



AMERICAN MODERN HOME INSURANCE COMPANY

(077)

New Business 12-01-09
Renewal Business 12-15-09

THE COLONIAL GROUP

P.O. Box 4907

Greensboro, NC 27404-4907

Phone: (336) 855-1300 • (800) 628-3762

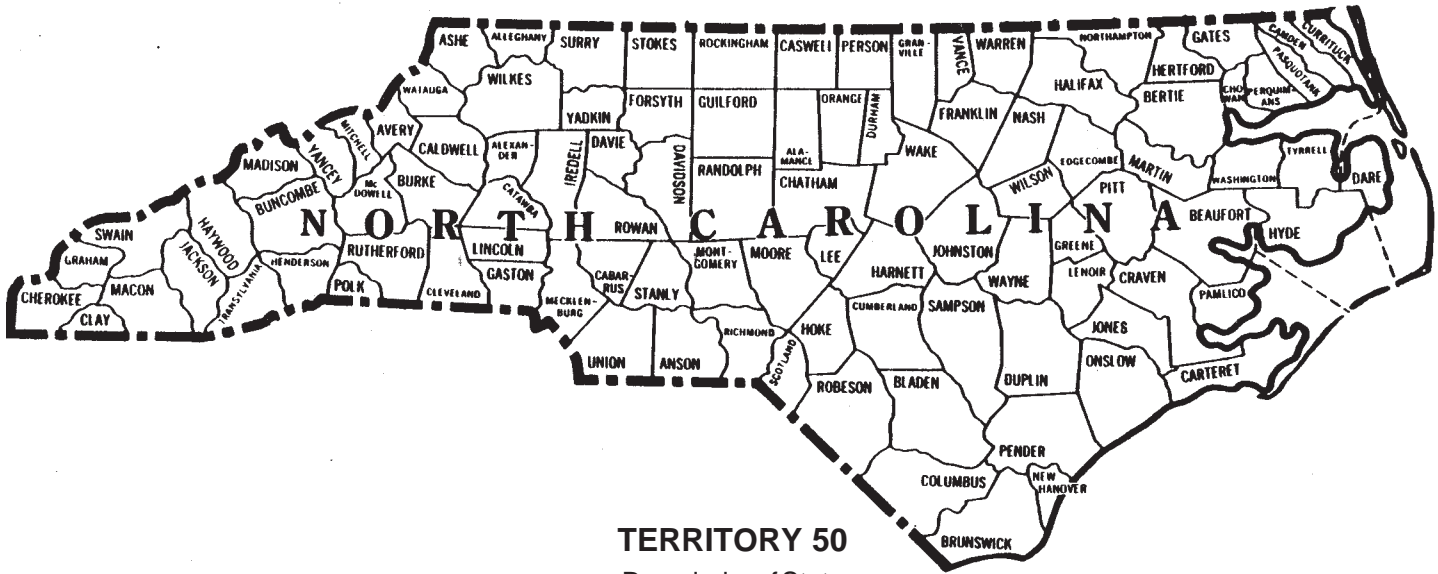
Fax: (336) 855-1190

www.thecolonialgroup.com

Manufactured Homeowner Programs MH(C)

- **Full-Time Owner Occupied Mobile Home**
- **Seasonal Mobile Home**
- **Rental/Commercial Mobile Home**
- **Tenant Mobile Home**

TERRITORY DEFINITIONS



TERRITORY 50
Remainder of State

TERRITORY 51

Beaufort	Brunswick	Camden	Carteret	Chowan	Craven
Currituck	Dare	Hyde	Jones	New Hanover	Onslow
Pamlico	Pasquotank	Pender	Perquimans	Tyrrell	Washington

TERRITORY 52

Bertie	Bladen	Columbus	Duplin	Gates	Greene
Hertford	Hoke	Lenoir	Martin	Northampton	Pitt
Richmond	Robeson	Scotland			

TERRITORY 53

Anson	Cumberland	Edgecombe	Halifax	Nash	Sampson
Wayne	Wilson				

TERRITORY 54

Alamance	Alleghany	Alexander	Ashe	Burke	Caldwell
Davidson	Forsyth	Randolph	Rowan	Surry	Wilkes
Yadkin					

DIRECT BILL PREMIUM PLANS

Direct Bill is American Modern Insurance Group's own automated billing and processing system. With the completion of an easy application, this system will automatically produce a declarations page, bills and renewals. All policies can be dispatched from our office to the insured. Please inquire for details.

ANNUAL POLICIES

1. Paid in Full.
2. 4-Pay Plan - 25% down with 3 installments. Collect the 25% down. We will bill in 3 installments which will be due by day 65, day 155, and day 245.
3. 10-Pay Plan - 16.3% down with 9 installments. Collect the 16.3% down. We will bill in 9 installments which will be due by day 40, day 70, day 100, day 130, day 160, day 190, day 220, day 250, and day 280.
4. EFT Plan - Two months down payment required with 10 additional installments automatically deducted from a checking or savings account. Collect the down payment and submit signed authorization form 00220-08-G with a voided check or withdrawal slip. The customer may choose the date of automatic withdrawal.

We accept these Credit Cards: Visa, Mastercard, American Express, and Discover.

A SERVICE CHARGE IS ASSESSED FOR EACH INSTALLMENT, INCLUDING THE DOWN PAYMENT.

WHICH PROGRAM TO USE?

Multi-Sectional Program

- Designed for multi-sectional homes that are owner occupied as the primary residence of the insured. (No rental or seasonal permitted)

Multi-Sectional Preferred Program

- New to ten years old for new business
- Minimum value of \$50,000
- Placed on a permanent foundation or FHA approved foundation and bricked underpinned
- Doublewide or Multi-sectional and with composite roofing
- Owner occupied as the primary residence of the insured

Single-Sectional Program

- Designed for single-sectional homes that are owner occupied as the primary residence of the insured. (No rental or seasonal permitted)

Single Sectional Preferred Program

- Minimum Value of \$20,000
- Maximum Value of \$70,000
- Not available in Territories 51, 52 and 53
- Owner Occupied as the primary residence of the insured
- New to fifteen years old for new business

Seasonal Mobile Home Program

- Designed for any home that is not the primary residence of the insured, but is used by the insured on an intermittent, or non-continuous basis. Vacant or rental homes are not eligible.

Rental/Commercial Mobile Home Program

- Designed for any home rented to others for residential purposes, or designed for any home used in a light office or professional capacity. (Beauty salons, day care centers, and stores or markets are not eligible)
- For rental schedules in excess of 100 units or \$2,000,000 total sum insured, call the Company.
- Rental schedules in the name of a mobile home park are ineligible.

