

NORTH CAROLINA DEPARTMENT OF INSURANCE  
RALEIGH, NORTH CAROLINA

BEFORE THE COMMISSIONER



IN THE MATTER OF THE FILING  
DATED FEBRUARY 26, 2021 BY THE  
NORTH CAROLINA RATE BUREAU  
FOR REVISION OF MOBILE  
HOMEOWNERS' MH(C) INSURANCE  
RATES

DOCKET NO. 2036

\*\*\*\*\*

SETTLEMENT AGREEMENT  
AND CONSENT ORDER

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On February 26, 2021, 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 “2021 MH(C) Filing”). The 2021 MH(C) Filing proposed a statewide overall increase in MH(C) insurance rates of 11.3% with changes varying by coverage and territory. It also proposed new deductible options, changes to wind or hail exclusion credits, changes to amount of insurance (AOI) relativities, and changes to the increased limits factors (ILFs) for liability coverage. The 2021 MH(C) Filing was assigned Docket No. 2036.

The Rate Bureau and the Department have agreed to settle the 2021 MH(C) Filing. The proposed settlement provides for an overall statewide rate increase of 4.7%, with changes varying by coverage and territory as set forth on Exhibit A. The settlement approves the new deductible options and associated premium debits and credits and the changes to the AOI relativities. The settlement also approves agreed upon changes to the liability ILFs. The settlement does not approve any changes to the 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 2021 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 2021 MH(C) Filing is approved subject to the modifications set forth in paragraph 2, below.

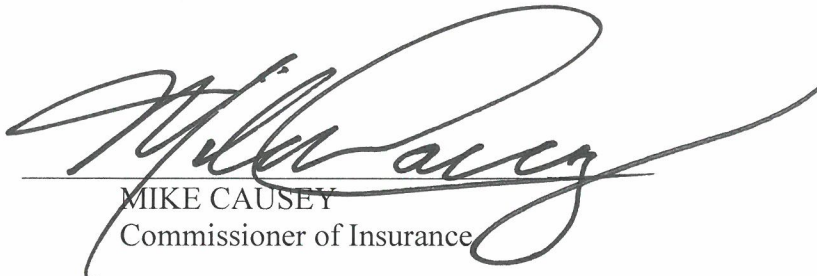
2. The approved overall statewide rate level increase, considering all coverages and territories, is 4.7%. The approved territory rate level changes are set forth on the attached Exhibit A. The resulting approved premiums and territory relativities by coverage and approved premiums for the various limits of liability coverage are set forth on the attached Exhibit B. The approved premium debits and credits for all deductible options are set forth on the attached Exhibit C. Materials supporting the development of the approved territory relativities are set forth on the attached Exhibit D. Exhibits A, B, C, and D are incorporated herein by reference. The approved wind or hail exclusion credits are unchanged from those currently in effect.

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 May 1, 2022.

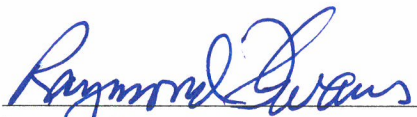
4. The parties acknowledge that, by entering into this Consent Order, neither is condoning, validating, accepting, or agreeing to the other's theories, methodologies, or calculations regarding or pertaining to profit, dividends and deviations, computer models, catastrophe loadings, and/or any other theory, 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 2021 MH(C) Filing.

This 4<sup>th</sup> day of November, 2021.

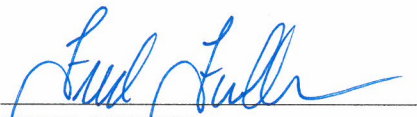
  
MIKE CAUSEY  
Commissioner of Insurance

WE CONSENT TO THE SIGNING AND ENTRY OF THIS ORDER:

NORTH CAROLINA RATE BUREAU

BY:   
RAYMOND F. EVANS  
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	15.0%	15.0%	15.0%	5.0%	14.8%
2	6.0%	10.3%	6.0%	5.0%	6.3%
3	15.0%	15.0%	5.0%	5.0%	13.2%
4	12.5%	15.0%	-2.5%	5.0%	10.3%
5	5.0%	10.3%	-4.0%	5.0%	4.1%
6	0.0%	1.0%	-5.0%	5.0%	-0.5%
Statewide	5.7%	7.5%	-1.7%	5.0%	4.7%

