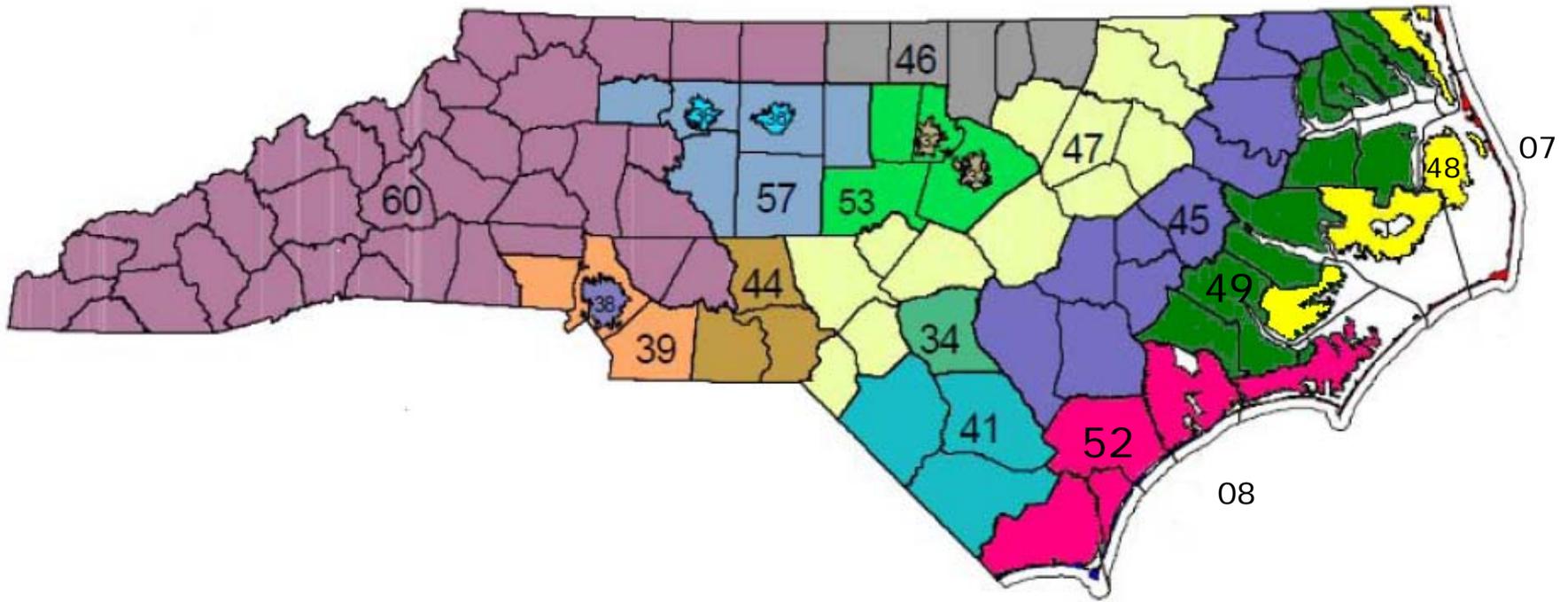


North Carolina Rate Bureau Homeowners Territories (Effective May 1, 2009)



- Territory
- 7
 - 8
 - 32
 - 34
 - 36
 - 38
 - 39
 - 41
 - 44
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 - 46
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N.C. Homeowners Insurance Rate Changes by Territory

