

American Reliable Insurance Company

A Stock Insurance Company

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FLORIDA MOBILE HOME PROGRAMS

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PROGRAM DEFINITIONS

PACKAGE PROGRAM
(L.O.B. 37)

For owner-occupied, primary residence risks only. For insureds who desire a complete package of Mobile Home, Unattached Structures, Personal Effects and Liability coverage.

STANDARD PROGRAM
(L.O.B. 77)

For owner occupied, primary residence risks when less coverages or amounts than those contained in the Package Program are desired. Seasonal/Vacation risks may also be written in this program. This is a "Build Your Own Policy" program.

RENTAL PROGRAM
(L.O.B. 48)

For mobile homeowners who receive rent from tenants for use of the Mobile Home living quarters.

TENANT PROGRAM
(L.O.B. 34)

For insureds who pay rent for their mobile home living quarters. The Tenant Program allows insureds to purchase Personal Effects, Unattached Structures and Personal Liability coverages in the desired limits to protect themselves against loss from physical damage or damages for which they become legally liable.

PREFERRED PARK PROGRAM
(L.O.B. 10)

For owner occupied risks only. For insured who desire a complete package of Mobile Home, Personal Effects, and Liability coverage. Risks must meet the Preferred Park criteria.

Credit Options available in the Package and Standard Programs

- Mobile Home is "Protected"
- Mobile Home is 5 years old or less
- Mobile Home is 6 - 10 years old
- Insured is at least age 50
- Insured has been Claims Free for at least two years.

IF A RISK QUALIFIES FOR MORE THAN ONE PROGRAM, THE LOWEST RATED PROGRAM WILL APPLY.

GENERAL RULES

1. Coverage is to be rated on 100% of the actual cash value (or replacement cost) of the property insured. Secure adequate coverage limits for Unattached Structures and Personal Effects. Consider satellite dish equipment/structures, well pumps, sheds, etc.
2. All policies must be written on a one year (12 month) basis.
3. All premiums shall be rounded to the nearest whole dollar.
4. A fully earned MGA fee of \$25 will be applied to all new and renewal business. The minimum written and retained premium of a policy shall be \$30. No additional premium shall be less than \$5.
5. A Personal Effects Schedule may be written for a maximum of \$2,500 per item, \$5,000 aggregate. A copy of the sales receipt or certified appraisal must be submitted for each single item, set or collection valued at over \$500. Each scheduled item must have a clearly identifiable description (brand name, serial number, color, etc.).
6. Satellite dish systems, including all interior and exterior equipment, must be identified on the application and insured under Radio and TV Antenna Coverage. An additional premium must be charged for any coverage to apply in excess of the stated amount (for Radio and TV Antenna Coverage) in the policy.
7. Units over 5 years old must be accompanied by 2 photos that clearly show the front and back of the mobile home.
8. A fully earned Premium Installment Charge of \$3 will be assessed on each installment for those insureds who pay on an installment basis.
9. Emergency Management Preparedness and Assistance Trust Fund Surcharge – A \$2 per policy surcharge will be collected on all new and renewal business.

BINDING AUTHORITY

For coverage to begin as requested, the application must be fully completed, signed and mailed within 72 hours of the effective date, otherwise coverage is bound 12:01 A.M. the day received by the General Agent. No coverage may be bound or increased within 72 hours of the announcement of an impending disaster, i.e. hurricane, volcanic eruption, earthquake, flood, mudslide, brushfire, etc.

- A. No policy or coverage may be written or bound on New Business when any hurricane is within the areas of 65 degrees West and 100 degrees West Meridians and 15 degrees North and 37 degrees North Parallels.
- B. No policy or coverage may be written or bound on New Business when any tropical storm is within 75 degrees West and 100 degrees West Meridians and 20 degrees North and 37 degrees North Parallels.
- C. No endorsements to existing policies may be issued increasing the amounts of insurance on the mobile home, personal effects, cabanas, awnings, carports, or shelters while a hurricane or tropical storm is within the above quadrants.
- D. American Reliable Insurance Company reserves the right to place a moratorium on all new business at any time due to weather, natural disasters, or capacity limits.