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	\$266.25	\$456.10	42,000 - 42,999	\$842.34	\$1,442.94
4,000 - 4,999	284.07	486.62	43,000 - 43,999	857.01	1,468.08
5,000 - 5,999	298.75	511.76	44,000 - 44,999	871.69	1,493.22
6,000 - 6,999	314.30	538.40	45,000 - 45,999	886.36	1,518.36
7,000 - 7,999	330.06	565.40	46,000 - 46,999	901.04	1,543.49
8,000 - 8,999	345.88	592.50	47,000 - 47,999	915.71	1,568.63
9,000 - 9,999	362.56	621.06	48,000 - 48,999	930.39	1,593.77
10,000 - 10,999	378.35	648.12	49,000 - 49,999	945.06	1,618.91
11,000 - 11,999	391.70	670.99	50,000 - 50,999	959.74	1,644.05
12,000 - 12,999	405.05	693.86	51,000 - 51,999	974.41	1,669.18
13,000 - 13,999	417.98	716.01	52,000 - 52,999	989.09	1,694.32
14,000 - 14,999	430.91	738.15	53,000 - 53,999	1,003.76	1,719.46
15,000 - 15,999	445.56	763.25	54,000 - 54,999	1,018.43	1,744.60
16,000 - 16,999	461.37	790.34	55,000 - 55,999	1,033.11	1,769.73
17,000 - 17,999	476.83	816.83	56,000 - 56,999	1,047.78	1,794.87
18,000 - 18,999	492.20	843.15	57,000 - 57,999	1,062.46	1,820.01
19,000 - 19,999	509.04	871.99	58,000 - 58,999	1,077.13	1,845.15
20,000 - 20,999	524.87	899.11	59,000 - 59,999	1,091.81	1,870.29
21,000 - 21,999	537.52	920.78	60,000 - 60,999	1,106.48	1,895.42
22,000 - 22,999	550.17	942.45	61,000 - 61,999	1,121.16	1,920.56
23,000 - 23,999	563.54	965.36	62,000 - 62,999	1,135.83	1,945.70
24,000 - 24,999	577.10	988.58	63,000 - 63,999	1,150.51	1,970.84
25,000 - 25,999	591.70	1,013.59	64,000 - 64,999	1,165.18	1,995.98
26,000 - 26,999	607.10	1,039.97	65,000 - 65,999	1,179.86	2,021.11
27,000 - 27,999	622.26	1,065.95	66,000 - 66,999	1,194.53	2,046.25
28,000 - 28,999	637.32	1,091.74	67,000 - 67,999	1,209.21	2,071.39
29,000 - 29,999	654.23	1,120.70	68,000 - 68,999	1,223.88	2,096.53
30,000 - 30,999	671.75	1,150.72	69,000 - 69,999	1,238.55	2,121.67
31,000 - 31,999	684.90	1,173.25	70,000 - 70,999	1,253.23	2,146.80
32,000 - 32,999	697.69	1,195.15	71,000 - 71,999	1,267.90	2,171.94
33,000 - 33,999	710.47	1,217.05	72,000 - 72,999	1,282.58	2,197.08
34,000 - 34,999	724.94	1,241.84	73,000 - 73,999	1,297.25	2,222.22
35,000 - 35,999	739.62	1,266.98	74,000 - 74,999	1,311.93	2,247.36
36,000 - 36,999	754.29	1,292.11	75,000 - 75,999	1,326.60	2,272.49
37,000 - 37,999	768.97	1,317.25	76,000 - 76,999	1,341.28	2,297.63
38,000 - 38,999	783.64	1,342.39	77,000 - 77,999	1,355.95	2,322.77
39,000 - 39,999	798.31	1,367.53	78,000 - 78,999	1,370.63	2,347.91
40,000 - 40,999	812.99	1,392.67	79,000 - 79,999	1,385.30	2,373.05
41,000 - 41,999	827.66	1,417.80	Each Add'l \$1,000	14.67	25.14

Territory Group	Territory Relativity
1	1.720
2	1.526
3	1.000
4	0.964
5	0.867
6	0.701

**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	\$237.31	\$427.16	42,000 - 42,999	\$750.78	\$1,351.40
4,000 - 4,999	253.19	455.75	43,000 - 43,999	763.86	1,374.94
5,000 - 5,999	266.27	479.29	44,000 - 44,999	776.94	1,398.49
6,000 - 6,999	280.14	504.25	45,000 - 45,999	790.02	1,422.03
7,000 - 7,999	294.18	529.53	46,000 - 46,999	803.10	1,445.57
8,000 - 8,999	308.28	554.91	47,000 - 47,999	816.18	1,469.12
9,000 - 9,999	323.15	581.66	48,000 - 48,999	829.25	1,492.66
10,000 - 10,999	337.23	607.01	49,000 - 49,999	842.33	1,516.20
11,000 - 11,999	349.12	628.42	50,000 - 50,999	855.41	1,539.74
12,000 - 12,999	361.02	649.84	51,000 - 51,999	868.49	1,563.29
13,000 - 13,999	372.55	670.59	52,000 - 52,999	881.57	1,586.83
14,000 - 14,999	384.07	691.33	53,000 - 53,999	894.65	1,610.37
15,000 - 15,999	397.13	714.83	54,000 - 54,999	907.73	1,633.92
16,000 - 16,999	411.22	740.20	55,000 - 55,999	920.81	1,657.46
17,000 - 17,999	425.00	765.01	56,000 - 56,999	933.89	1,681.00
18,000 - 18,999	438.70	789.66	57,000 - 57,999	946.97	1,704.55
19,000 - 19,999	453.70	816.67	58,000 - 58,999	960.05	1,728.09
20,000 - 20,999	467.82	842.07	59,000 - 59,999	973.13	1,751.63
21,000 - 21,999	479.09	862.37	60,000 - 60,999	986.21	1,775.18
22,000 - 22,999	490.37	882.66	61,000 - 61,999	999.29	1,798.72
23,000 - 23,999	502.29	904.12	62,000 - 62,999	1,012.37	1,822.26
24,000 - 24,999	514.37	925.87	63,000 - 63,999	1,025.45	1,845.81
25,000 - 25,999	527.38	949.28	64,000 - 64,999	1,038.53	1,869.35
26,000 - 26,999	541.11	974.00	65,000 - 65,999	1,051.61	1,892.89
27,000 - 27,999	554.62	998.32	66,000 - 66,999	1,064.69	1,916.44
28,000 - 28,999	568.04	1,022.48	67,000 - 67,999	1,077.77	1,939.98
29,000 - 29,999	583.11	1,049.60	68,000 - 68,999	1,090.85	1,963.52
30,000 - 30,999	598.73	1,077.72	69,000 - 69,999	1,103.93	1,987.07
31,000 - 31,999	610.45	1,098.81	70,000 - 70,999	1,117.00	2,010.61
32,000 - 32,999	621.85	1,119.33	71,000 - 71,999	1,130.08	2,034.15
33,000 - 33,999	633.24	1,139.84	72,000 - 72,999	1,143.16	2,057.69
34,000 - 34,999	646.14	1,163.05	73,000 - 73,999	1,156.24	2,081.24
35,000 - 35,999	659.22	1,186.60	74,000 - 74,999	1,169.32	2,104.78
36,000 - 36,999	672.30	1,210.14	75,000 - 75,999	1,182.40	2,128.32
37,000 - 37,999	685.38	1,233.68	76,000 - 76,999	1,195.48	2,151.87
38,000 - 38,999	698.46	1,257.23	77,000 - 77,999	1,208.56	2,175.41
39,000 - 39,999	711.54	1,280.77	78,000 - 78,999	1,221.64	2,198.95
40,000 - 40,999	724.62	1,304.31	79,000 - 79,999	1,234.72	2,222.50
41,000 - 41,999	737.70	1,327.86	Each Add'l \$1,000	13.08	23.55