Tenant Program

- Designed to provide personal property coverage for individuals renting a manufactured home.
- Named Perils, including Burglary
- Minimum Limit of \$2,000 and maximum limit of \$15,000 is available
- **Named Perils Include:**
 - Fire or Lightning
 - Windstorm or Hail
 - Explosion
 - Riot or Civil Commotion
 - Aircraft
 - Vehicles
 - Smoke
 - Vandalism or Malicious Mischief
 - Burglary
 - Falling Objects
 - Weight of Ice, Snow, or Sleet
 - Accidental Discharge or Overflow of Water or Steam
 - Freezing
 - Sudden and Accidental Damage from Artificially Generated Electrical Current

POLICY AND COVERAGE HIGHLIGHTS

COVERAGES	PREFERRED MULTI-SINGLE-SECTIONAL PACKAGE PROGRAMS	MOBILE HOME PROGRAM	SEASONAL MOBILE HOME	RENTAL/ COMMERCIAL	TENANT PROGRAM
Comprehensive Dwelling Coverage	Home must be tied down Included	Home must be tied down Included	Home must be tied down Included	Home must be tied down Included	N/A
Comprehensive Other Structures	10% of Dwelling Limit	Optional	Optional	Optional	N/A
Personal Property	Comprehensive 40% of Dwelling Limit	Comprehensive Optional	Comprehensive Optional	Optional	Named Perils Included
Personal Liability Medical Payments Damage to Property of Others	\$50,000 \$500/\$25,000 \$250 per occurrence	Optional	Optional	N/A	\$25,000 \$500/\$25,000 \$250 per occurrence
Premises Liability	N/A	N/A	N/A	Optional	N/A
Stated Value	N/A	Included	Included	Included	N/A
Mobile Home Replacement Cost	Included for homes 15 years or newer	Optional for homes 15 years or newer	Optional for homes 15 years or newer	N/A	N/A
Personal Property Replacement Cost	Optional	Optional	N/A	N/A	N/A
Deductible	\$500 All Perils	\$500 All Perils	\$500 All Perils	Selected Options	\$500 All Perils
Earthquake Coverage	Included	Included	Included	Included	N/A
Flood Coverage	Included	Included	Included	Included	Included

PERSONAL AND PREMISES LIABILITY COVERAGES

PREFERRED MULTI-SECTIONAL/SINGLE-SECTIONAL PACKAGE PROGRAMS						
COVERAGE	OPTIONAL LIMITS					
Personal Liability (01)	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$250,000</u>	<u>\$300,000</u>	
	Included	\$19.50	\$21.00	\$22.50	\$24.00	
Includes Medical Payments of \$500 each person, \$25,000 each occurrence. Includes \$250 per occurrence for Damage to Property of Others.						
Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u>					
	\$3.00					
MULTI-SECTIONAL/SINGLE-SECTIONAL & SEASONAL PROGRAMS						
COVERAGE	OPTIONAL LIMITS					
Personal Liability (01)	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$250,000</u>	<u>\$300,000</u>
	\$15.00	\$16.50	\$19.50	\$21.00	\$22.50	\$24.00
Includes Medical Payments of \$500 each person, \$25,000 each occurrence. Includes \$250 per occurrence for Damage to Property of Others.						
Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u>					
	\$3.00					
RENTAL/COMMERCIAL PROGRAMS						
COVERAGE	OPTIONAL LIMITS					
Premises Liability (12)	<u>\$50,000</u>					
	\$45.00					
Includes Medical Payments of \$500 each person, \$10,000 each occurrence.						
TENANT PROGRAM						
COVERAGE	OPTIONAL LIMIT					
Personal Liability (01)	<u>\$25,000</u>					
	Included					
Includes Medical Payments of \$500 each person, \$25,000 each occurrence. Includes \$250 per occurrence for Damage to Property of Others.						
Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u>					
	\$3.00					

OPTIONAL COVERAGES

COVERAGE	AddOn Codes	DESCRIPTION (Annual rate unless otherwise noted)																																	
Additional Living Expense	25	<p>Policy includes \$10 of coverage per day for maximum of 30 days.</p> <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>Limit</u></td> <td style="text-align: center;"><u>Rate</u></td> </tr> <tr> <td style="text-align: center;">\$25.00</td> <td style="text-align: center;">\$6.00</td> </tr> <tr> <td style="text-align: center;">\$50.00</td> <td style="text-align: center;">\$16.00</td> </tr> </table> <p>Not available on the Rental/Commercial or Tenant programs.</p>	<u>Limit</u>	<u>Rate</u>	\$25.00	\$6.00	\$50.00	\$16.00																											
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Antenna Coverage	78	<p>Policy includes \$50 of coverage. To increase, add \$2.50 per each additional \$50 of coverage. Maximum additional amount available - \$2,500. Not available on the Tenant program.</p>																																	
Deductible Options	24	<p>Does not apply to the Earthquake deductible.</p> <p>Not available on the Rental/Commercial or Tenant programs. Seasonal only has \$250 deductible option. See modernLINK \$100 and \$250 deductible options are available.</p>																																	
Fire Department Service Charge	53	<p>Policy includes \$100 of coverage. To increase, add \$2.00 per each additional \$100 of coverage. Maximum additional amount available- \$400. Not available on the Tenant program.</p>																																	
Personal Property Replacement Cost	20	<p>Limit of Liability must equal Personal Property Limit. Rate: \$0.30 per \$100 of coverage. Amount of insurance must be 100% of Replacement Cost. Minimum Premium: \$15.00. Not available on the Seasonal, Rental/Commercial or Tenant programs.</p>																																	
Mobile Home Replacement Cost	60	<p>The home must be insured to 100% of the home's replacement value. Available for homes new to 15 years old. Rate: 2% of dwelling premium. Not available on the Rental/Commercial or Tenant programs.</p>																																	
Scheduled Personal Property		<p>Coverage not provided for professional or business use.</p> <p>Not available on the Seasonal, Rental/Commercial or Tenant programs.</p> <p>Do Not Bind limits in excess of \$20,000 in the aggregate, or \$2,500 for any single item. A suitable explanation is required for total limits in excess of \$20,000. An appraisal, no older than 3 years, must be submitted for each item, set, or collection valued over \$2,500.</p> <table style="width: 100%; border: none;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 80%;"></th> <th style="width: 10%; text-align: right;">Rate per \$100</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">43</td> <td>➤ Arts, ceramics, china, antiques and heirlooms</td> <td style="text-align: right;">\$.70</td> </tr> <tr> <td style="text-align: center;">13</td> <td>➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories</td> <td style="text-align: right;">\$1.60</td> </tr> <tr> <td style="text-align: center;">22</td> <td>➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections</td> <td style="text-align: right;">\$1.00</td> </tr> <tr> <td style="text-align: center;">27</td> <td>➤ Coin collections</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td style="text-align: center;">05</td> <td>➤ Furs</td> <td style="text-align: right;">\$.52</td> </tr> <tr> <td style="text-align: center;">14</td> <td>➤ Golfing Equipment meaning golf clubs, shoes and bags</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td style="text-align: center;">28</td> <td>➤ Guns, ammunition, equipment and its accessories</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td style="text-align: center;">04</td> <td>➤ Jewelry, watches, precious and semi-precious stones</td> <td style="text-align: right;">\$1.49</td> </tr> <tr> <td style="text-align: center;">44</td> <td>➤ Musical Instruments, their equipment and accessories</td> <td style="text-align: right;">\$.70</td> </tr> <tr> <td style="text-align: center;">18</td> <td>➤ Miscellaneous Property</td> <td style="text-align: right;">\$2.00</td> </tr> </tbody> </table>			Rate per \$100	43	➤ Arts, ceramics, china, antiques and heirlooms	\$.70	13	➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories	\$1.60	22	➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections	\$1.00	27	➤ Coin collections	\$2.00	05	➤ Furs	\$.52	14	➤ Golfing Equipment meaning golf clubs, shoes and bags	\$2.00	28	➤ Guns, ammunition, equipment and its accessories	\$2.00	04	➤ Jewelry, watches, precious and semi-precious stones	\$1.49	44	➤ Musical Instruments, their equipment and accessories	\$.70	18	➤ Miscellaneous Property	\$2.00
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Trip Collision Coverage	71	<p>Limited to 30 days, \$100 deductible. Each section of a Multi-Sectional is considered a unit. Rate: \$25.00 per unit, per trip. Premium is fully earned. Add prior to moving. Not available on the Tenant program.</p>																																	

