

**MOBILE HOME MH(C)**

**1. Ace American Insurance Company**

- Age of mobile home by county, credit varies.
- Doublewide mobile home by age and county, credit varies.
- Seasonal mobile home, credit varies.
- Eff 7-1-02 PC050818

**2. Aegis Security Insurance Company**

- Deviation for mobile homes 10 yrs. & newer based on value of unit, protection class, \$250 deductible, & territory 1.
- Deviation for mobile homes 1977 or newer based on value of unit, protection class, and \$250 ded.
- Deviation for mobile homes 1976 or older based on value of unit, protection class and \$250 ded.
- Eff. 12-01-02 PC055681

**3. American Bankers Insurance Company of Florida**

- Named Perils Standard Tier.
- Comprehensive Standard Tier.
- Comprehensive – Preferred Tier.
- Named Perils – Rentals.
- Comprehensive – Rentals.
- Named Peril – Seasonal.
- Comprehensive – Seasonal.
- Adjacent Structures – Comprehensive – Preferred Tier.
- Comprehensive Personal Effects – Standard Tier.
- Comprehensive Personal Effects – Preferred Tier.
- Comprehensive Liability.
- Eff 11-1-23 ASPX-133788866 [SERFF Filing Access - North Carolina](#)

**4. American Family Home Insurance Company**

- Installment Payment Option – EFT.
- Age of Home, Territory Groups 4, 5 & 6.
- Amount of Insurance, Territory Groups 4, 5 & 6.
- Eff. 6-1-20 AMMH-132239485 [SERFF Filing Access - North Carolina](#)

**5. American Modern Home Insurance Company  
STANDARD**

- Installment Payment Option – EFT.
- Deviation by county, age of home, age of insured (all) protected/unprotected Territory 53.
- Age of Home, Territory Groups 4, 5 & 6.
- Amount of Insurance, Territory Groups 4, 5 & 6.
- Eff. 6-1-20 AMMH-132242289 [SERFF Filing Access - North Carolina](#)

**6. American Reliable Insurance Company**

- Seacoast County surcharge.
- Deductible tables amended for comprehensive coverage.
- Eff. 4-1-13 ASPX-G128856360 [SERFF Filing Access - North Carolina](#)

**7. Arch 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

**8. Bankers Standard Insurance Company**

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

**9. Foremost Insurance Company Grand Rapids, Michigan**

- Installment Payment Plan.
- Territory 6 50 + In/Out Park.
- Territory 6 Under 50 In/ Out of Park.
- Territory 5 50 + In/Out Park.
- Territory 5 Under 50 In/Out of Park.
- Territory 4 Under 50/50 + In Park.
- Territory 3 Under 50/50 + In/Out of Park.
- Territory 2 Under 50/50 + In/Out of Park.
- Territory 1 Under 50/50 + In/Out of Park.
- Comprehensive Adjacent Structures Coverage.
- Comprehensive Personal Effects Coverage.
- Replacement Cost/Loss Settlement.
- Age of Mobile Home, Territories A, B and D.
- Eff. 10-1-23 FORE-133710244 [SERFF Filing Access - North Carolina](#)

**10. Foremost Property & Casualty Insurance Company**

- Installment Payment Plan.
- Territory 6 50 + In Park.
- Territory 6 50 + Out of Park.
- Territory 5 50 + In Park.
- Territory 5 50 + Out of Park.
- Territory 4 50 + In Park.
- Territory 4 50 + Out of Park.
- Territory 3 50 + In Park.
- Territory 3 50 + Out of Park.
- Territory 2 50 + In/Out of Park.
- Territory 1 50+ In/Out of Park.
- Comprehensive Adjacent Structures Coverage.
- Comprehensive Personal Effects Coverage.
- Replacement Cost/Loss Settlement.
- Age of Mobile Home, Territories A, B, and D.
- Deductibles.
- Eff 10-1-23 FORE-133710275 [SERFF Filing Access - North Carolina](#)

**11. Foremost Signature Insurance Company**

- Installment Payment Plan.
- Deviation by Territory, age of insured, located in/out of park, value and age of Mobile Home.
- Mobile Home Replacement Cost Coverage.
- Mobile Home Stated Value Loss Settlement.
- Age of Mobile Home, primary and seasonal/vacation, Territory A.
- Eff 8-1-11 FORE-127100548 [SERFF Filing Access - North Carolina](#)

**12. Homesite Insurance Company**

- Age of Home.
- Park Factor.
- Age of Insured.
- Insurance Score.
- Claims Free Discount.
- Continuous Coverage.
- Territory Group.

- Cancellation Rule.
- Installment Payment Plan.
- Eff 7-1-22 HMSS-133149176 [SERFF Filing Access - North Carolina](#)

### **13. 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

### **14. Integon National Insurance Company**

- Deviations by value & counties for Comprehensive Mobile Home Coverage for Named Insured 50 yrs. or older, In Park Mobile Homes in Territory 1.
- Deviations by mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 49 yrs. & under for In Park Mobile Homes in Territory 1.
- Deviations Mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 50 yrs. or older for Out of Park Single Wide Mobile Homes where named insured owns the land in Territory 1.
- Deviation by Mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 50 yrs. or older for Out of Park Double Wide Mobile Homes where named insured owns land in Territory 1.
- Deviation by mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 49 yrs. or under for Out of Park Single Wide Mobile Homes where named insured owns the land in Territory 1.
- Deviations by mobile home value & counties for Comprehensive Mobile Home Coverage for Named Insured 49 yrs. or under for Out of Park Double Wide Mobile Homes where the named insured owns land in Territory 1.
- Eff. 7-1-94

### **15. 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

### **16. Northland Insurance Company**

#### Preferred Program

- 3% deviation to mobile home, adjacent structures and personal effects if mobile home is protected:
- 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:
- 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 lien holder.
- 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

### **17. Providence Washington Insurance Company**

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

**18. Selective Insurance Company of South Carolina**

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

**19. Tower Hill Prime Insurance Company**

- Base Rate.
- Base Rates – Adjacent Structures
- Base Rates – Personal Effects
- Unit Value Relativity Curve.
- Maximum Discount.
- Age of Home.
- Age of Insured.
- Insurance Score.
- Park Status.
- Territory.
- Distance to Coast.
- Association.
- Auto/Home Combination.
- ChoiceHome and MH Advantage.
- Loss History.
- Paid in Full.
- Paperless Discount.
- Storm Mitigation.
- Eff. 3/1/25 THSP-134304240 [SERFF Filing Access - North Carolina](#)

**20. 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