Territory Group	Territory Relativity
1	1.720
2	1.526
3	1.000
4	0.964
5	0.867
6	0.701

**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	\$266.25	\$237.31	42,000 - 42,999	\$842.34	\$750.78
4,000 - 4,999	284.07	253.19	43,000 - 43,999	857.01	763.86
5,000 - 5,999	298.75	266.27	44,000 - 44,999	871.69	776.94
6,000 - 6,999	314.30	280.14	45,000 - 45,999	886.36	790.02
7,000 - 7,999	330.06	294.18	46,000 - 46,999	901.04	803.10
8,000 - 8,999	345.88	308.28	47,000 - 47,999	915.71	816.18
9,000 - 9,999	362.56	323.15	48,000 - 48,999	930.39	829.25
10,000 - 10,999	378.35	337.23	49,000 - 49,999	945.06	842.33
11,000 - 11,999	391.70	349.12	50,000 - 50,999	959.74	855.41
12,000 - 12,999	405.05	361.02	51,000 - 51,999	974.41	868.49
13,000 - 13,999	417.98	372.55	52,000 - 52,999	989.09	881.57
14,000 - 14,999	430.91	384.07	53,000 - 53,999	1,003.76	894.65
15,000 - 15,999	445.56	397.13	54,000 - 54,999	1,018.43	907.73
16,000 - 16,999	461.37	411.22	55,000 - 55,999	1,033.11	920.81
17,000 - 17,999	476.83	425.00	56,000 - 56,999	1,047.78	933.89
18,000 - 18,999	492.20	438.70	57,000 - 57,999	1,062.46	946.97
19,000 - 19,999	509.04	453.70	58,000 - 58,999	1,077.13	960.05
20,000 - 20,999	524.87	467.82	59,000 - 59,999	1,091.81	973.13
21,000 - 21,999	537.52	479.09	60,000 - 60,999	1,106.48	986.21
22,000 - 22,999	550.17	490.37	61,000 - 61,999	1,121.16	999.29
23,000 - 23,999	563.54	502.29	62,000 - 62,999	1,135.83	1,012.37
24,000 - 24,999	577.10	514.37	63,000 - 63,999	1,150.51	1,025.45
25,000 - 25,999	591.70	527.38	64,000 - 64,999	1,165.18	1,038.53
26,000 - 26,999	607.10	541.11	65,000 - 65,999	1,179.86	1,051.61
27,000 - 27,999	622.26	554.62	66,000 - 66,999	1,194.53	1,064.69
28,000 - 28,999	637.32	568.04	67,000 - 67,999	1,209.21	1,077.77
29,000 - 29,999	654.23	583.11	68,000 - 68,999	1,223.88	1,090.85
30,000 - 30,999	671.75	598.73	69,000 - 69,999	1,238.55	1,103.93
31,000 - 31,999	684.90	610.45	70,000 - 70,999	1,253.23	1,117.00
32,000 - 32,999	697.69	621.85	71,000 - 71,999	1,267.90	1,130.08
33,000 - 33,999	710.47	633.24	72,000 - 72,999	1,282.58	1,143.16
34,000 - 34,999	724.94	646.14	73,000 - 73,999	1,297.25	1,156.24
35,000 - 35,999	739.62	659.22	74,000 - 74,999	1,311.93	1,169.32
36,000 - 36,999	754.29	672.30	75,000 - 75,999	1,326.60	1,182.40
37,000 - 37,999	768.97	685.38	76,000 - 76,999	1,341.28	1,195.48
38,000 - 38,999	783.64	698.46	77,000 - 77,999	1,355.95	1,208.56
39,000 - 39,999	798.31	711.54	78,000 - 78,999	1,370.63	1,221.64
40,000 - 40,999	812.99	724.62	79,000 - 79,999	1,385.30	1,234.72
41,000 - 41,999	827.66	737.70	Each Add'l \$1,000	14.67	13.08