Renewals of expiring American Reliable policies may be written providing there is no increase in coverage, such as higher amounts of insurance on the mobile home, personal effects, cabanas, carports, awnings, screen rooms, etc.

When a hurricane or tropical storm is centered over a land mass headed in a direction away from the sea and the wind velocity at the eye has been reduced to 60 miles per hour or less, all restrictions indicated herein are removed. It is expected that all producers will follow the spirit as well as the letter of this necessary underwriting procedure.

DEFINITIONS

1. **PROTECTED:** Any unit that is located in a mobile home park or subdivision with 15 or more occupied spaces (regardless of fire protection class) and/or any unit in Fire Protection class 1 through 8 with permanent electrical hook-up. Risks classified with a "Y" behind a numeric code will be rated as a Protected.
2. **UNPROTECTED:** All mobile homes not meeting the definition of PROTECTED. Risks classified with a "X" or "W" behind a numeric code will be rated as a Unprotected
3. **MOBILE HOME AGE:** Year policy is effective minus manufacturer year.
4. **INSURED'S AGE:** Policy effective date minus Date of Birth.
5. **PRIMARY RESIDENCE:** Owner occupied at least 9 months per year.
6. **SEASONAL/VACATION:** Mobile homes unoccupied for 90 days or more during the year.
7. **PREFERRED PARK:** The unit must be located in an All Adult Park:
 - With a full time resident manager;
 - With 100 or more occupied spaces;
 - With paved and lighted streets.The insured must be 50 years of age or older and must occupy the unit at least 6 consecutive months.
8. **CLAIM FREE:** The insured has had no previous claims for the past two years. Weather claims are not considered for the claim free discount.

INELIGIBLE RISKS

1. Applicants that have had a total fire loss in the past 5 years.
2. Applicants that have been convicted of arson or insurance fraud.
3. Homes that are not tied down in accordance with Section 320.8325 of the Florida Statutes.
4. Homes that are not fully skirted.
5. Homes without permanently installed water, electricity, and sewage utility services.
6. Homes that are custom built, homemade, substantially modified or joined together.
7. Homes that have been salvaged or have existing structural damage.
8. Homes under construction or major renovation.
9. Homes that are vacant.
10. Homes isolated and not easily accessible to public roadways.
11. Homes with kerosene heaters, portable space heaters, heat reclaiming devices, homemade heating devices or any potentially hazardous supplemental heating device.
12. Homes where the primary source of heat is a wood, coal or pellet burning device.
13. Homes with fireplaces that were not installed by the manufacturer or a licensed contractor.
14. Homes with fuses or polybutelene pipes.
15. Homes that have an open foundation or which are built on stilts, posts or piers.
16. Homes or structures used to store flammables or explosive materials.
17. Homes located in areas that are subject to floods, mudslides or forest fires.
18. Homes located on an island, key, peninsula or within 1,500 feet from any river or body of saltwater.
19. Risks where the brush clearance is less than 350 feet from the home.
20. Homes with more than 2 lien holders. Two lien holders are acceptable if one is a financial institution.
21. Homes with business, childcare, homecare, lodging, or farming activities conducted on the premises.
22. Risks with unattached adjacent structures not incidental to the use of the home as a dwelling including:
 - a. Any structure that exceeds 800 square feet in floor area.
 - b. Unattached structure that is a home, site built house, barn (livestock structure), or used as living quarters.
 - c. Unattached structure that exceeds 50% of the value of the home.
 - d. Greenhouses that are made of glass.
23. Risks with an awning made of cloth or canvas.
24. Any premises with activities being conducted on it, such as woodworking, cabinet making, auto repair, chemical processing or if the home is attached to a tavern or restaurant.
25. Any premises with a trampoline.
26. Any premises with a swimming pool or jacuzzi that does not have a four-foot fence with a self-locking gate or any swimming pool that has a diving board or slide. Risk may be written if NO liability coverage is purchased. If the pool is properly fenced and has no diving board or slide, the policy may be written with a \$50,000 maximum liability limit.
27. Any premises with a dock, pier or boathouse. Risk may be written if NO liability coverage is purchased.
28. Homes without permanently installed steps at all entrances. Risk may be written if NO liability coverage is purchased.
29. Applicants who own, keep, or shelter any of the following breeds: This includes but is not limited to Akitas, Chows, Dobermans, Great Danes, Pit Bulls, Rottweilers, Wolfs or Wolf Hybrids, any mix of these breeds, any animal with a previous bite history or any exotic (snakes, monkeys, etc.) animals.

