

**THE CONCORD GROUP INSURANCE COMPANIES**  
State Mutual Insurance Company

**Mobile Homeowner Underwriting Guide**

**MAINE**

**INTRODUCTION**

In keeping with The Concord Group Insurance Companies multiple company marketing and underwriting concept, State Mutual Insurance Company, a specialty company for mobile home type risks, provides a complete Mobile Homeowner Program.

Our Mobile Homeowner Program is the standard ISO supplement to the homeowner program, with independently filed rates. Generally, all exceptions that pertain to the homeowner program also apply to the mobile homeowner program.

We hope that you will find this program beneficial to your marketing portfolio.

**GENERAL REQUIREMENTS**

1. Mobilehomes 5 years or newer will be accepted as new business in the Master program and mobilehomes 10 years old or newer are acceptable in the Standard.
2. Scheduled Personal Property Endorsement HO0461 may be added for limits not to exceed 50% of the Coverage C amount with a limitation of \$10,000 for any one single item. Appraisals are required for any item with a value of \$1,000 or more if insured for the first time or \$5,000 if previously insured.
3. Only mobilehomes heated by electric, gas or modern gun type oil fired burners will be acceptable. Mobilehomes with wood/coal burning stoves or fireplaces are unacceptable, including those installed in additions.

EXCEPTION: We will consider wood/coal burning stoves or fireplaces which are designed and manufactured specifically for use in mobilehomes provided they are installed by the manufacturer or a reputable contractor.

4. There must be a clear space of at least thirty (30) feet between mobilehomes located in mobilehome parks.
5. Mobilehomes not situated on a continuous masonry foundation must be skirted. If newly acquired, we will allow sixty (60) days for completion.
6. A credit of will be granted for mobilehomes located in a park considered a "Preferred Mobile Home Park" by the Company. See Preferred Mobile Home Park Criteria.

Any exceptions to the underwriting guides are subject to prior approval. Contact your underwriter.

# THE CONCORD GROUP INSURANCE COMPANIES

## MOBILE HOMEOWNERS NEW BUSINESS UNDERWRITING GUIDELINES

*Please contact your underwriter for risks that require prior approval or fall outside the guidelines.*

### MAINE

	STATE MUTUAL MASTER	STATE MUTUAL STANDARD
<b>QUALITY OF RISK</b>	Above Average	Average to above average
<b>MINIMUM LIMITS</b>	\$ 45,000 – Double wide \$ 35,000 – Single wide	\$ 45,000 – Double wide \$ 35,000 – Single wide
<b>AMOUNT OF COVERAGE</b>	Up to replacement cost or market value	Up to replacement cost or market value
<b>AGE</b>	5 years or newer	10 years or newer
<b>DEDUCTIBLES</b>	Base \$250, up to \$2500 available	Base \$250, up to \$2500 available
<b>ACCOUNT CREDIT</b>	If private passenger or commercial auto(s) written with a Group Company	If private passenger or commercial auto(s) written with a Group Company
<b>MISCELLANEOUS FEATURES</b>  * Included in Program	<ul style="list-style-type: none"> <li>* 1. 70% Coverage C</li> <li>* 2. CHEC (HO0517)</li> <li>3. ESP Plus (HO0513)</li> <li>4. Approved park credit.</li> <li>5. Non-smoker credit</li> </ul>	<ul style="list-style-type: none"> <li>* 1. 60% Coverage C</li> <li>* 2. CHEC (HO0517)</li> <li>3. ESP Plus (HO0513)</li> <li>4. Approved park credit.</li> <li>5. Non-smoker credit</li> </ul>
<b>MISCELLANEOUS REQUIREMENTS</b>	<ul style="list-style-type: none"> <li>1. One family home used as a primary or secondary residence.</li> <li>2. No seasonal dwellings.</li> <li>3. Minimum liability required \$300,000 and \$2,000 med.</li> <li>4. There must be 30 ft. clear space between units.</li> <li>5. Skirting must be completed within 60 days of set-up.</li> <li>6. Additions must be factory built or built by a professional contractor.</li> <li>7. Woodstove - prior approval only.</li> <li>8. Must have pitched roof</li> </ul>	<ul style="list-style-type: none"> <li>1. One family home used as a primary or secondary residence.</li> <li>2. Seasonal homes only if we insure primary; HO0002 only.</li> <li>3. There must be a 30 ft. clear space between units.</li> <li>4. Skirting must be completed within 60 days of set-up.</li> <li>5. Additions must be factory built or built by a professional contractor.</li> <li>6. Woodstove - prior approval only.</li> <li>7. Must have pitched roof</li> </ul>
<b>OTHER EXPOSURES</b>	See pages 3. and 4. for other exposures that are generally not acceptable	
<b>PRIOR LOSSES</b>	No more than 1 not to exceed \$2,500, within the last 3 years	
<b>NON-PAYMENT CANCELLATION HISTORY</b>	Not Allowed: if more than 1 cancellation for non-pay within past 2 years Prior Approval: if previously written with CGI	