Effective 6/1/15

| Territory | Counties/Cities in this Territory | Requested % Increase | Avg. Ordered % Increase |
|-----------|--|----------------------|-------------------------|
| 110 | Beach areas in Currituck, Dare and Hyde Counties | 35.0 | -9.0 |
| 120 | Beach areas in Brunswick, Carteret, New Hanover, Onslow and Pender Counties | 35.0 | -5.6 |
| 130 | Coastal areas in Currituck, Dare, Hyde and Pamlico Counties | 10.0 | -12.0 |
| 140 | Eastern Coastal areas in Brunswick, Carteret, New Hanover, Onslow and Pender Counties | 35.0 | -1.0 |
| | Eastern Coastal area zip codes: 28403, 28404, 28405, 28406, 28407, 28408, 28409, 28410, 28411, 28412, 28422, 28428, 28443, 28445, 28459, 28460, 28461, 28462, 28467, 28468, 28469, 28470, 28480, 28511, 28516, 28520, 28524, 28528, 28531, 28532, 28533, 28539, 28553, 28557, 28570, 28577, 28579, 28581, 28584, 28589 | | |
| 150 | Coastal areas in Beaufort, Camden, Chowan, Craven, Jones, Pasquotank, Perquimans, Tyrell and Washington Counties | 8.7 | -11.0 |
| 160 | Western Coastal areas in Brunswick, Carteret, New Hanover, Onslow and Pender Counties | -1.9 | -18.0 |
| | Western Coastal area zip codes: 28401, 28402, 28420, 28421, 28425, 28429, 28435, 28436, 28447, 28448, 28451, 28452, 28454, 28456, 28457, 28466, 28478, 28479, 28518, 28521, 28540, 28541, 28542, 28543, 28544, 28545, 28546, 28547, 28555, 28574, 28582 | | |
| 170 | Gates and Hertford Counties | 16.0 | -12.3 |
| 180 | Bertie, Greene, Martin, Pitt and Wayne Counties | 26.2 | -7.2 |
| 190 | Duplin and Lenoir Counties | 35.0 | 2.3 |
| 200 | Columbus County | 35.0 | -5.6 |
| 210 | Edgecombe and Wilson Counties | 35.0 | 3.2 |
| 220 | Cumberland County | 33.6 | -0.6 |
| 220 | Sampson County | 34.5 | |
| 230 | Bladen and Robeson Counties | 22.6 | -9.5 |
| 240 | Franklin, Halifax, Johnston, Nash and Northampton Counties | 35.0 | 2.6 |
| 250 | Harnett, Hoke and Scotland Counties | 35.0 | 13.3 |
| 260 | Granville, Person, Vance and Warren Counties | 24.4 | -7.6 |
| 270 | Cities of Durham and Raleigh | 24.8 | -4.1 |
| 270 | Durham and Wake Counties | 32.6 | |

| | | | |
|------------------|---|-------------|-------------|
| 280 | Chatham and Orange Counties | 17.7 | -14.2 |
| 290 | Lee and Moore Counties | 25.9 | -3.9 |
| 300 | Anson, Montgomery and Richmond Counties | 35.0 | 13.8 |
| 310 | Cities of Greensboro and Winston-Salem | 20.6 | 0.1 |
| 310 | Caswell County | 11.8 | |
| 310 | Alamance, Forsyth and Guilford Counties | 16.2 | |
| 310 | Davie, Rockingham, Stokes and Surry Counties | 32.4 | |
| 320 | Davidson and Randolph Counties | 22.5 | 19.0 |
| 320 | Cabarrus and Rowan Counties | 35.0 | |
| 330 | Yadkin County | 3.1 | -6.8 |
| 340 | City of Charlotte | 14.5 | 0.2 |
| 340 | Mecklenburg and Union Counties | 20.6 | |
| 340 | Alexander, Iredell, Stanly and Wilkes Counties | 27.1 | |
| 350 | Gaston County | 26.6 | 18.2 |
| 350 | Cleveland, Lincoln and Rutherford Counties | 33.3 | |
| 360 | Alleghany, Ashe, Buncombe, Burke, Caldwell, Catawba, Henderson, McDowell, Polk, Watauga and Yancey Counties | 21.1 | 4.5 |
| 370 | Avery and Mitchell Counties | 33.6 | 21.4 |
| 380 | Haywood, Madison, Swain and Transylvania Counties | 28.3 | 16.7 |
| 390 | Cherokee, Clay, Graham, Jackson and Macon Counties | 25.9 | 14.2 |
| Statewide | Homeowners Overall Average | 24.8 | -0.3 |