ADDITIONAL INFORMATION

1. Applicants that have had any loss (property damage or liability) in the past 5 years. If yes, give date of loss, describe the loss and the amount paid to repair the damage.
2. Applicants that have had a mobile home/dwelling policy cancelled or non-renewed for underwriting reasons (except age of unit) during the past 5 years.
3. Applicants that have had a foreclosure, repossession or filed for bankruptcy in the past 5 years. Applicants must show financial responsibility and stability and measures must have been taken to prevent future financial problems.
4. Applicants that have had multiple bad debts or been delinquent in mortgage payments in the past year.
5. Applicants who are unemployed. (Retirees with guaranteed income and disabled persons with a consistent income are considered employed.) Applicants must show reliable income source.
6. Applicants that have had a lapse in insurance coverage. (Not applicable to new purchases)
7. Homes with 3 or more steps on any exit without a handrail. Photos must be included.
8. Homes with attached or unattached structures (other than porches, decks, awnings, skirting or carports) that are not factory or non-contractor built. Any addition must have been inspected for compliance to local codes or been completed for at least 3 years. Photos must be included.
9. Homes with a wood, coal, or pellet burning device. Submit with Woodstove Inspection Report.
10. Homes with more than two unrelated owners.
11. Homes located in a Special Flood Hazard Area or homes within 1,500 feet of a lake, pond or creek.
12. Homes that are corporate risks or property sold on a land contract.
13. Homes with horses, livestock or any farm animals on the premises.
14. Any premises with 5 or more acres.
15. Risks where the value of personal effects exceeds \$15,000 and is 75% of the value of the mobile home. (Submit with Personal Effects Inventory).

FLORIDA MOBILE HOME PROGRAM

GENERAL RULES

A. ELIGIBILITY:

Mobile homes including unattached structure and personal effects used for family habitation and light commercial use are eligible for the Mobile Homegard Program subject to normal underwriting practices.

B. POLICY TERM:

A policy may be written for a minimum term of one year and a maximum term of three years. All premiums contained in the rating section of this manual are annual premiums. It is permissible to extend the policy for successive policy terms by certificate based on premiums in effect on the renewal date. The then current editions of the applicable form and endorsements must be made a part of the policy.

C. RATING:

Coverage is to be rated on the actual cash value of the property insured. If the mobile home has been recently purchased, use the total purchase price to compute the premium. If not recently purchased, determine the value from authoritative source.

D. PREMIUM ROUNDING:

The premium for each exposure shall be rounded to the nearest whole dollar separately for each coverage provided by the policy.

A premium involving \$.50 or more shall be rounded to the next higher dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

E. MINIMUM PREMIUMS:

1. A minimum written and retained premium of \$30 per policy shall apply. The retained premium of \$30 shall not apply if termination is initiated by the Company.
2. Vendor's single Interest premium is subject to a minimum retained amount of the full annual premium charge.
3. Monetary endorsements are subject to a minimum premium amount of \$5.

F. CHANGES:

All changes requiring adjustment of premium shall be computed pro rata. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived except that the actual return premium of less than \$5 shall be allowed at the request of the insured.

G. CANCELLATIONS:

The following provisions apply when a policy or form of coverage is cancelled:

1. If a policy or form of coverage is cancelled at the request of the insured, the unearned premium shall be calculated at 90% of pro rata basis, except that in the following cases the unearned premium shall be computed pro rata:
 - a. If the insured has disposed of the Mobile Home provided the insured takes out a new policy in the same company on another mobile home to become effective within thirty (30) days of the date of cancellation.
 - b. If the insured mobile home is repossessed under the terms of a financing agreement.
 - c. If a mobile home is cancelled from a policy and the policy remains in force on other mobile homes; or if there remains in force in the name of the insured or his spouse, if a resident of the same household and in the same company, a concurrent mobile home policy covering another mobile home.
 - d. If the insured enters the armed forces of the United States of America.
 - e. If the insured's mobile home is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty (30) days following the date the mobile home is stolen or destroyed.
2. If a policy or form of coverage is cancelled by the company, the unearned premium shall be computed pro rata.