Territory Group	Territory Relativity
1	1.720
2	1.526
3	1.000
4	0.964
5	0.867
6	0.701

**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	
	Comprehensive	Named Perils	Comprehensive	Named Perils		Comprehensive	Named Perils		
100 - 199	N/A	\$2.48	3,600 - 3,699	\$61.32	\$52.88				
200 - 299	N/A	3.92	3,700 - 3,799	62.99	54.32				
300 - 399	\$6.21	5.36	3,800 - 3,899	64.66	55.76				
400 - 499	7.88	6.80	3,900 - 3,999	66.33	57.20				
500 - 599	9.55	8.24	4,000 - 4,099	68.00	58.64				
600 - 699	11.22	9.68	4,100 - 4,199	69.67	60.08				
700 - 799	12.89	11.12	4,200 - 4,299	71.34	61.52				
800 - 899	14.56	12.56	4,300 - 4,399	73.01	62.96				
900 - 999	16.23	14.00	4,400 - 4,499	74.68	64.40				
1,000 - 1,099	17.90	15.44	4,500 - 4,599	76.35	65.84				
1,100 - 1,199	19.57	16.88	4,600 - 4,699	78.02	67.28				
1,200 - 1,299	21.24	18.32	4,700 - 4,799	79.69	68.72				
1,300 - 1,399	22.91	19.76	4,800 - 4,899	81.36	70.16				
1,400 - 1,499	24.58	21.20	4,900 - 4,999	83.03	71.60				
1,500 - 1,599	26.25	22.64	5,000 - 5,099	84.70	73.04				
1,600 - 1,699	27.92	24.08	5,100 - 5,199	86.37	74.48				
1,700 - 1,799	29.59	25.52	5,200 - 5,299	88.04	75.92				
1,800 - 1,899	31.26	26.96	5,300 - 5,399	89.71	77.36				
1,900 - 1,999	32.93	28.40	5,400 - 5,499	91.38	78.80				
2,000 - 2,099	34.60	29.84	5,500 - 5,599	93.05	80.24				
2,100 - 2,199	36.27	31.28	5,600 - 5,699	94.72	81.68				
2,200 - 2,299	37.94	32.72	5,700 - 5,799	96.39	83.12				
2,300 - 2,399	39.61	34.16	5,800 - 5,899	98.06	84.56				
2,400 - 2,499	41.28	35.60	5,900 - 5,999	99.73	86.00				
2,500 - 2,599	42.95	37.04	6,000 - 6,099	101.40	87.44				
2,600 - 2,699	44.62	38.48	6,100 - 6,199	103.07	88.88				
2,700 - 2,799	46.29	39.92	6,200 - 6,299	104.74	90.32				
2,800 - 2,899	47.96	41.36	6,300 - 6,399	106.41	91.76				
2,900 - 2,999	49.63	42.80	6,400 - 6,499	108.08	93.20				
3,000 - 3,099	51.30	44.24	6,500 - 6,599	109.75	94.64				
3,100 - 3,199	52.97	45.68	6,600 - 6,699	111.42	96.08				
3,200 - 3,299	54.64	47.12	6,700 - 6,799	113.09	97.52				
3,300 - 3,399	56.31	48.56	6,800 - 6,899	114.76	98.96				
3,400 - 3,499	57.98	50.00	6,900 - 6,999	116.43	100.40				
3,500 - 3,599	59.65	51.44	Each Add'l \$100	1.67	1.44				

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

Territory Group	Territory Relativity
1	1.872
2	1.722
3	1.000
4	0.966
5	0.868
6	0.652



**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	\$20.00	3,800 - 3,899	\$46.07
600 - 699	20.79	3,900 - 3,999	46.86
700 - 799	21.58	4,000 - 4,099	47.65
800 - 899	22.37	4,100 - 4,199	48.44
900 - 999	23.16	4,200 - 4,299	49.23
1,000 - 1,099	23.95	4,300 - 4,399	50.02
1,100 - 1,199	24.74	4,400 - 4,499	50.81
1,200 - 1,299	25.53	4,500 - 4,599	51.60
1,300 - 1,399	26.32	4,600 - 4,699	52.39
1,400 - 1,499	27.11	4,700 - 4,799	53.18
1,500 - 1,599	27.90	4,800 - 4,899	53.97
1,600 - 1,699	28.69	4,900 - 4,999	54.76
1,700 - 1,799	29.48	5,000 - 5,099	55.55
1,800 - 1,899	30.27	5,100 - 5,199	56.34
1,900 - 1,999	31.06	5,200 - 5,299	57.13
2,000 - 2,099	31.85	5,300 - 5,399	57.92
2,100 - 2,199	32.64	5,400 - 5,499	58.71
2,200 - 2,299	33.43	5,500 - 5,599	59.50
2,300 - 2,399	34.22	5,600 - 5,699	60.29
2,400 - 2,499	35.01	5,700 - 5,799	61.08
2,500 - 2,599	35.80	5,800 - 5,899	61.87
2,600 - 2,699	36.59	5,900 - 5,999	62.66
2,700 - 2,799	37.38	6,000 - 6,099	63.45
2,800 - 2,899	38.17	6,100 - 6,199	64.24
2,900 - 2,999	38.96	6,200 - 6,299	65.03
3,000 - 3,099	39.75	6,300 - 6,399	65.82
3,100 - 3,199	40.54	6,400 - 6,499	66.61
3,200 - 3,299	41.33	6,500 - 6,599	67.40
3,300 - 3,399	42.12	6,600 - 6,699	68.19
3,400 - 3,499	42.91	6,700 - 6,799	68.98
3,500 - 3,599	43.70	6,800 - 6,899	69.77
3,600 - 3,699	44.49	6,900 - 6,999	70.56
3,700 - 3,799	45.28	Each Add'l \$100	0.79

