

**North Carolina Homeowners Rate Revision Breakdown by Territory  
Effective July 1, 2013**

Counties/Cities Located In This Territory	Territory	NCRB Filed		Eff: 7/1/13	Rate Examples		
		Indicated %	Filed %	Settled %	Current @ 150K	Filed/ NCRB	Settled @ 150K
Currituck, Dare & Hyde ( <i>Beach</i> )	7	103.0	30.0	17.0	\$2,122	\$2,759	\$2,482
Brunswick, Carteret, New Hanover, Onslow & Pender ( <i>Beach</i> )	8	119.2	30.0	19.8	\$2,342	\$3,045	\$2,806
Durham & Raleigh	32	11.8	11.8	2.8	\$663	\$742	\$682
Cumberland	34	25.8	25.8	8.5	\$850	\$1,068	\$922
Winston-Salem & Greensboro	36	1.2	1.2	1.1	\$562	\$568	\$568
Charlotte	38	8.5	8.5	8.4	\$529	\$574	\$574
Gaston, Mecklenburg & Union	39	9.4	9.4	9.3	\$499	\$544	\$544
Bladen, Columbus & Robeson	41	25.7	25.7	9.7	\$1,059	\$1,331	\$1,162
Anson, Montgomery & Richmond	44	32.6	30	9.6	\$676	\$879	\$740
Bertie, Duplin, Gates, Greene, Hertford, Lenoir, Martin, Pitt, Sampson & Wayne	45	21.2	21.2	7.4	\$853	\$1,033	\$916

*Indicated %:* % NCRB included in filing data as % rate change needed for adequacy.

*Filed %:* Actual Rate Change Requested by NCRB

*Settled %:* Agreed to change by NCRB & NCDOI

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

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Caswell, Granville, Person, Vance & Warren	46	16.3	16.3	4.5	\$587	\$682	\$613
Edgecombe, Franklin, Halifax, Harnett, Hoke, Johnston, Lee, Moore, Nash, Northampton, Scotland & Wilson	47	22.1	22.1	6.8	\$700	\$856	\$748
Currituck, Dare, Hyde, & Pamlico <b>(Coastal)</b>	48	61.2	30.0	3.4	\$1,519	\$1,975	\$1,571
Beaufort, Camden, Chowan, Craven, Jones, Pasquotank, Perquimans, Tyrrell & Washington <b>(Coastal)</b>	49	57.9	30.0	1.0	\$1,327	\$1,725	\$1,340
Brunswick, Carteret, New Hanover, Onslow & Pender <b>(Coastal)</b>	52	91.9	30.0	8.6	\$1,616	\$2,101	\$1,754
Chatham, Durham, Orange & Wake	53	11.1	11.1	2.7	\$625	\$694	\$642
Alamance, Davidson, Forsyth, Guilford, Randolph & Yadkin	57	8.0	8.0	5.2	\$560	\$605	\$589
Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Cabarrus, Caldwell, Catawba, Cherokee, Clay, Cleveland, Davie, Graham, Haywood, Henderson, Iredell, Jackson, Lincoln, Macon, Madison, McDowell, Mitchell, Polk, Rockingham, Rowan, Rutherford, Stanly, Stokes, Surry, Swain, Transylvania, Watauga, Wilkes & Yancey	60	13.7	13.7	7.7	\$480	\$546	\$517

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