H. MGA FEE:

A fully earned MGA fee of \$25 will be applied to all new and renewal business.

I. FLORIDA MANDATED CREDITS

The premium for Mobile Home, Unattached Structures and Personal Effects Coverages shall be credited for mobile homes constructed to comply with American Society of Civil Engineers Standard ANSI/ASCE 7-88 adopted by the U.S. Dept. of Housing and Urban Development on July 13, 1994. Refer to Rate pages for credit percentage.

J. INSTALLMENT BILLING RULES:

Installment billing options are Semi-Annual, Quarterly, 6 or 8 payments for the remaining balance.

	<u>SEMI-ANNUAL</u>			<u>QUARTERLY</u>	
1st Payment:	Due at Issuance	60.00%	1st Payment:	Due at Issuance	40.00%
2nd Payment:	Due at Day 180	40.00%	2nd Payment:	Due at Day 90	20.00%
			3rd Payment:	Due at Day 180	20.00%
			4th Payment:	Due at Day 270	20.00%
	<u>6-PAY</u>			<u>8-PAY</u>	
Down payment:	Due at Issuance	30.00%	Down payment:	Due at Issuance	30.00%
1st Payment:	Due at Day 30	11.66%	1st Payment:	Due at Day 30	8.75%
2nd Payment:	Due at Day 60	11.66%	2nd Payment:	Due at Day 60	8.75%
3rd Payment:	Due at Day 90	11.66%	3rd Payment:	Due at Day 90	8.75%
4th Payment:	Due at Day 120	11.66%	4th Payment:	Due at Day 120	8.75%
5th Payment:	Due at Day 150	11.66%	5th Payment:	Due at Day 150	8.75%
6th Payment:	Due at Day 180	11.70%	6th Payment:	Due at Day 180	8.75%
			7th Payment:	Due at Day 210	8.75%
			8th Payment:	Due at Day 240	8.75%

The Semi-Annual, Quarterly, 6-Pay and 8-Pay plans are available via a premium financing option. Interest is applied based on the formula

$$\text{Total premium} \times .01 \text{ installment interest} \times \# \text{ of months} = \text{total interest.}$$

K. EMERGENCY MANAGEMENT, PREPAREDNESS AND ASSISTANCE TRUST FUND SURCHARGE

A \$2 per policy surcharge will be collected on all new and renewal business.

L. Multiple Hurricane Occurrences During A Calendar Year:

With respect to a windstorm loss caused by the second, and each subsequent, hurricane occurrence during the same calendar year, the company will pay only that part of the total of all loss payable under Section I - Property Coverages that exceeds the greater of:

- (a) The remaining dollar amount of the calendar year hurricane deductible; or
- (b) The deductible that applies to fire that is in effect at the time of the loss.

The remaining dollar amount of the calendar year hurricane deductible is determined by subtracting all previous windstorm losses caused by hurricanes during the calendar year from the calendar year hurricane deductible.

TERRITORIAL DEFINITIONS

TERRITORY A

Alachua
Baker
Bradford
Columbia
Hamilton
Leon
Madison
Marion
Suwanee
Union

TERRITORY B

Clay
DeSoto
Gilchrist
Hardee
Highlands
Lafayette
Lake
Orange
Osceola
Polk
Putnam
Sumter

TERRITORY C

Duval
Flagler
Nassau
St. Johns

TERRITORY D

Dixie
Citrus
Hernando
Hillsborough
Levy

TERRITORY E

Calhoun
Gadsden
Holmes
Jackson
Liberty
Seminole

TERRITORY F

Bay
Escambia
Franklin
Gulf
Jefferson
Okaloosa
Santa Rosa
Taylor
Wakulla
Walton
Washington

TERRITORY G

Brevard
Charlotte
Collier
Glades
Hendry
Indian River
Lee
Manatee
Martin
Okeechobee
Pasco
Pinellas
Sarasota
St. Lucie
Volusia