PREMIUM RATES FOR INCREASED OR OPTIONAL LIMITS OF OTHER STRUCTURES AND PERSONAL PROPERTY

	AddOn Codes	Rate per \$100	
		Location:	Territory 51
		Territories 50, 52, 53 & 54 Protected & Unprotected	Protected & Unprotected
Preferred Multi-Sectional/Single Sectional Package Programs			
For each additional \$100 Other Structures	611	\$1.45	\$1.95
For each additional \$100 Personal Property	511	\$0.83	\$1.13
Mobile Home & Seasonal Programs			
For each \$100 Other Structures	611/641/671	\$1.45	\$1.95
For each \$100 Personal Property	511/521/591	\$0.83	\$1.13

Note: Personal Property Rate is considered tied down.

UNDERWRITING GUIDELINES

GENERAL RULES AND RATING INFORMATION

1. Application MHO-MLD 32 MH-C (10/03) and MHO-MLD 32 (10/03) The agent's and applicant's signatures are required.
2. Binding **Bound** applications that do not meet our underwriting criteria for eligibility will be processed and a direct notice of cancellation will be issued to terminate coverage. **Unbound** applications that do not meet our underwriting criteria for eligibility will be returned to the agent with a letter of explanation.
3. Whole Dollar Premium The premium shall be rounded separately for each coverage to the nearest whole dollar.
4. Minimum Written & Earned Premium The minimum **written** and **earned** premium is **\$25** for the Tenant program and **\$30** for all other programs.
5. Dwelling Limit/Insurance to Value **Homes 15 years old or newer may be insured to actual cash value, market value or replacement cost value.**
Homes 16 years and older may be insured to either actual cash value or market value.
The dwelling limit is determined by adding the home's **value** (either the actual cash value, market value, or replacement cost value) plus the respective value of the attached structures, if any, **excluding** the value of the **land**.
When the home is insured for replacement value, Mobile Home Replacement Cost, endorsement HC001 (08/96), must be attached to the policy for an additional premium. For assistance in determining the value of the home, modernLINK® will evaluate the dwelling limit selected. You may also use the M&S/B Mobile-Manufactured Housing Cost Guide.
6. Age of Home Determination Determine the age of the home as follows:
(effective year of the policy minus (-) model year of the home)

DEFINITIONS

1. Primary/Owner Occupied Mobile Home Manufactured homes and stationary travel trailers owned by the insured that are occupied on a **full-time** basis as the insured's primary residence for **at least five (5)** consecutive months. (Homes may not be rented to others for any length of time.)
2. Secondary/Seasonal Mobile Home Manufactured homes and stationary travel trailers owned by the insured that are occupied on an intermittent or **non-continuous** basis as the insured's secondary or seasonal residence for **less than five (5)** consecutive months. (Homes may not be rented to others for any length of time.)
3. Rental/Commercial Mobile Home Manufactured homes owned by the insured that are rented to others, or homes used for light office, professional or institutional purposes. (Examples of light office usage are businesses with very light or no customer traffic.)
4. Tenant An insured living in a rented manufactured home.
5. Doublewide/Multi-Sectional Home Multiple sections joined together to form one unit, as intended by the manufacturer.
6. Vacant Home Homes that are unoccupied whether or not the contents have been removed.
7. Other Structures Structures on the dwelling premises which are not attached to the home. (Including septic tanks.)
8. Protected Home is located within five (5) road miles from a responding fire department.
9. Unprotected Home is located more than five (5) road miles away from a responding fire department.
10. Supplemental Heating Device Includes wood, coal, or pellet burning stoves, space heaters, kerosene heaters, and/or any other heating device that is not centralized.

TEMPORARY SUSPENSION OF WRITINGS

IMPENDING SEVERE WEATHER - BINDING RESTRICTIONS AND PROCEDURES:

FOR UPDATES, CALL (888) 593-3032 OR VISIT OUR WEBSITE AT WWW.AMIG.COM. CHOOSE "AGENT AREA", SELECT "BINDING RESTRICTIONS".

During periods of severe weather, do not accept any applications for new coverage, requests to increase coverage limits, or requests to lower deductibles on existing policies. Impending severe weather includes, but is not limited to, tornado, flood, hurricane or tropical storm warnings and/or watches. Renewal policies may be written, provided there is no increase in coverage or lapse between policies.

EARTHQUAKE - BINDING RESTRICTIONS AND PROCEDURES:

Restrictions begin with the occurrence of an earthquake, or aftershock, of 5.0 Richter (or greater), and continues for a period of 72 hours for homes located in counties (in their entireties) within 100 miles of the epicenter. Do not accept any applications for new coverage, endorsements to existing policies, or increased coverage limits. Renewal policies may be written, provided there is no increase in coverage or lapse between policies.

BRUSHFIRE- BINDING RESTRICTIONS AND PROCEDURES:

No risk may be bound within a 25 mile radius of an existing brushfire. Renewal policies may be written, provided there is no increase in coverage or lapse between policies.

DO NOT BIND

Unacceptable

1. Applicant has had ANY Fire, Theft, Liability, Water and/or Flood loss in the last three (3) years.
2. Homes with a **swimming pool**.
3. Homes that have been uninsured for more than thirty **(30) days** immediately prior to the requested effective date.
4. Applications and requests for **unscheduled personal property** limits in excess of **\$20,000 or 100%** of the home limit, whichever is **GREATER**.
5. Homes with **built-on additions** (attached structures) exceeding the size of the original mobile home.
6. Homes equipped with a **supplemental** heating device that was **not** installed by the home's manufacturer or by a licensed contractor.
7. Premises where large, unusual, exotic, vicious or potentially vicious **animals** exist.

