

**RULE 9 - 55 AND RETIRED DISCOUNT**

If the following criteria are met, reduce the otherwise applicable Standard or Deluxe Policy Package Premium by 10%.

1. One of the Named Insureds must be age 55 or older.
2. Both the Named Insured and Spouse, if any, are not presently gainfully employed full-time or actively seeking full-time gainful employment.
3. The Insured Residence must be the Principal Residence of the Applicant.

**RULE 10 - CLASSIFICATION**

Mobile Homes are classified either Class 1 or Class 2.

1. Class 1 rates and premiums apply to owner-occupied one-family Mobile Home which meet the following requirements:
  - a. Principal residence of occupant
  - b. Used exclusively for residential purposes
2. All other mobile homes are Class 2. Premiums are determined by applying the factor shown on the Supplementary Rate Page.

**RULE 11 - PREMIUM DETERMINATION**

The premium calculations should be done in the following order.

- A. Determine the Package Premium for Class 1 Mobile Home from the State Rate Pages according to the Territorial Zone, type of policy, tie down status, deductible, park size, premium group, and purchase price.
- B. Multiply the appropriate Package Premium amount by a Rate Adjustment Factor of 1.398.
- C. Apply the deductible factor, if applicable.
- D. Apply the Out-of-Park Surcharge, if applicable.
- E. Apply the original owner discount, if applicable.
- F. Apply the protective device discount, if applicable.
- G. Apply the 55 and retired discount, if applicable.
- H. For Class 2 Mobile Home, apply the Class 2 factor.
- I. Apply The Good Hands People® Discount, if applicable.