TERRITORY H

Broward
Dade
Monroe
Palm Beach

PACKAGE PROGRAM – L.O.B. 37

**COMPREHENSIVE MOBILE HOME COVERAGE – ANNUAL PREMIUMS
\$100 ALL OTHER PERILS DEDUCTIBLE / \$100 HURRICANE DEDUCTIBLE
FLOOD COVERAGE EXCLUDED**

Mobile Home Rating Base	Territory A		Territory B		Territory C		Territory D		Territory E		Territory F		Territory G		Territory H	
	Hurricane	Other Perils	Hurricane	Other Perils	Hurricane	Other Perils	Hurricane	Other Perils	Hurricane	Other Perils	Hurricane	Other Perils	Hurricane	Other Perils	Hurricane	Other Perils
\$ 0 - 6,999	\$41	\$217	\$46	\$276	\$38	\$201	\$35	\$241	\$47	\$245	\$57	\$304	\$39	\$317	\$32	\$313
7,000 - 7,999	\$47	\$240	\$50	\$307	\$43	\$223	\$39	\$270	\$54	\$275	\$64	\$338	\$44	\$355	\$37	\$347
8,000 - 8,999	\$52	\$267	\$56	\$338	\$49	\$247	\$42	\$297	\$60	\$302	\$69	\$373	\$48	\$393	\$40	\$384
9,000 - 9,999	\$57	\$292	\$63	\$371	\$53	\$271	\$48	\$326	\$66	\$331	\$77	\$408	\$53	\$429	\$44	\$420
10,000 - 10,999	\$63	\$317	\$66	\$401	\$57	\$295	\$52	\$353	\$68	\$362	\$83	\$443	\$57	\$466	\$48	\$456
11,000 - 11,999	\$65	\$341	\$71	\$434	\$61	\$318	\$56	\$380	\$75	\$389	\$90	\$477	\$62	\$501	\$53	\$491
12,000 - 12,999	\$70	\$365	\$75	\$465	\$66	\$341	\$59	\$409	\$80	\$419	\$97	\$511	\$66	\$537	\$55	\$528
13,000 - 13,999	\$77	\$390	\$82	\$495	\$70	\$364	\$62	\$436	\$86	\$445	\$103	\$548	\$69	\$576	\$59	\$562
14,000 - 14,999	\$80	\$416	\$87	\$528	\$76	\$387	\$66	\$463	\$94	\$473	\$110	\$582	\$73	\$612	\$62	\$599
15,000 - 15,999	\$85	\$441	\$93	\$561	\$80	\$412	\$71	\$495	\$98	\$504	\$116	\$622	\$81	\$652	\$66	\$638
16,000 - 16,999	\$87	\$449	\$94	\$573	\$81	\$418	\$72	\$501	\$99	\$511	\$117	\$628	\$81	\$662	\$67	\$648
17,000 - 17,999	\$89	\$456	\$94	\$579	\$82	\$424	\$73	\$508	\$100	\$519	\$118	\$639	\$82	\$671	\$68	\$655
18,000 - 18,999	\$90	\$462	\$95	\$588	\$84	\$431	\$74	\$517	\$104	\$528	\$120	\$648	\$83	\$680	\$69	\$666
19,000 - 19,999	\$91	\$469	\$97	\$596	\$86	\$436	\$74	\$523	\$106	\$534	\$122	\$657	\$85	\$689	\$69	\$676
20,000 - 20,999	\$92	\$477	\$100	\$605	\$87	\$445	\$76	\$533	\$107	\$544	\$125	\$669	\$86	\$701	\$70	\$687
21,000 - 21,999	\$95	\$488	\$103	\$621	\$89	\$455	\$78	\$546	\$109	\$557	\$129	\$684	\$88	\$718	\$74	\$704
22,000 - 22,999	\$97	\$499	\$106	\$634	\$90	\$464	\$79	\$558	\$111	\$568	\$131	\$700	\$89	\$736	\$75	\$719
23,000 - 23,999	\$98	\$511	\$108	\$648	\$91	\$476	\$82	\$569	\$112	\$583	\$134	\$714	\$91	\$752	\$76	\$734
24,000 - 24,999	\$103	\$520	\$110	\$662	\$93	\$486	\$84	\$582	\$113	\$594	\$136	\$730	\$92	\$766	\$77	\$751
