. old when criteria is met.
- Form MH(F)-2 & MH(F)-3: Double Wide Program Deviation. Credit varies.
- Form MH(F)-2 & MH(F)-3: Other Structures Increase Limits Deviation. \$9 per \$1,000.
- Form MH(F)-2 & MH(F)-3: Personal Property Increased Limits Deviation. \$8 per \$1,000. Eff. 3-9-98

Shelby Insurance Company:

- 5% credit on mobile homes in parks with 20 or more units. Eff. 5-1-86

State Capital Insurance Company:

- Forms MH(F)-2 & MH(F)-3: Age of Mobile Home Credit; 0-3 yrs. - 10%.
- Forms MH(F)-2 & MH(F)-3: Coverage A amount \$20,000 & above - 5% credit. Eff. 3-1-95

State Farm Fire & Casualty 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.
- New Home Credit: Mobile homes built & occupied during current calendar yr.-10%; 1 yr. preceding current calendar yr. - 5%.
- Installment Payment Charge: \$1 each installment. Waive installment charge if paid by electronic funds transfer. Eff. 6-1-00

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. preceding current calendar yr. - 5%.

- **Installment Payment Charge: \$1 each installment. Waive installment charge if paid by electronic funds transfer. Eff. 11-1-96**

Windsor-Mount Joy Insurance Company:

- **Form ML-3: Variable credits applies to base premium for Coverage A amount \$45,000 - \$75,000 & above when criteria is met. Deviation applies to base premiums if unit is less than 5 yrs. old based on Coverage A amount \$30,000-\$75,000 & above: Variable credits.**
- **Deviation to rate for additional amount of insurance on specific private structure (\$4/\$1,000).**
- **Deviation to rate charge for increasing on premises personal coverage above 50% of Coverage A (\$2/\$1,000). Eff. 10-1-96**