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

Territory Group	Territory Relativity
1	1.970
2	1.547
3	1.000
4	0.870
5	0.812
6	0.739

**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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<u>Liability Limit</u>	<u>Premium</u>
\$25,000	\$22.12
50,000	25.22
100,000	29.20
200,000	34.06
250,000	36.06
300,000	37.83

**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	\$29.73	\$26.33	\$19.02	\$18.12	\$16.31	\$13.21		
			\$50	13.52	11.98	8.67	8.26	7.42	6.01		
			\$250	(24.33)	(21.55)	(15.57)	(14.84)	(13.35)	(10.81)		
			\$500	(62.18)	(55.06)	(39.80)	(37.91)	(34.11)	(27.63)		
			\$750	(95.02)	(84.13)	(60.84)	(57.94)	(52.14)	(42.23)		
			\$1,000	(121.47)	(107.55)	(77.77)	(74.07)	(66.66)	(53.99)		
			\$2,000	(204.55)	(181.09)	(130.99)	(124.74)	(112.28)	(90.93)		
		\$5,000	(408.40)	(361.54)	(261.56)	(249.08)	(224.21)	(181.58)			
		Seasonal / Vacation	\$500	(\$37.86)	(\$33.53)	(\$24.22)	(\$23.06)	(\$20.75)	(\$16.81)		
			\$750	(70.69)	(62.58)	(45.26)	(43.10)	(38.80)	(31.42)		
	\$1,000		(97.14)	(86.00)	(62.20)	(59.23)	(53.32)	(43.18)			
	Named Perils	Primary	\$50	(\$13.52)	(\$11.98)	(\$8.67)	(\$8.26)	(\$7.42)	(\$6.01)		
			\$100	(25.69)	(22.75)	(16.42)	(15.65)	(14.08)	(11.41)		
			\$250	(45.95)	(40.69)	(29.42)	(28.02)	(25.21)	(20.42)		
			\$500	(75.74)	(67.08)	(48.52)	(46.22)	(41.57)	(33.66)		
			\$750	(100.25)	(88.79)	(64.24)	(61.19)	(55.03)	(44.56)		
			\$1,000	(118.52)	(104.97)	(75.96)	(72.36)	(65.07)	(52.69)		
			\$2,000	(172.45)	(152.75)	(110.55)	(105.35)	(94.70)	(76.69)		
			\$5,000	(300.83)	(266.46)	(192.89)	(183.87)	(165.24)	(133.82)		
			Named Storm	Comprehensvie	Primary	\$0	\$20.88	\$18.50	\$12.04	\$10.66	(\$14.49)
\$50						4.84	4.29	(3.84)	(3.39)	(29.89)	(26.45)
\$100	(8.54)	(7.57)				(17.09)	(15.14)	(42.72)	(37.84)		
\$250	(32.64)	(28.91)				(40.94)	(36.26)	(65.85)	(58.33)		
\$500	(70.10)	(62.07)				(78.03)	(69.09)	(101.80)	(90.14)		
\$750	N/A	N/A				(111.67)	(98.87)	(133.62)	(118.30)		
\$1,000	N/A	N/A				(140.94)	(124.78)	(160.47)	(142.06)		
\$2,000	N/A	N/A				(250.32)	(221.59)	(265.20)	(234.75)		
\$5,000	N/A	N/A				N/A	N/A	(573.60)	(507.68)		
Seasonal / Vacation	\$250	(\$8.54)				(\$7.57)	(\$17.09)	(\$15.14)	(\$42.72)	(\$37.84)	
	\$500	(46.03)		(40.77)	(54.21)	(48.01)	(78.74)	(69.73)			
	\$750	N/A		N/A	(88.60)	(78.45)	(111.32)	(98.56)			
	\$1,000	N/A		N/A	(119.29)	(105.63)	(139.59)	(123.56)			
	\$2,000	N/A		N/A	(234.81)	(207.91)	(250.13)	(221.35)			
	\$5,000	N/A		N/A	N/A	N/A	(575.92)	(509.55)			
	Named Perils	Primary		\$0	(\$15.24)	(\$13.49)	(\$30.48)	(\$26.99)	(\$76.19)	(\$67.47)	
				\$50	(28.51)	(25.25)	(43.49)	(38.52)	(88.45)	(78.33)	
				\$100	(40.41)	(35.79)	(55.13)	(48.82)	(99.29)	(87.94)	
				\$250	(60.28)	(53.38)	(74.61)	(66.07)	(117.60)	(104.13)	
\$500				(93.40)	(82.71)	(103.87)	(91.97)	(143.67)	(127.20)		
\$750			N/A	N/A	(129.13)	(114.32)	(164.65)	(145.76)			
\$1,000			N/A	N/A	(149.76)	(132.57)	(180.06)	(159.39)			
\$2,000			N/A	N/A	(225.32)	(199.42)	(241.70)	(213.92)			
\$5,000			N/A	N/A	N/A	N/A	(426.62)	(377.50)			
			<u>All Peril Deductible</u>	<u>1% Named Storm Ded</u>	<u>2% Named Storm Ded</u>	<u>5% Named Storm Ded</u>					
				<u>Terr Grp 1</u>	<u>Terr Grp 2</u>	<u>Terr Grp 1</u>	<u>Terr Grp 2</u>				