But will be evaluated for acceptability by the Company if:

- A suitable explanation is submitted with the application stating what steps have been taken to minimize and/or prevent future losses.
- A fence, at least 4 feet high with locking gate, surrounds the pool, **OR...** the application is submitted **without liability** coverage.
- A suitable explanation is submitted with the application.
- A suitable explanation is submitted substantiating the requested limits.
- Photos are submitted with the application showing the additions are of quality construction and are properly maintained. **Homemade** multi-sectional homes (2 single-wide units connected to form a multi-sectional) are **unacceptable**.
- The **Heating Source Questionnaire** U0884 (11/92) and **2 photos** of the heating device clearly indicate proper maintenance and installation are to be submitted with the application. Supplemental heating devices include wood, coal, or pellet burning stoves, space heaters, kerosene heaters, and/or any heating device that is not centralized.
- The application is submitted **without liability** coverage. Animals in this category include, but are not limited to, dogs with a previous **bite history** or vicious propensities, Dobermans, Chows, Rottweilers, Akitas, American Staffordshire Terriers (Pit Bulls), attack dogs and Wolf Hybrids (or any mix thereof), Ostriches, Emus, Horses, Farm or Ranch Animals, or any type of wild or exotic animal or pets.

INELIGIBLE RISKS IN ALL CASES DO NOT SUBMIT!

1. Applicants where income is derived from a commercial, farming or business operation (including day care operations) on the premises.
2. Homes that are in foreclosure.
3. Homes located on an island, or within 1000 feet of a seacoast or river.
4. Homes supported on poles or pilings (elevated).
5. Homes under construction or homes undergoing any renovations that require the home to be vacated, or not connected to utility services.
6. Homes where any supplemental heating devices are used as the primary source of heat.
7. Sites with prior occurrence of brushfires, floods, or landslides.
8. Vacant Mobile Homes.
9. Applicant is unemployed, other than retired or disabled.
10. Home has more than two lienholder/mortgagors.
11. Applicant has had three (3) or more property losses in the last three (3) years.
12. Applicant has had two (2) or more Fire, Theft, Liability, Water and/or Flood losses, in any combination in the last three (3) years.

BANKRUPTCY

If the applicant answers YES to having a bankruptcy in the past 5 years, an Insurance Credit Score may be pulled at the discretion of the Company, but only in states allowing the use of credit information as part of the underwriting evaluation; otherwise, the risk is unacceptable. "Do Not Bind / Do Not Submit".

MULTI & SINGLE-SECTIONAL PROGRAMS

Comprehensive Including Flood & Earthquake
\$500 All Peril Deductible

TERRITORY 51

Insured Age: All

Dwelling Limit	Protected/Unprotected Age of Home: New to 10			Protected/Unprotected Age of Home: 11 Years & Older		
	AMH Dwelling Rate	Bureau Dwelling Rate	% Difference	AMH Dwelling Rate	Bureau Dwelling Rate	% Difference
\$3,000 Or Less	98	35	178%	123	35	249%
3,001 - 4,000	115	51	124%	144	51	181%
4,001 - 5,000	135	67	101%	169	67	151%
5,001 - 6,000	184	83	121%	230	83	176%
6,001 - 7,000	222	99	124%	278	99	180%
7,001 - 8,000	242	115	110%	302	115	162%
8,001 - 9,000	255	131	94%	319	131	143%
9,001 - 10,000	275	147	87%	344	147	134%
10,001 - 11,000	319	165	93%	399	165	141%
11,001 - 12,000	339	183	85%	424	183	131%
12,001 - 13,000	355	201	76%	444	201	121%
13,001 - 14,000	368	219	68%	460	219	110%
14,001 - 15,000	378	237	59%	473	237	99%
15,001 - 16,000	497	255	95%	621	255	143%
16,001 - 17,000	502	273	84%	628	273	130%
17,001 - 18,000	519	291	78%	649	291	123%
18,001 - 19,000	534	309	73%	668	309	116%
19,001 - 20,000	548	326	68%	685	326	110%
20,001 - 21,000	559	344	62%	699	344	103%
21,001 - 22,000	569	362	57%	711	362	96%
22,001 - 23,000	576	380	51%	720	380	89%
23,001 - 24,000	582	398	46%	727	398	83%
24,001 - 25,000	585	416	41%	731	416	76%
25,001 - 26,000	596	434	37%	745	434	72%
26,001 - 27,000	606	452	34%	758	452	68%
27,001 - 28,000	615	470	31%	769	470	64%
28,001 - 29,000	622	488	27%	778	488	59%
29,001 - 30,000	629	506	24%	786	506	55%
30,001 - 31,000	634	524	21%	792	524	51%
31,001 - 32,000	638	542	18%	798	542	47%
32,001 - 33,000	641	560	14%	801	560	43%
33,001 - 34,000	649	578	12%	811	578	40%
34,001 - 35,000	656	595	10%	820	595	38%
35,001 - 36,000	664	613	8%	830	613	35%
36,001 - 37,000	704	631	12%	880	631	39%
37,001 - 38,000	704	649	8%	880	649	36%
38,001 - 39,000	722	667	8%	903	667	35%
39,001 - 40,000	742	685	8%	927	685	35%
40,001 - 41,000	761	703	8%	951	703	35%
41,001 - 42,000	780	721	8%	975	721	35%
42,001 - 43,000	799	739	8%	999	739	35%
43,001 - 44,000	819	757	8%	1,024	757	35%
44,001 - 45,000	838	775	8%	1,048	775	35%
45,001 - 46,000	858	793	8%	1,072	793	35%
46,001 - 47,000	877	811	8%	1,096	811	35%
47,001 - 48,000	896	829	8%	1,120	829	35%
48,001 - 49,000	915	846	8%	1,144	846	35%
49,001 - 50,000	935	864	8%	1,169	864	35%
50,001 - 51,000	954	882	8%	1,193	882	35%
51,001 - 52,000	974	900	8%	1,217	900	35%
52,001 - 53,000	994	918	8%	1,243	918	35%
53,001 - 54,000	1,014	936	8%	1,267	936	35%
54,001 - 55,000	1,033	954	8%	1,291	954	35%