N.C. Homeowners Insurance Cost Examples by Territory

Examples based on a frame home valued at \$150,000 and insured under the HO-3 policy, Protection Classes 1 - 6.

| Territory | Counties/Cities in this Territory | Current | Requested | Ordered |
|-----------|--|------------|------------|------------|
| 110 | Beach areas in Currituck, Dare and Hyde Counties | \$2,482.00 | \$3,352.00 | \$2,259.00 |
| 120 | Beach areas in Brunswick, Carteret, New Hanover, Onslow and Pender Counties | \$2,806.00 | \$3,787.00 | \$2,649.00 |
| 130 | Coastal areas in Currituck, Dare, Hyde and Pamlico Counties | \$1,571.00 | \$1,728.00 | \$1,382.00 |
| 140 | Eastern Coastal areas in Brunswick, Carteret, New Hanover, Onslow and Pender Counties | \$1,754.00 | \$2,369.00 | \$1,808.00 |
| | Eastern Coastal area zip codes: 28403, 28404, 28405, 28406, 28407, 28408, 28409, 28410, 28411, 28412, 28422, 28428, 28443, 28445, 28459, 28460, 28461, 28462, 28467, 28468, 28469, 28470, 28480, 28511, 28516, 28520, 28524, 28528, 28531, 28532, 28533, 28539, 28553, 28557, 28570, 28577, 28579, 28581, 28584, 28589 | | | |
| 150 | Coastal areas in Beaufort, Camden, Chowan, Craven, Jones, Pasquotank, Perquimans, Tyrell and Washington Counties | \$1,340.00 | \$1,457.00 | \$1,193.00 |
| 160 | Western Coastal areas in Brunswick, Carteret, New Hanover, Onslow and Pender Counties | \$1,754.00 | \$1,721.00 | \$1,302.00 |
| | Western Coastal area zip codes: 28401, 28402, 28420, 28421, 28425, 28429, 28435, 28436, 28447, 28448, 28451, 28452, 28454, 28456, 28457, 28466, 28478, 28479, 28518, 28521, 28540, 28541, 28542, 28543, 28544, 28545, 28546, 28547, 28555, 28574, 28582 | | | |
| 170 | Gates and Hertford Counties | \$916.00 | \$1,062.00 | \$770.00 |
| 180 | Bertie, Greene, Martin, Pitt and Wayne Counties | \$916.00 | \$1,156.00 | \$839.00 |
| 190 | Duplin and Lenoir Counties | \$916.00 | \$1,236.00 | \$996.00 |
| 200 | Columbus County | \$1,162.00 | \$1,568.00 | \$1,142.00 |

N.C. Homeowners Insurance Cost Examples by Territory

Examples based on a frame home valued at \$150,000 and insured under the HO-3 policy, Protection Classes 1 - 6.

| Territory | Counties/Cities in this Territory | Current | Requested | Ordered |
|-----------|--|------------|------------|------------|
| 210 | Edgecombe and Wilson Counties | \$748.00 | \$1,010.00 | \$777.00 |
| 220 | Cumberland County | \$922.00 | \$1,231.00 | \$914.00 |
| 220 | Sampson County | \$916.00 | \$1,231.00 | \$914.00 |
| 230 | Bladen and Robeson Counties | \$1,162.00 | \$1,425.00 | \$1,033.00 |
| 240 | Franklin, Halifax, Johnston, Nash and Northampton Counties | \$748.00 | \$1,010.00 | \$765.00 |
| 250 | Harnett, Hoke and Scotland Counties | \$748.00 | \$1,010.00 | \$877.00 |
| 260 | Granville, Person, Vance and Warren Counties | \$613.00 | \$762.00 | \$566.00 |
| 270 | Cities of Durham and Raleigh | \$682.00 | \$851.00 | \$631.00 |
| 270 | Durham and Wake Counties | \$642.00 | \$851.00 | \$631.00 |
| 280 | Chatham and Orange Counties | \$642.00 | \$756.00 | \$551.00 |
| 290 | Lee and Moore Counties | \$748.00 | \$942.00 | \$696.00 |
| 300 | Anson, Montgomery and Richmond Counties | \$740.00 | \$999.00 | \$842.00 |
| 310 | Cities of Greensboro and Winston-Salem | \$568.00 | \$685.00 | \$568.00 |
| 310 | Caswell County | \$613.00 | \$685.00 | \$568.00 |
| 310 | Alamance, Forsyth and Guilford Counties | \$589.00 | \$685.00 | \$568.00 |
| 310 | Davie, Rockingham, Stokes and Surry Counties | \$517.00 | \$685.00 | \$568.00 |
| 320 | Davidson and Randolph Counties | \$589.00 | \$722.00 | \$654.00 |
| 320 | Cabarrus and Rowan Counties | \$517.00 | \$699.00 | \$654.00 |
| 330 | Yadkin County | \$589.00 | \$608.00 | \$549.00 |
| 340 | City of Charlotte | \$574.00 | \$657.00 | \$551.00 |
| 340 | Mecklenburg and Union Counties | \$546.00 | \$657.00 | \$551.00 |
| 340 | Alexander, Iredell, Stanly and Wilkes Counties | \$517.00 | \$657.00 | \$551.00 |