**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	\$1.99	\$1.82	\$1.16	\$1.13	\$1.01	\$0.76		
			\$50	0.99	0.92	0.58	0.55	0.50	0.37		
			\$250	(1.99)	(1.82)	(1.16)	(1.13)	(1.01)	(0.76)		
			\$500	(15.88)	(14.57)	(9.28)	(8.96)	(8.04)	(6.05)		
			\$750	(26.80)	(24.59)	(15.66)	(15.11)	(13.56)	(10.21)		
			\$1,000	(33.94)	(31.14)	(19.84)	(19.14)	(17.16)	(12.94)		
			\$2,000	(56.26)	(51.61)	(32.88)	(31.72)	(28.44)	(21.46)		
			\$5,000	(110.91)	(101.72)	(64.80)	(62.51)	(56.03)	(42.33)		
			Seasonal / Vacation	\$500	(\$13.89)	(\$12.74)	(\$8.13)	(\$7.84)	(\$7.05)	(\$5.29)	
				\$750	(24.81)	(22.77)	(14.50)	(13.98)	(12.54)	(9.45)	
	\$1,000	(31.95)		(29.32)	(18.68)	(18.01)	(16.15)	(12.18)			
	\$2,000	(54.27)		(49.79)	(31.72)	(30.59)	(27.42)	(20.71)			
	\$5,000	(108.92)		(99.90)	(63.64)	(61.39)	(55.02)	(41.57)			
	Named Perils	Primary	\$50	(\$0.99)	(\$0.92)	(\$0.58)	(\$0.55)	(\$0.50)	(\$0.37)		
			\$100	(1.99)	(1.82)	(1.16)	(1.13)	(1.01)	(0.76)		
			\$250	(2.98)	(2.74)	(1.75)	(1.68)	(1.51)	(1.13)		
			\$500	(4.53)	(4.18)	(2.67)	(2.54)	(2.29)	(1.72)		
			\$750	(5.96)	(5.52)	(3.52)	(3.34)	(3.01)	(2.25)		
			\$1,000	(7.23)	(6.72)	(4.28)	(4.05)	(3.65)	(2.73)		
			\$2,000	(12.10)	(11.29)	(7.16)	(6.76)	(6.09)	(4.53)		
\$5,000			(26.16)	(24.53)	(15.50)	(14.61)	(13.14)	(9.76)			
Named Storm			Comprehensive	Primary	All Peril Deductible	1% Named Storm Ded Terr Grp 1	1% Named Storm Ded Terr Grp 2	2% Named Storm Ded Terr Grp 1	2% Named Storm Ded Terr Grp 2	5% Named Storm Ded Terr Grp 1	5% Named Storm Ded Terr Grp 2
					\$0	\$1.33	\$1.22	\$0.68	\$0.63	(\$1.29)	(\$1.16)
	\$50	0.35			0.32	(0.30)	(0.28)	(2.23)	(2.06)		
	\$100	(0.63)			(0.58)	(1.27)	(1.17)	(3.16)	(2.92)		
	\$250	(2.59)			(2.38)	(3.19)	(2.95)	(4.98)	(4.63)		
	\$500	(16.36)			(15.01)	(16.65)	(15.28)	(18.30)	(16.78)		
	\$750	N/A			N/A	(28.61)	(26.23)	(30.04)	(27.48)		
	\$1,000	N/A			N/A	(38.54)	(35.32)	(39.69)	(36.27)		
	\$2,000	N/A			N/A	(74.32)	(68.09)	(75.15)	(68.57)		
	\$5,000	N/A			N/A	N/A	N/A	(174.29)	(158.88)		
	Seasonal / Vacation	\$250	(\$0.63)	(\$0.58)	(\$1.27)	(\$1.17)	(\$3.16)	(\$2.92)			
		\$500	(14.38)	(13.19)	(14.57)	(13.37)	(16.31)	(15.00)			
		\$750	N/A	N/A	(26.47)	(24.30)	(27.98)	(25.72)			
		\$1,000	N/A	N/A	(36.46)	(33.47)	(37.67)	(34.62)			
		\$2,000	N/A	N/A	(72.57)	(66.62)	(73.39)	(67.42)			
	Named Perils	Primary	\$0	(\$1.08)	(\$0.99)	(\$2.16)	(\$1.99)	(\$5.41)	(\$4.96)		
			\$50	(2.06)	(1.90)	(3.13)	(2.88)	(6.34)	(5.82)		
			\$100	(3.05)	(2.79)	(4.11)	(3.76)	(7.28)	(6.67)		
			\$250	(4.00)	(3.67)	(5.03)	(4.61)	(8.10)	(7.42)		
			\$500	(5.59)	(5.14)	(6.23)	(5.72)	(8.98)	(8.24)		
\$750			N/A	N/A	(7.07)	(6.50)	(9.37)	(8.60)			
\$1,000			N/A	N/A	(7.52)	(6.90)	(9.48)	(8.70)			
\$2,000			N/A	N/A	(8.86)	(8.11)	(9.89)	(9.01)			
\$5,000			N/A	N/A	N/A	N/A	(11.13)	(9.84)			