MULTI & SINGLE-SECTIONAL PROGRAMS

Comprehensive Including Flood & Earthquake
\$500 All Peril Deductible

TERRITORY 51

Insured Age: All

Dwelling Limit	Protected/Unprotected Age of Home: New to 10			Protected/Unprotected Age of Home: 11 Years & Older		
	AMH Dwelling Rate	Bureau Dwelling Rate	% Difference	AMH Dwelling Rate	Bureau Dwelling Rate	% Difference
55,001 - 56,000	1,052	972	8%	1,315	972	35%
56,001 - 57,000	1,071	990	8%	1,339	990	35%
57,001 - 58,000	1,091	1008	8%	1,364	1008	35%
58,001 - 59,000	1,110	1026	8%	1,388	1026	35%
59,001 - 60,000	1,130	1044	8%	1,412	1044	35%
60,001 - 61,000	1,149	1062	8%	1,436	1062	35%
61,001 - 62,000	1,168	1080	8%	1,460	1080	35%
62,001 - 63,000	1,187	1098	8%	1,484	1098	35%
63,001 - 64,000	1,206	1115	8%	1,508	1115	35%
64,001 - 65,000	1,226	1133	8%	1,532	1133	35%
65,001 - 66,000	1,246	1151	8%	1,557	1151	35%
66,001 - 67,000	1,266	1169	8%	1,583	1169	35%
67,001 - 68,000	1,286	1187	8%	1,607	1187	35%
68,001 - 69,000	1,305	1205	8%	1,631	1205	35%
69,001 - 70,000	1,324	1223	8%	1,655	1223	35%
70,001 - 71,000	1,343	1241	8%	1,679	1241	35%
71,001 - 72,000	1,363	1259	8%	1,704	1259	35%
72,001 - 73,000	1,382	1277	8%	1,727	1277	35%
73,001 - 74,000	1,402	1295	8%	1,752	1295	35%
74,001 - 75,000	1,421	1313	8%	1,776	1313	35%
75,001 - 76,000	1,440	1331	8%	1,800	1331	35%
76,001 - 77,000	1,459	1349	8%	1,824	1349	35%
77,001 - 78,000	1,478	1366	8%	1,848	1366	35%
78,001 - 79,000	1,498	1384	8%	1,872	1384	35%
79,001 - 80,000	1,518	1402	8%	1,897	1402	35%
80,001 - 81,000	1,538	1420	8%	1,923	1420	35%
81,001 - 82,000	1,558	1438	8%	1,947	1438	35%
82,001 - 83,000	1,577	1456	8%	1,971	1456	35%
83,001 - 84,000	1,596	1474	8%	1,995	1474	35%
84,001 - 85,000	1,615	1492	8%	2,019	1492	35%
85,001 - 86,000	1,634	1510	8%	2,043	1510	35%
86,001 - 87,000	1,654	1528	8%	2,067	1528	35%
87,001 - 88,000	1,674	1546	8%	2,092	1546	35%
88,001 - 89,000	1,693	1564	8%	2,116	1564	35%
89,001 - 90,000	1,712	1582	8%	2,140	1582	35%
90,001 - 91,000	1,731	1600	8%	2,164	1600	35%
91,001 - 92,000	1,750	1618	8%	2,188	1618	35%
92,001 - 93,000	1,770	1635	8%	2,213	1635	35%
93,001 - 94,000	1,790	1653	8%	2,237	1653	35%
94,001 - 95,000	1,809	1671	8%	2,261	1671	35%
95,001 - 96,000	1,830	1689	8%	2,287	1689	35%
96,001 - 97,000	1,849	1707	8%	2,311	1707	35%
97,001 - 98,000	1,868	1725	8%	2,335	1725	35%
98,001 - 99,000	1,887	1743	8%	2,359	1743	35%
99,001 - 100,000	1,907	1761	8%	2,384	1761	35%
100,001 - 101,000	1,926	1779	8%	2,408	1779	35%
101,001 - 102,000	1,946	1797	8%	2,432	1797	35%
102,001 - 103,000	1,965	1815	8%	2,456	1815	35%
103,001 - 104,000	1,984	1833	8%	2,480	1833	35%
104,001 - 105,000	2,003	1851	8%	2,504	1851	35%
105,001 - 106,000	2,022	1869	8%	2,528	1869	35%
106,001 - 107,000	2,042	1886	8%	2,552	1886	35%
107,001 - 108,000	2,062	1904	8%	2,577	1904	35%

MULTI & SINGLE-SECTIONAL PROGRAMS

Comprehensive Including Flood & Earthquake
\$500 All Peril Deductible

TERRITORY 51

Insured Age: All

Dwelling Limit	Protected/Unprotected Age of Home: New to 10			Protected/Unprotected Age of Home: 11 Years & Older		
	AMH Dwelling Rate	Bureau Dwelling Rate	% Difference	AMH Dwelling Rate	Bureau Dwelling Rate	% Difference
108,001 - 109,000	2,081	1922	8%	2,601	1922	35%
109,001 - 110,000	2,100	1940	8%	2,625	1940	35%
110,001 - 111,000	2,119	1958	8%	2,649	1958	35%
111,001 - 112,000	2,138	1976	8%	2,673	1976	35%
112,001 - 113,000	2,158	1994	8%	2,697	1994	35%
113,001 - 114,000	2,177	2012	8%	2,721	2012	35%
114,001 - 115,000	2,197	2030	8%	2,746	2030	35%
115,001 - 116,000	2,216	2048	8%	2,770	2048	35%
116,001 - 117,000	2,235	2066	8%	2,794	2066	35%
117,001 - 118,000	2,254	2084	8%	2,818	2084	35%
118,001 - 119,000	2,274	2102	8%	2,842	2102	35%
119,001 - 120,000	2,293	2120	8%	2,866	2120	35%
120,001 - 121,000	2,312	2138	8%	2,890	2138	35%
121,001 - 122,000	2,332	2155	8%	2,915	2155	35%
122,001 - 123,000	2,351	2173	8%	2,939	2173	35%
123,001 - 124,000	2,370	2191	8%	2,963	2191	35%
124,001 - 125,000	2,390	2209	8%	2,987	2209	35%
125,001 - 126,000	2,409	2227	8%	3,011	2227	35%
126,001 - 127,000	2,428	2245	8%	3,035	2245	35%
127,001 - 128,000	2,447	2263	8%	3,059	2263	35%
128,001 - 129,000	2,466	2281	8%	3,083	2281	35%
129,001 - 130,000	2,486	2299	8%	3,108	2299	35%
130,001 - 131,000	2,506	2317	8%	3,132	2317	35%
131,001 - 132,000	2,525	2335	8%	3,156	2335	35%
132,001 - 133,000	2,544	2353	8%	3,180	2353	35%
133,001 - 134,000	2,563	2371	8%	3,204	2371	35%
134,001 - 135,000	2,582	2389	8%	3,228	2389	35%
135,001 - 136,000	2,602	2406	8%	3,252	2406	35%
136,001 - 137,000	2,622	2424	8%	3,277	2424	35%
137,001 - 138,000	2,641	2442	8%	3,301	2442	35%
138,001 - 139,000	2,660	2460	8%	3,325	2460	35%
139,001 - 140,000	2,679	2478	8%	3,349	2478	35%
140,001 - 141,000	2,698	2496	8%	3,373	2496	35%
141,001 - 142,000	2,718	2514	8%	3,397	2514	35%
142,001 - 143,000	2,737	2532	8%	3,421	2532	35%
143,001 - 144,000	2,757	2550	8%	3,446	2550	35%
144,001 - 145,000	2,776	2568	8%	3,470	2568	35%
145,001 - 146,000	2,795	2586	8%	3,494	2586	35%
146,001 - 147,000	2,814	2604	8%	3,518	2604	35%
147,001 - 148,000	2,834	2622	8%	3,542	2622	35%
148,001 - 149,000	2,853	2640	8%	3,566	2640	35%
149,001 - 150,000	2,872	2658	8%	3,590	2658	35%
150,001 - 151,000	2,891	2675	8%	3,614	2675	35%
151,001 - 152,000	2,911	2693	8%	3,639	2693	35%
152,001 - 153,000	2,930	2711	8%	3,663	2711	35%
153,001 - 154,000	2,950	2729	8%	3,687	2729	35%
154,001 - 155,000	2,969	2747	8%	3,711	2747	35%
155,001 - 156,000	2,988	2765	8%	3,735	2765	35%
156,001 - 157,000	3,007	2783	8%	3,759	2783	35%
157,001 - 158,000	3,026	2801	8%	3,783	2801	35%
158,001 - 159,000	3,046	2819	8%	3,808	2819	35%
159,001 - 160,000	3,066	2837	8%	3,832	2837	35%