25,000 - 25,999	\$104	\$532	\$110	\$676	\$98	\$495	\$86	\$593	\$119	\$604	\$139	\$744	\$94	\$782	\$80	\$767
26,000 - 26,999	\$104	\$532	\$110	\$677	\$98	\$497	\$86	\$594	\$119	\$607	\$141	\$746	\$96	\$782	\$80	\$768
27,000 - 27,999	\$105	\$545	\$115	\$693	\$99	\$506	\$87	\$608	\$121	\$620	\$144	\$764	\$98	\$802	\$82	\$783
28,000 - 28,999	\$107	\$557	\$118	\$709	\$100	\$519	\$90	\$623	\$123	\$634	\$147	\$781	\$101	\$821	\$84	\$803
29,000 - 29,999	\$109	\$569	\$119	\$724	\$104	\$532	\$92	\$637	\$127	\$650	\$149	\$800	\$103	\$840	\$85	\$821
30,000 - 30,999	\$112	\$583	\$121	\$741	\$106	\$543	\$93	\$651	\$130	\$665	\$152	\$819	\$105	\$859	\$88	\$840
31,000 - 31,999	\$116	\$593	\$123	\$755	\$108	\$552	\$97	\$664	\$132	\$676	\$155	\$835	\$106	\$874	\$91	\$854
32,000 - 32,999	\$118	\$605	\$124	\$768	\$110	\$564	\$97	\$677	\$135	\$690	\$158	\$849	\$106	\$892	\$92	\$873
33,000 - 33,999	\$120	\$617	\$130	\$782	\$112	\$575	\$98	\$687	\$137	\$703	\$162	\$863	\$111	\$909	\$93	\$887
34,000 - 34,999	\$121	\$627	\$132	\$797	\$114	\$584	\$100	\$700	\$139	\$715	\$164	\$879	\$113	\$921	\$96	\$902
35,000 - 35,999	\$123	\$637	\$134	\$809	\$115	\$593	\$101	\$712	\$141	\$726	\$169	\$894	\$115	\$939	\$97	\$918
36,000 - 36,999	\$125	\$648	\$136	\$825	\$118	\$605	\$103	\$723	\$145	\$739	\$171	\$910	\$116	\$954	\$98	\$935
37,000 - 37,999	\$126	\$659	\$139	\$838	\$119	\$615	\$104	\$737	\$146	\$752	\$173	\$925	\$117	\$969	\$99	\$950
38,000 - 38,999	\$130	\$670	\$140	\$853	\$121	\$623	\$105	\$749	\$148	\$762	\$175	\$941	\$119	\$986	\$101	\$966
39,000 - 39,999	\$132	\$681	\$142	\$865	\$124	\$633	\$110	\$761	\$153	\$776	\$178	\$955	\$120	\$1,001	\$102	\$980
40,000 - 40,999	\$135	\$690	\$145	\$877	\$126	\$645	\$112	\$772	\$154	\$788	\$183	\$970	\$125	\$1,018	\$103	\$997
41,000 - 41,999	\$137	\$708	\$149	\$900	\$130	\$660	\$114	\$791	\$157	\$806	\$186	\$992	\$128	\$1,043	\$106	\$1,020
42,000 - 42,999	\$140	\$724	\$154	\$921	\$131	\$674	\$116	\$808	\$160	\$825	\$189	\$1,016	\$130	\$1,066	\$109	\$1,044
43,000 - 43,999	\$144	\$742	\$155	\$941	\$134	\$690	\$119	\$827	\$163	\$844	\$192	\$1,039	\$132	\$1,091	\$111	\$1,067
44,000 - 44,999	\$146	\$756	\$158	\$961	\$137	\$705	\$122	\$844	\$168	\$863	\$199	\$1,062	\$135	\$1,115	\$115	\$1,091
45,000 - 45,999	\$150	\$774	\$162	\$982	\$140	\$721	\$124	\$863	\$171	\$882	\$203	\$1,085	\$138	\$1,136	\$117	\$1,113
46,000 - 46,999	\$152	\$790	\$165	\$1,002	\$142	\$735	\$128	\$881	\$174	\$899	\$207	\$1,106	\$141	\$1,162	\$118	\$1,137