**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	\$10.57	\$8.28	\$5.88	\$5.09	\$4.75	\$4.33		
			\$50	5.29	4.14	2.94	2.54	2.37	2.17		
			\$250	(10.57)	(8.28)	(5.88)	(5.09)	(4.75)	(4.33)		
			\$500	(15.86)	(12.42)	(8.81)	(7.63)	(7.12)	(6.50)		
			\$750	(20.09)	(15.74)	(11.15)	(9.67)	(9.02)	(8.23)		
			\$1,000	(23.10)	(18.10)	(12.82)	(11.12)	(10.38)	(9.46)		
			\$2,000	(33.40)	(26.18)	(18.52)	(16.09)	(15.00)	(13.68)		
			\$5,000	(61.07)	(47.89)	(33.84)	(29.43)	(27.45)	(25.01)		
			Seasonal / Vacation	\$500	(\$5.29)	(\$4.14)	(\$2.94)	(\$2.54)	(\$2.37)	(\$2.17)	
				\$750	(9.52)	(7.46)	(5.27)	(4.58)	(4.27)	(3.90)	
	\$1,000	(12.54)		(9.83)	(6.94)	(6.04)	(5.63)	(5.13)			
	\$2,000	(22.83)		(17.90)	(12.64)	(11.00)	(10.25)	(9.35)			
	\$5,000	(50.50)		(39.61)	(27.96)	(24.34)	(22.69)	(20.68)			
	Named Perils	Primary	\$50	(\$4.40)	(\$3.46)	(\$2.45)	(\$2.12)	(\$1.98)	(\$1.81)		
			\$100	(8.81)	(6.90)	(4.90)	(4.25)	(3.96)	(3.62)		
			\$250	(17.62)	(13.80)	(9.80)	(8.48)	(7.92)	(7.22)		
			\$500	(30.68)	(24.04)	(17.05)	(14.76)	(13.79)	(12.56)		
			\$750	(41.56)	(32.56)	(23.09)	(19.99)	(18.67)	(17.01)		
			\$1,000	(49.82)	(39.03)	(27.67)	(23.96)	(22.38)	(20.38)		
			\$2,000	(78.71)	(61.65)	(43.68)	(37.84)	(35.34)	(32.18)		
\$5,000			(157.10)	(123.03)	(87.13)	(75.51)	(70.50)	(64.19)			
Named Storm			Comprehensive	Primary	\$0	\$9.42	\$7.38	\$8.27	\$6.48	\$4.82	\$3.77
					\$50	4.19	3.28	3.08	2.41	(0.23)	(0.20)
	\$100	(1.05)			(0.82)	(2.09)	(1.63)	(5.23)	(4.08)		
	\$250	(11.51)			(9.02)	(12.45)	(9.76)	(15.28)	(11.99)		
	\$500	(16.74)			(13.12)	(17.63)	(13.82)	(20.29)	(15.92)		
	\$750	N/A			N/A	(21.67)	(16.99)	(24.02)	(18.86)		
	\$1,000	N/A			N/A	(24.41)	(19.15)	(26.37)	(20.70)		
	\$2,000	N/A			N/A	(33.64)	(26.42)	(35.04)	(27.52)		
	\$5,000	N/A			N/A	N/A	N/A	(59.83)	(47.01)		
	Seasonal / Vacation	\$250			(\$1.05)	(\$0.82)	(\$2.09)	(\$1.63)	(\$5.23)	(\$4.08)	
		\$500	(6.29)	(4.93)	(7.29)	(5.71)	(10.29)	(8.07)			
		\$750	N/A	N/A	(11.87)	(9.31)	(14.58)	(11.45)			
		\$1,000	N/A	N/A	(15.63)	(12.25)	(17.93)	(14.09)			
		\$2,000	N/A	N/A	(29.14)	(22.84)	(30.69)	(24.16)			
	Named Perils	Primary	\$0	(\$2.10)	(\$1.65)	(\$4.21)	(\$3.31)	(\$10.52)	(\$8.27)		
			\$50	(6.42)	(5.02)	(8.43)	(6.59)	(14.47)	(11.30)		
			\$100	(10.74)	(8.42)	(12.67)	(9.93)	(18.47)	(14.48)		
			\$250	(19.35)	(15.17)	(20.74)	(16.26)	(26.30)	(20.64)		
			\$500	(33.71)	(26.42)	(32.49)	(25.47)	(37.39)	(29.36)		
			\$750	N/A	N/A	(42.02)	(32.94)	(46.05)	(36.18)		
\$1,000			N/A	N/A	(48.98)	(38.39)	(52.52)	(41.28)			
\$2,000			N/A	N/A	(72.97)	(57.18)	(76.06)	(59.82)			
\$5,000			N/A	N/A	N/A	N/A	(143.75)	(113.12)			
			<u>All Peril Deductible</u>	<u>1% Named Storm Ded Terr Grp 1</u>	<u>1% Named Storm Ded Terr Grp 2</u>	<u>2% Named Storm Ded Terr Grp 1</u>	<u>2% Named Storm Ded Terr Grp 2</u>	<u>5% Named Storm Ded Terr Grp 1</u>	<u>5% Named Storm Ded Terr Grp 2</u>		