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**MAINE**  
**UNDERWRITING CONSIDERATIONS**

To assist in your evaluation of proper placement of new risks, the following must be taken into consideration when you are contemplating placement with Concord Group.

**>CALL YOUR UNDERWRITER FOR PRIOR APPROVAL**

1. Protection class 10 properties
2. Properties within 1 mile of the coastline
3. Woodstoves which are not professionally installed
4. Mobilehomes over 10 years old.  
Must be written with ACV Loss Settlement and in our Standard Program
5. Scheduled laptops for students if over \$3,000 in value
6. Incidental farm-type exposures such as horses, oxen, produce stands, etc.
7. Underground oil or kerosene fuel tanks not currently in use
8. Above-ground oil or kerosene fuel tanks that are not situated on a full cement pad but that have been professionally installed
9. Swimming pools with diving boards
10. Bankruptcy, foreclosure or repossession within the last 5 years

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<b>UNACCEPTABLE EXPOSURES</b>
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>The following exposures are unacceptable and will generally not be written:

1. Ocean front properties within 1,000 feet of the high tide mark
2. Island properties
3. Unsupported secondary/seasonal homes owned by residents of MA, ME, NH or VT
4. Flat roofs
5. Multiple heating sources vented into single flue
6. Woodstoves located in a garage or other location where gasoline or other flammable liquids are used or stored
7. Underground oil or kerosene fuel tanks currently in use
8. Above-ground oil or kerosene fuel tanks that are not situated on a full cement pad and are not professionally installed.
9. The following breeds of dogs (pure-bred or mixed breed):
  - Akita, Alaskan Malamute, Chow, Doberman Pinscher, German Shepherd, Great Dane, Pit Bull (American Staffordshire Terrier), Presa Canario, Rottweiler, Saint Bernard, Siberian Husky, Wolf and/or wolf-hybrid, or other large and/or aggressive breeds
10. Trampolines; Skateboard, rollerblade or in-line skate ramps; Tree houses or other similar liability exposures
11. Unfenced in-ground pools or unsecured above-ground pools
12. Swimming pools with slides
13. An on-premises business not insured with Concord Group
14. Day care on the premises if there are any dogs or a swimming pool

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**APPROVED TIE-DOWN SYSTEM**

Following is an example of an approved tie-down system for mobilehomes:

1. Ties must be spaced every ten (10) feet of the length of the mobilehome.
2. Ties must be secured to the ground by over the top and/or frame ties.
3. Ties and ground anchors must stand 3,740 pounds pulling load.
4. Over the top ties must be 1/4 inch diameter wire or straps meeting the 3,740 pound pull test.
5. Ties shall be snug to the home at top corners, installed perpendicular to the ground and secured to the main frame and from there to the ground anchors.
6. Ties attached to the main frame must be 3/8 inch steel rope connected to ground anchors.
7. Ties will be connected to the anchors by 5/8 inch drop-forged turnbuckles with closed eyes.

There may be other acceptable systems which will be considered if properly installed.

**PREFERRED MOBILE HOME PARK CRITERIA**

1. General condition of the park and the mobile homes contained therein must be above average.
2. Park must have:
  - a. Paved driveways
  - b. Paved walkways
  - c. Paved roads
  - d. Adequate street lighting
  - e. Evidence of landscaping
3. Park cannot be exposed to flood waters.
4. Individual mobilehomes should be predominantly owner occupied and occupied year round.