For rates higher than \$160,000, contact your General Agent.

SEASONAL PROGRAM

Comprehensive Including Flood & Earthquake
\$500 All Peril Deductible

TERRITORY 51

Insured Age: All

Dwelling Limit	Protected/Unprotected Age of Home: All		
	AMH Dwelling Package Rate	Bureau Dwelling Rate	% Difference
\$3,000 or Less	163	47	250%
3,001 - 4,000	194	63	210%
4,001 - 5,000	245	79	212%
5,001 - 6,000	281	95	197%
6,001 - 7,000	338	111	206%
7,001 - 8,000	357	127	182%
8,001 - 9,000	373	143	162%
9,001 - 10,000	398	159	151%
10,001 - 11,000	463	177	162%
11,001 - 12,000	487	195	150%
12,001 - 13,000	509	213	140%
13,001 - 14,000	525	231	128%
14,001 - 15,000	537	249	116%
15,001 - 16,000	721	267	171%
16,001 - 17,000	726	285	155%
17,001 - 18,000	751	303	148%
18,001 - 19,000	770	321	140%
19,001 - 20,000	787	338	133%
20,001 - 21,000	804	356	126%
21,001 - 22,000	815	374	118%
22,001 - 23,000	824	392	110%
23,001 - 24,000	833	410	103%
24,001 - 25,000	836	428	96%
25,001 - 26,000	850	446	91%
26,001 - 27,000	865	464	87%
27,001 - 28,000	876	482	82%
28,001 - 29,000	885	500	77%
29,001 - 30,000	895	518	73%
30,001 - 31,000	901	536	68%
31,001 - 32,000	908	554	64%
32,001 - 33,000	911	572	59%
33,001 - 34,000	921	590	56%
34,001 - 35,000	932	607	54%
35,001 - 36,000	940	625	51%
36,001 - 37,000	967	643	51%
37,001 - 38,000	995	661	51%
38,001 - 39,000	1,021	679	50%
39,001 - 40,000	1,047	697	50%
40,001 - 41,000	1,076	715	51%
41,001 - 42,000	1,102	733	50%
42,001 - 43,000	1,128	751	50%
43,001 - 44,000	1,157	769	51%
44,001 - 45,000	1,183	787	50%
45,001 - 46,000	1,211	805	51%
46,001 - 47,000	1,237	823	50%
47,001 - 48,000	1,264	841	50%
48,001 - 49,000	1,292	858	51%
49,001 - 50,000	1,318	876	51%
50,001 - 51,000	1,344	894	50%
51,001 - 52,000	1,373	912	51%
52,001 - 53,000	1,399	930	51%
53,001 - 54,000	1,426	948	50%
54,001 - 55,000	1,453	966	50%

SEASONAL PROGRAM

Comprehensive Including Flood & Earthquake
\$500 All Peril Deductible

TERRITORY 51

Insured Age: All

Dwelling Limit	Protected/Unprotected Age of Home: All		
	AMH Dwelling Package Rate	Bureau Dwelling Rate	% Difference
55,001- 56,000	1,480	984	50%
56,001- 57,000	1,506	1002	50%
57,001- 58,000	1,535	1020	51%
58,001- 59,000	1,561	1038	50%
59,001- 60,000	1,587	1056	50%
60,001- 61,000	1,615	1074	50%
61,001- 62,000	1,642	1092	50%
62,001- 63,000	1,670	1110	51%
63,001- 64,000	1,696	1127	51%
64,001- 65,000	1,722	1145	50%
65,001- 66,000	1,751	1163	51%
66,001- 67,000	1,777	1181	51%
67,001- 68,000	1,804	1199	51%
68,001- 69,000	1,831	1217	51%
69,001- 70,000	1,858	1235	51%
70,001- 71,000	1,884	1253	50%
71,001- 72,000	1,913	1271	51%
72,001- 73,000	1,939	1289	50%
73,001- 74,000	1,965	1307	50%
74,001- 75,000	1,993	1325	50%
75,001- 76,000	2,020	1343	50%
76,001- 77,000	2,048	1361	51%
77,001- 78,000	2,074	1378	51%
78,001- 79,000	2,100	1396	50%
79,001- 80,000	2,129	1414	51%
80,001- 81,000	2,155	1432	51%
81,001- 82,000	2,181	1450	50%
82,001- 83,000	2,210	1468	51%
83,001- 84,000	2,236	1486	51%
84,001- 85,000	2,262	1504	50%
85,001- 86,000	2,290	1522	51%
86,001- 87,000	2,317	1540	51%
87,001- 88,000	2,343	1558	50%
88,001- 89,000	2,371	1576	50%
89,001- 90,000	2,398	1594	50%
90,001- 91,000	2,424	1612	50%
91,001- 92,000	2,452	1630	50%
92,001- 93,000	2,478	1647	51%
93,001- 94,000	2,507	1665	51%
94,001- 95,000	2,533	1683	51%
95,001- 96,000	2,559	1701	50%
96,001- 97,000	2,587	1719	51%
97,001- 98,000	2,614	1737	51%
98,001- 99,000	2,640	1755	50%
99,001-100,000	2,668	1773	51%
100,001-101,000	2,696	1791	51%
101,001-102,000	2,724	1809	51%
102,001-103,000	2,752	1827	51%
103,001-104,000	2,780	1845	51%
104,001-105,000	2,808	1863	51%
105,001-106,000	2,835	1881	51%
106,001-107,000	2,863	1898	51%
107,001-108,000	2,891	1916	51%