47,000 - 47,999	\$156	\$807	\$168	\$1,023	\$145	\$750	\$130	\$900	\$178	\$918	\$212	\$1,129	\$144	\$1,185	\$120	\$1,161
48,000 - 48,999	\$158	\$821	\$170	\$1,043	\$151	\$765	\$132	\$918	\$185	\$935	\$216	\$1,155	\$148	\$1,209	\$124	\$1,184
49,000 - 49,999	\$163	\$839	\$177	\$1,066	\$153	\$781	\$135	\$935	\$187	\$957	\$220	\$1,174	\$150	\$1,233	\$126	\$1,207
50,000 - 50,999	\$166	\$854	\$179	\$1,085	\$155	\$796	\$136	\$954	\$190	\$974	\$223	\$1,198	\$153	\$1,258	\$129	\$1,232
51,000 - 51,999	\$169	\$870	\$182	\$1,106	\$158	\$812	\$138	\$972	\$194	\$992	\$229	\$1,219	\$155	\$1,281	\$131	\$1,254
52,000 - 52,999	\$172	\$888	\$185	\$1,127	\$162	\$824	\$142	\$990	\$198	\$1,008	\$232	\$1,243	\$158	\$1,303	\$133	\$1,276
53,000 - 53,999	\$174	\$901	\$191	\$1,149	\$164	\$840	\$144	\$1,007	\$201	\$1,028	\$236	\$1,265	\$161	\$1,328	\$135	\$1,300
54,000 - 54,999	\$178	\$918	\$193	\$1,167	\$167	\$857	\$149	\$1,026	\$203	\$1,047	\$241	\$1,288	\$164	\$1,351	\$136	\$1,324
55,000 - 55,999	\$183	\$934	\$195	\$1,188	\$169	\$871	\$151	\$1,045	\$206	\$1,065	\$245	\$1,311	\$166	\$1,378	\$140	\$1,349
56,000 - 56,999	\$185	\$951	\$199	\$1,208	\$172	\$887	\$153	\$1,063	\$210	\$1,085	\$250	\$1,333	\$171	\$1,401	\$142	\$1,369
57,000 - 57,999	\$187	\$967	\$204	\$1,230	\$176	\$900	\$156	\$1,080	\$214	\$1,102	\$253	\$1,358	\$173	\$1,426	\$144	\$1,394
58,000 - 58,999	\$190	\$983	\$206	\$1,249	\$179	\$916	\$158	\$1,098	\$219	\$1,121	\$257	\$1,380	\$176	\$1,450	\$147	\$1,417
59,000 - 59,999	\$192	\$998	\$208	\$1,272	\$181	\$931	\$161	\$1,117	\$222	\$1,138	\$263	\$1,404	\$179	\$1,472	\$149	\$1,440
60,000 - 60,999	\$197	\$1,011	\$212	\$1,282	\$183	\$941	\$162	\$1,128	\$225	\$1,151	\$265	\$1,415	\$181	\$1,485	\$152	\$1,454
\$61,000 & Over (Rate per \$1,000 or increment thereof)	\$3.94	\$10.50	\$5.02	\$13.36	\$3.68	\$9.79	\$4.41	\$11.74	\$3.16	\$12.92	\$5.54	\$14.75	\$2.43	\$15.93	\$5.66	\$15.09

Surcharge = 6.5% - Mobile Home is 21 Years Old or Older

Credit(s) Available For Each Of The Following Characteristics (Maximum Of 7)

- 4 Credits = 26% - Mobile Home is "Protected" (Any unit located in a Mobile Home park or subdivision with 15 or more occupied spaces and/or any unit in NBFU Classes 1-8 with permanent electrical hook-up.)
- 2 Credits = 13% - Mobile Home is 5 Years Old or Less
- 1 Credits = 6.5% - Mobile Home is 6-10 Years Old
- 1 Credits = 6.5% - Insured is at least Age 50
- 1 Credits = 6.5% - Insured has been claims free for at least two years.