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

Development of Territory Relativities -- Mobile Home Structures Coverage

(1) Territory Group	(2) Current Territory Relativity: MH Structures	(3) Average Coverage A	(4) Average Current AOI Relativity	(5) Approved Change	(6) Average Approved AOI Relativity	(7) Average Base Rate Offset	(8) Approved Territory Relativity: MH Structures
1	1.719	\$41,190	1.6489	15.0%	1.5913	1.0362	1.720
2	1.651	43,961	1.7355	6.0%	1.6708	1.0387	1.526
3	1.000	41,363	1.6546	15.0%	1.5973	1.0359	1.000
4	0.974	53,679	2.0385	12.5%	1.9460	1.0475	0.964
5	0.939	52,999	2.0173	5.0%	1.9268	1.0470	0.867
6	0.798	51,340	1.9656	0.0%	1.8796	1.0457	0.701

Notes:

- (2) From current MH(C) rate manual
- (3) Based on data provided by member companies
- (4) Based on data provided by member companies and relativities included in Section D of the Rate Bureau's filing
- (5) From Exhibit A of MH(C) settlement agreement
- (6) Based on data provided by member companies and relativities included in Section D of the Rate Bureau's filing
- (7) = (4) / (6)
- (8) = (2) x [ {1 + (5)} / {1 + 15.0%} ] x [ (7) / 1.0359 ], where 15.0% is the TG3 Approved Change and 1.0359 is the TG3 Average Base Rate Offset

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

Development of Territory Relativities -- Adjacent Structures Coverage

(1) Territory Group	(2) Current Territory Relativity: Adjacent Structures	(3) Average Coverage B	(4) Average Current AOI Relativity	(5) Approved Change	(6) Average Approved AOI Relativity	(7) Average Base Rate Offset	(8) Approved Territory Relativity: Adjacent Structures
1	1.881	\$4,047	2.0234	15.0%	1.9882	1.0177	1.872
2	1.800	4,537	2.2683	10.3%	2.2240	1.0199	1.722
3	1.000	4,671	2.3354	15.0%	2.2844	1.0223	1.000
4	0.965	6,018	3.0091	15.0%	2.9389	1.0239	0.966
5	0.904	5,922	2.9612	10.3%	2.8927	1.0237	0.868
6	0.742	5,397	2.6983	1.0%	2.6390	1.0225	0.652

Notes:

- (2) From current MH(C) rate manual
- (3) Based on data provided by member companies
- (4) Based on data provided by member companies and relativities included in Section D of the Rate Bureau's filing
- (5) From Exhibit A of MH(C) settlement agreement
- (6) Based on data provided by member companies and relativities included in Section D of the Rate Bureau's filing
- (7) = (4) / (6)
- (8) = (2) x [ {1 + (5)} / {1 + 15.0%} ] x [ (7) / 1.0223 ], where 15.0% is the TG3 Approved Change and 1.0223 is the TG3 Average Base Rate Offset

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

Development of Territory Relativities -- Personal Effects Coverage

(1) Territory Group	(2) Current Territory Relativity: Personal Effects	(3) Average Coverage C	(4) Average Current AOI Relativity	(5) Approved Change	(6) Average Approved AOI Relativity	(7) Average Base Rate Offset	(8) Approved Territory Relativity: Personal Effects
1	1.806	\$14,766	2.4873	15.0%	2.3929	1.0395	1.970
2	1.535	16,125	2.6943	6.0%	2.5857	1.0420	1.547
3	1.000	16,811	2.7987	5.0%	2.6822	1.0434	1.000
4	0.933	21,009	3.4381	-2.5%	3.2802	1.0481	0.870
5	0.885	20,092	3.2985	-4.0%	3.1496	1.0473	0.812
6	0.814	19,284	3.1754	-5.0%	3.0345	1.0464	0.739

Notes:

- (2) From current MH(C) rate manual
- (3) Based on data provided by member companies
- (4) Based on data provided by member companies and relativities included in Section D of the Rate Bureau's filing
- (5) From Exhibit A of MH(C) settlement agreement
- (6) Based on data provided by member companies and relativities included in Section D of the Rate Bureau's filing
- (7) = (4) / (6)
- (8) = (2) x [ {1 + (5)} / {1 + 5.0%} ] x [ (7) / 1.0434 ], where 5.0% is the TG3 Approved Change and 1.0434 is the TG3 Average Base Rate Offset