SEASONAL PROGRAM

Comprehensive Including Flood & Earthquake
\$500 All Peril Deductible

TERRITORY 51

Insured Age: All

Dwelling Limit	Protected/Unprotected Age of Home: All		
	AMH Dwelling Package Rate	Bureau Dwelling Rate	% Difference
108,001-109,000	2,919	1934	51%
109,001-110,000	2,947	1952	51%
110,001-111,000	2,975	1970	51%
111,001-112,000	3,003	1988	51%
112,001-113,000	3,030	2006	51%
113,001-114,000	3,058	2024	51%
114,001-115,000	3,086	2042	51%
115,001-116,000	3,114	2060	51%
116,001-117,000	3,142	2078	51%
117,001-118,000	3,170	2096	51%
118,001-119,000	3,198	2114	51%
119,001-120,000	3,225	2132	51%
120,001-121,000	3,253	2150	51%
121,001-122,000	3,281	2167	51%
122,001-123,000	3,309	2185	51%
123,001-124,000	3,337	2203	52%
124,001-125,000	3,365	2221	52%
125,001-126,000	3,392	2239	52%
126,001-127,000	3,420	2257	52%
127,001-128,000	3,448	2275	52%
128,001-129,000	3,476	2293	52%
129,001-130,000	3,504	2311	52%
130,001-131,000	3,532	2329	52%
131,001-132,000	3,560	2347	52%
132,001-133,000	3,587	2365	52%
133,001-134,000	3,615	2383	52%
134,001-135,000	3,643	2401	52%
135,001-136,000	3,671	2418	52%
136,001-137,000	3,699	2436	52%
137,001-138,000	3,727	2454	52%
138,001-139,000	3,755	2472	52%
139,001-140,000	3,782	2490	52%
140,001-141,000	3,810	2508	52%
141,001-142,000	3,838	2526	52%
142,001-143,000	3,866	2544	52%
143,001-144,000	3,894	2562	52%
144,001-145,000	3,922	2580	52%
145,001-146,000	3,950	2598	52%
146,001-147,000	3,977	2616	52%
147,001-148,000	4,005	2634	52%
148,001-149,000	4,033	2652	52%
149,001-150,000	4,061	2670	52%
150,001-151,000	4,089	2687	52%
151,001-152,000	4,117	2705	52%
152,001-153,000	4,145	2723	52%
153,001-154,000	4,172	2741	52%
154,001-155,000	4,200	2759	52%
155,001-156,000	4,228	2777	52%
156,001-157,000	4,256	2795	52%
157,001-158,000	4,284	2813	52%
158,001-159,000	4,312	2831	52%
159,001-160,000	4,340	2849	52%

For rates higher than \$160,000, contact your General Agent.

PREFERRED MULTI-SECTIONAL MOBILE HOMEOWNER PROGRAM (091)

Comprehensive Including Flood & Earthquake • \$500 All Peril Deductible • \$50,000 Personal Liability
• Replacement Cost For Homes New To 15 Years • Additional Living Expense

TERRITORY 51

Insured Age: All

Dwelling Limit	Adj Strs.	Personal Property	Protected/Unprotected Age of Home: All		
			AMH Dwelling Package Rate	Bureau Dwelling Rate	% Difference
\$ 50,000	5,000	20,000	1,242	1242	0%
50,001 -51,000	5,100	20,400	1,266	1266	0%
51,001 -52,000	5,200	20,800	1,292	1292	0%
52,001 -53,000	5,300	21,200	1,317	1316	0%
53,001 -54,000	5,400	21,600	1,343	1342	0%
54,001 -55,000	5,500	22,000	1,367	1367	0%
55,001 -56,000	5,600	22,400	1,392	1392	0%
56,001 -57,000	5,700	22,800	1,417	1417	0%
57,001 -58,000	5,800	23,200	1,442	1442	0%
58,001 -59,000	5,900	23,600	1,468	1468	0%
59,001 -60,000	6,000	24,000	1,493	1493	0%
60,001 -61,000	6,100	24,400	1,518	1518	0%
61,001 -62,000	6,200	24,800	1,543	1543	0%
62,001 -63,000	6,300	25,200	1,569	1569	0%
63,001 -64,000	6,400	25,600	1,593	1593	0%
64,001 -65,000	6,500	26,000	1,618	1618	0%
65,001 -66,000	6,600	26,400	1,643	1643	0%
66,001 -67,000	6,700	26,800	1,669	1669	0%
67,001 -68,000	6,800	27,200	1,694	1694	0%
68,001 -69,000	6,900	27,600	1,719	1719	0%
69,001 -70,000	7,000	28,000	1,744	1744	0%
70,001 -71,000	7,100	28,400	1,769	1769	0%
71,001 -72,000	7,200	28,800	1,793	1794	0%
72,001 -73,000	7,300	29,200	1,820	1819	0%
73,001 -74,000	7,400	29,600	1,844	1844	0%
74,001 -75,000	7,500	30,000	1,870	1870	0%
75,001 -76,000	7,600	30,400	1,895	1895	0%
76,001 -77,000	7,700	30,800	1,920	1920	0%
77,001 -78,000	7,800	31,200	1,944	1944	0%
78,001 -79,000	7,900	31,600	1,970	1970	0%
79,001 -80,000	8,000	32,000	1,995	1995	0%
80,001 -81,000	8,100	32,400	2,019	2019	0%
81,001 -82,000	8,200	32,800	2,046	2045	0%
82,001 -83,000	8,300	33,200	2,070	2070	0%
83,001 -84,000	8,400	33,600	2,097	2096	0%
84,001 -85,000	8,500	34,000	2,120	2120	0%
85,001 -86,000	8,600	34,400	2,146	2146	0%
86,001 -87,000	8,700	34,800	2,171	2171	0%
87,001 -88,000	8,800	35,200	2,197	2197	0%
88,001 -89,000	8,900	35,600	2,221	2221	0%
89,001 -90,000	9,000	36,000	2,247	2247	0%
90,001 -91,000	9,100	36,400	2,272	2271	0%
91,001 -92,000	9,200	36,800	2,296	2297	0%
92,001 -93,000	9,300	37,200	2,320	2320	0%
93,001 -94,000	9,400	37,600	2,346	2346	0%
94,001 -95,000	9,500	38,000	2,371	2371	0%
95,001 -96,000	9,600	38,400	2,397	2397	0%
96,001 -97,000	9,700	38,800	2,421	2421	0%
97,001 -98,000	9,800	39,200	2,447	2447	0%
98,001 -99,000	9,900	39,600	2,472	2472	0%
99,001-100,000	10,000	40,000	2,498	2498	0%
100,001-101,000	10,100	40,400	2,523	2522	0%
101,001-102,000	10,200	40,800	2,549	2548	0%
102,001-103,000	10,300	41,200	2,573	2573	0%
103,001-104,000	10,400	41,600	2,600	2599	0%
104,001-105,000	10,500	42,000	2,623	2623	0%
105,001-106,000	10,600	42,400	2,648	2648	0%

PREFERRED MULTI-SECTIONAL MOBILE HOMEOWNER PROGRAM (091)

Comprehensive Including Flood & Earthquake • \$500 All Peril Deductible • \$50,000 Personal Liability
• Replacement Cost For Homes New To 15 Years • Additional Living Expense