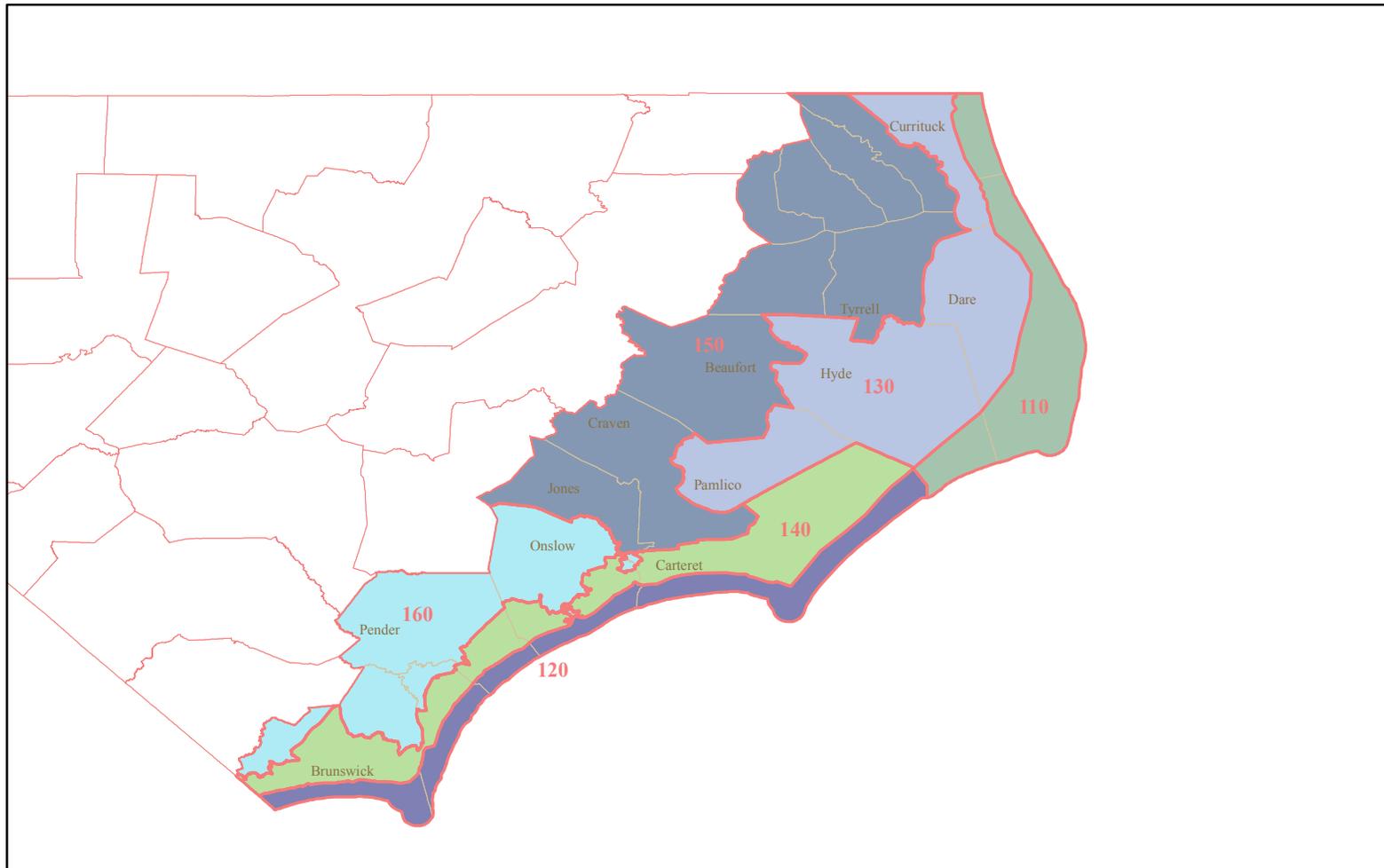
N.C. Homeowners Insurance Cost Examples by Territory