TERRITORY 51

Insured Age: All

Dwelling Limit	Adj Strs.	Personal Property	Protected/Unprotected Age of Home: All		
			AMH Dwelling Package Rate	Bureau Dwelling Rate	% Difference
106,001 -107,000	10,700	42,800	2,673	2673	0%
107,001 -108,000	10,800	43,200	2,698	2698	0%
108,001 -109,000	10,900	43,600	2,722	2723	0%
109,001 -110,000	11,000	44,000	2,749	2748	0%
110,001 -111,000	11,100	44,400	2,773	2773	0%
111,001 -112,000	11,200	44,800	2,798	2798	0%
112,001 -113,000	11,300	45,200	2,823	2823	0%
113,001 -114,000	11,400	45,600	2,848	2848	0%
114,001 -115,000	11,500	46,000	2,874	2874	0%
115,001 -116,000	11,600	46,400	2,899	2899	0%
116,001 -117,000	11,700	46,800	2,924	2924	0%
117,001 -118,000	11,800	47,200	2,949	2949	0%
118,001 -119,000	11,900	47,600	2,975	2975	0%
119,001 -120,000	12,000	48,000	2,999	3000	0%
120,001 -121,000	12,100	48,400	3,026	3025	0%
121,001 -122,000	12,200	48,800	3,049	3049	0%
122,001 -123,000	12,300	49,200	3,075	3075	0%
123,001 -124,000	12,400	49,600	3,100	3100	0%
124,001 -125,000	12,500	50,000	3,125	3125	0%
125,001 -126,000	12,600	50,400	3,150	3150	0%
126,001 -127,000	12,700	50,800	3,176	3176	0%
127,001 -128,000	12,800	51,200	3,201	3201	0%
128,001 -129,000	12,900	51,600	3,225	3226	0%
129,001 -130,000	13,000	52,000	3,252	3251	0%
130,001 -131,000	13,100	52,400	3,275	3275	0%
131,001 -132,000	13,200	52,800	3,301	3301	0%
132,001 -133,000	13,300	53,200	3,325	3325	0%
133,001 -134,000	13,400	53,600	3,351	3351	0%
134,001 -135,000	13,500	54,000	3,376	3376	0%
135,001 -136,000	13,600	54,400	3,401	3401	0%
136,001 -137,000	13,700	54,800	3,425	3425	0%
137,001 -138,000	13,800	55,200	3,452	3451	0%
138,001 -139,000	13,900	55,600	3,476	3476	0%
139,001 -140,000	14,000	56,000	3,502	3502	0%
140,001 -141,000	14,100	56,400	3,526	3526	0%
141,001 -142,000	14,200	56,800	3,552	3552	0%
142,001 -143,000	14,300	57,200	3,577	3577	0%
143,001 -144,000	14,400	57,600	3,603	3603	0%
144,001 -145,000	14,500	58,000	3,627	3627	0%
145,001 -146,000	14,600	58,400	3,653	3653	0%
146,001 -147,000	14,700	58,800	3,678	3678	0%
147,001 -148,000	14,800	59,200	3,704	3704	0%
148,001 -149,000	14,900	59,600	3,728	3728	0%
149,001 -150,000	15,000	60,000	3,753	3754	0%
150,001 -151,000	15,100	60,400	3,778	3777	0%
151,001 -152,000	15,200	60,800	3,803	3803	0%
152,001 -153,000	15,300	61,200	3,828	3827	0%
153,001 -154,000	15,400	61,600	3,853	3853	0%
154,001 -155,000	15,500	62,000	3,878	3878	0%
155,001 -156,000	15,600	62,400	3,902	3903	0%
156,001 -157,000	15,700	62,800	3,927	3928	0%
157,001 -158,000	15,800	63,200	3,952	3953	0%
158,001 -159,000	15,900	63,600	3,977	3979	0%
159,001 -160,000	16,000	64,000	4,002	4004	0%

For rates higher than \$160,000, contact your General Agent.

FORMS LIST

FOR REFERENCE ONLY - Policy Forms, Endorsements and Important Notices will vary by Program, coverages selected and whether the policy is new business or a renewal policy.

POLICIES AND DECLARATION PAGE

<u>Form Number</u>	<u>Title</u>
70105 (08/96)	Homeowners Policy for Manufactured Homes MH(C)
HF002 (08/96)	Tenant Policy for Manufactured Homes MH(F)
HF004 (07/80)	Tenant Form
0110-4269 (05/92)	Free Form Declarations Page

MANDATORY ENDORSEMENTS

70326 (03/91)	Mobile Home Tie Down
HC300 (08/96)	Special Provisions Amendatory
HF046 (08/96)	Mobile Home Tie Down (For use with the Tenant Program only)
HF053 (08/96)	Communicable Disease Exclusion (For use with the Tenant Program only)
HF300 (08/96)	Special Provisions/Amendatory Endorsement (For use with the Tenant Program only)

OPTIONAL ENDORSEMENTS

70305 (03/91)	Commercial Home
71350 (03/91)	Personal Effects Replacement Cost
72432 (07/97)	Scheduled Personal Property
72433 (07/97)	Valuable Personal Property List
73113 (09/97)	Rented Mobile Home
HC001 (08/96)	Mobile Home Replacement Cost
HC310 (08/99)	Stated Value Loss Settlement

PERSONAL LIABILITY ENDORSEMENTS

HC053 (08/96)	Communicable Disease Exclusion
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PREMISES LIABILITY ENDORSEMENTS

73076 (02/97)	Premises Liability
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APPLICATION AND IMPORTANT NOTICES

7251-659 (09/00)	Rental Schedule
MHN63 (05/04)	Important Notice (\$500 Deductible)
UO884 (11/92)	Heating Source Questionnaire
MHO-MLD 32 (10/03)	Manufactured Homeowners Insurance Application
MHO-MLD 32 MH-C (10/03)	Manufactured Homeowners Insurance Application (Preferred Program)

HOW TO REACH US WHEN YOU NEED US

WHAT TO DO TO REPORT A CLAIM:

Please **call**:
1-800-543-2644

Fax:
1-800-217-5150

or **Report Claims Online**:
<http://www.amig.com>
choose "Claims"
select "File a Claim"
select the "Homes" form

New Loss Notices may be sent to:
American Modern Insurance Group, Inc.
Attn: Customer Care
P.O. Box 5323
Cincinnati, Ohio 45201-5323

FOR CUSTOMER SERVICE, BILLING QUESTIONS OR SUPPLY ORDERS:

Please **call**:
1-800-628-3762, 1-336-855-1300

or **Fax**:
1-336-855-1190.

Supply orders may be sent to:
THE COLONIAL GROUP
P.O. Box 4907
Greensboro, NC 27404-4907

When ordering, please refer to the form number at the lower left hand corner of the page.



**AMERICAN MODERN HOME
INSURANCE COMPANY**

**EXECUTIVE OFFICE
POST OFFICE BOX 5323
CINCINNATI, OHIO 45201-5323
1-800-543-2644**

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