Examples based on a frame home valued at \$150,000 and insured under the HO-3 policy, Protection Classes 1 - 6.

| Territory | Counties/Cities in this Territory | Current | Requested | Ordered |
|------------------|---|----------------|------------------|----------------|
| 350 | Gaston County | \$545.00 | \$689.00 | \$626.00 |
| 350 | Cleveland, Lincoln and Rutherford Counties | \$517.00 | \$689.00 | \$626.00 |
| 360 | Alleghany, Ashe, Buncombe, Burke, Caldwell, Catawba, Henderson, McDowell, Polk, Watauga and Yancey Counties | \$517.00 | \$626.00 | \$540.00 |
| 370 | Avery and Mitchell Counties | \$517.00 | \$691.00 | \$628.00 |
| 380 | Haywood, Madison, Swain and Transylvania Counties | \$517.00 | \$663.00 | \$603.00 |
| 390 | Cherokee, Clay, Graham, Jackson and Macon Counties | \$517.00 | \$651.00 | \$591.00 |

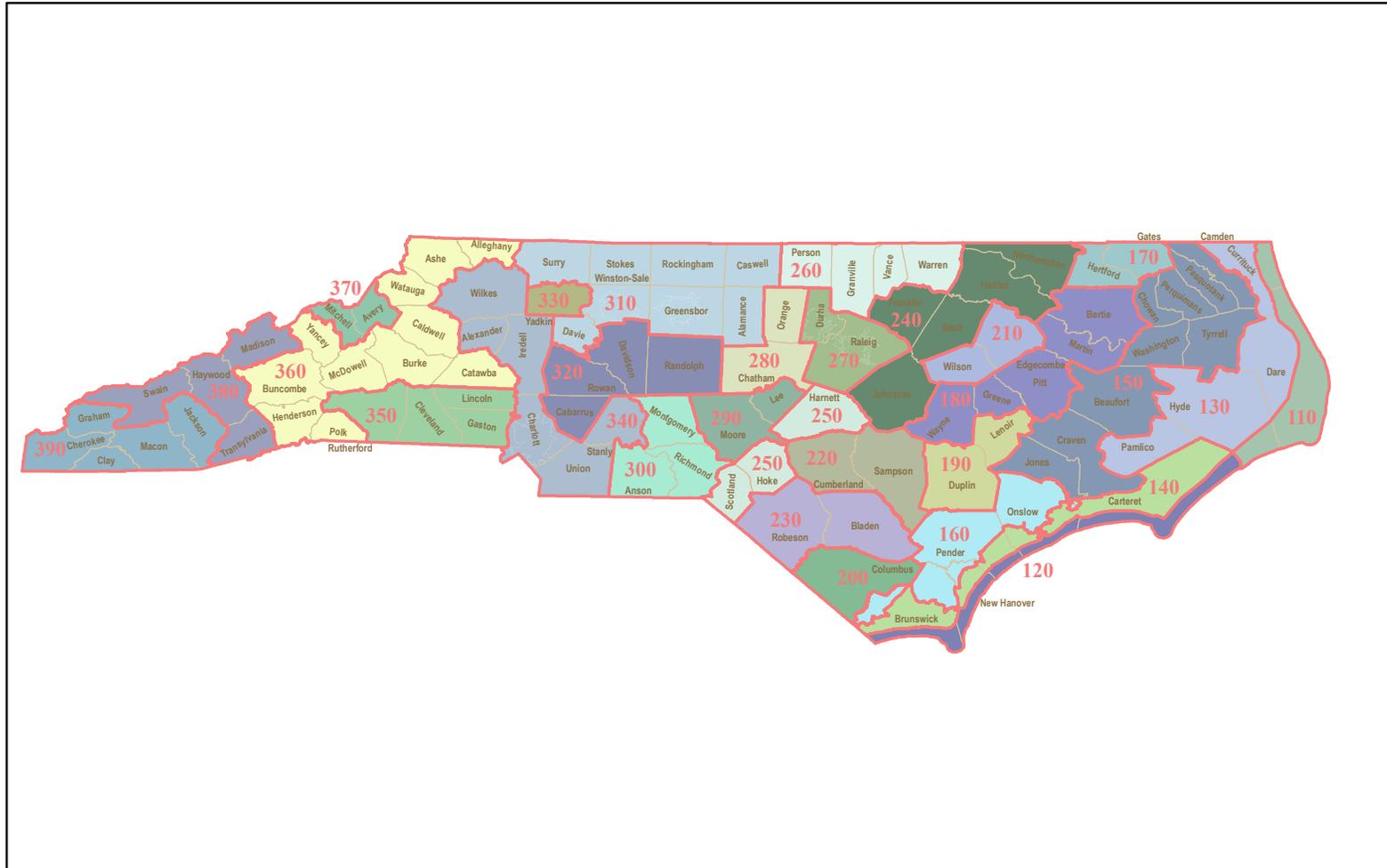
Homeowners Territories Effective June 1 , 2015

Beach and Coastal Area



Homeowners Territories Effective June 1, 2015

Statewide





For Immediate Release

Dec. 19, 2014

**Contact: Kerry Hall
or Marni Schribman
919-807-6011**

Goodwin Denies Insurance Companies' Request to Raise Homeowners Rates

RALEIGH— Insurance Commissioner Wayne Goodwin has ordered a zero percent statewide overall average change in homeowners insurance rates, effective June 1, 2015. The ordered rates vary by geographic territory and type of insurance. On average, homeowners insurance rates are to decrease by 0.3 percent, renter's insurance rates are to increase by 11.2 percent, and condo owner's insurance rates are to increase by 8.1 percent.

The decision comes after Goodwin held a hearing to examine the insurance companies' request to raise overall average rates by 25.6 percent. During the hearing, experts from the N.C. Rate Bureau, on behalf of the insurance companies, and experts from the N.C. Department of Insurance, representing the interests of the public, presented their cases for and against the rate hikes. It was the first hearing on homeowners insurance rates since 1992.

"The rates I have ordered are the result of the most thorough inspection of North Carolina homeowners insurance rates in more than 20 years," said Goodwin. "After considering all of the evidence and data available, I have determined that no factors or events justified the excessive rates requested by the insurance companies."

Read the full order here: http://www.ncdoi.com/Media/Documents/12-19-14_HO_Order_Total.pdf

.2014 Homeowners Insurance Timeline

Jan. 3, 2014: The North Carolina Rate Bureau files a request with NCDOI to raise homeowners insurance rates.

Jan. 3-31, 2014: A public comment period is held on the rate filing. NCDOI receives more than 10,000 mailed or emailed comments, and approximately 25 people comment in-person.

Feb. 19, 2014: Goodwin calls for a hearing on the rate request.

Oct. 20- Nov. 12, 2014: Goodwin conducts hearing on 12 days.

Dec. 18, 2014: Goodwin orders an overall average rate change of zero percent, effective June 1, 2015.