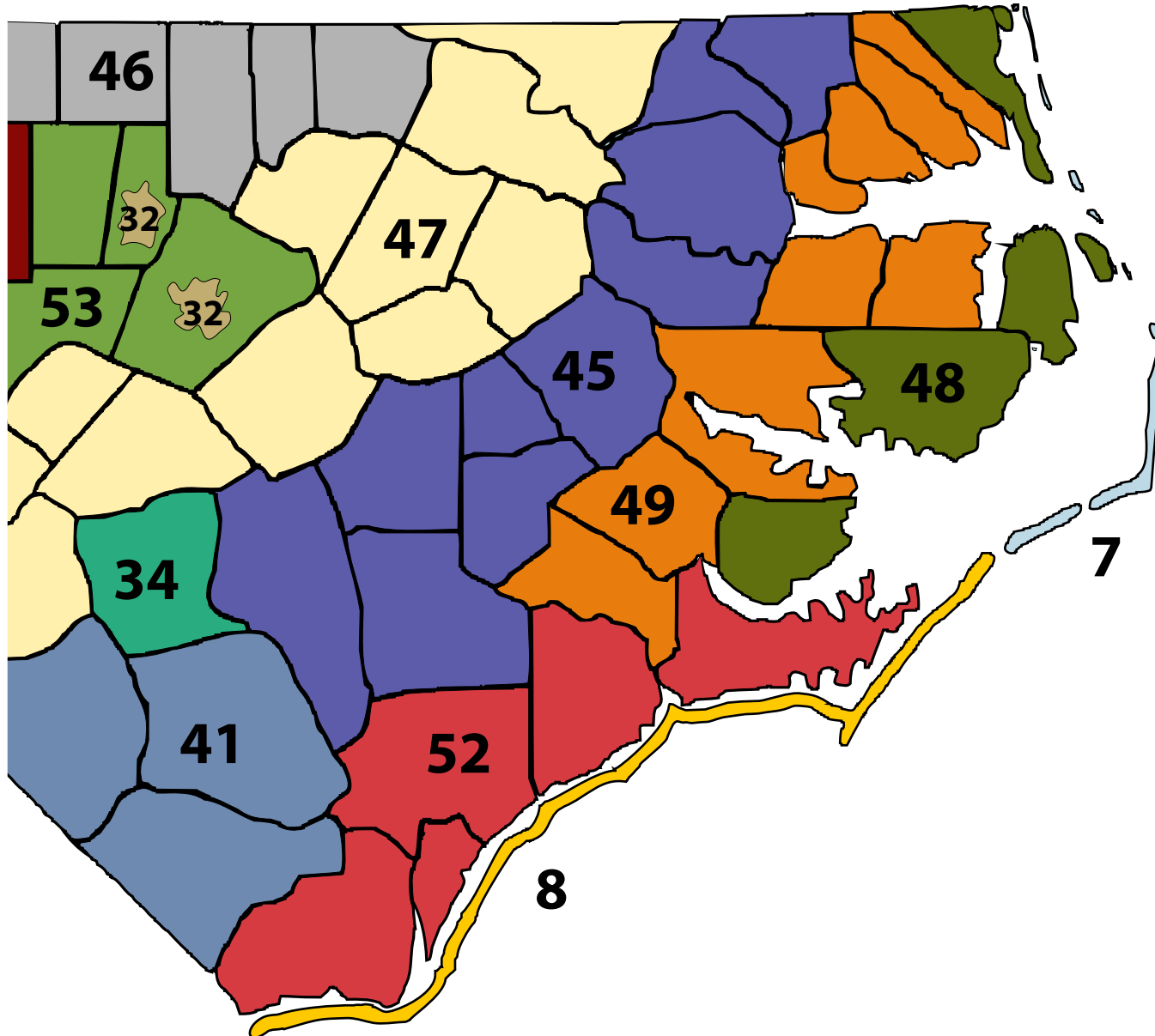


# North Carolina Rate Bureau Homeowners Territories

(Effective May 1, 2009)



**North Carolina Homeowners Rate Revision Breakdown by Territory  
Effective May 1, 2009**

<b>Counties/Cities Located In This Territory</b>	<b>Territory</b>	<b>Filed %</b>	<b>Ordered %</b>	<b>Filed/NCRB</b>	<b>Ordered</b>
Currituck, Dare & Hyde	7	32.1	6.5	\$2,636	\$2,122
Brunswick, Carteret, New Hanover, Onslow & Pender	8	50.9	17.5	\$3,010	\$2,342
Durham & Raleigh	32	32.9	5.0	\$833	\$663
Cumberland	34	15.6	4.0	\$939	\$850
Winston-Salem & Greensboro	36	13.0	3.0	\$617	\$562
Charlotte	38	3.9	-4.0	\$576	\$529
Gaston, Mecklenburg & Union	39	1.2	-6.0	\$540	\$499
Bladen, Columbus & Robeson	41	22.5	12.0	\$1,150	\$1,059
Anson, Montgomery & Richmond	44	22.2	6.0	\$774	\$676
Bertie, Duplin, Gates, Greene, Hertford, Lenoir, Martin, Pitt, Sampson & Wayne	45	15.4	7.0	\$914	\$853
Caswell, Granville, Person, Vance & Warren	46	9.7	-3.0	\$660	\$587
Edgecombe, Franklin, Halifax, Harnett, Hoke, Johnston, Lee, Moore, Nash, Northampton, Scotland & Wilson	47	13.2	2.0	\$773	\$700
Currituck, Dare, Hyde, & Pamlico	48	105.9	22.0	\$2,564	\$1,519
Beaufort, Camden, Chowan, Craven, Jones, Pasquotank, Perquimans, Tyrrell & Washington	49	28.2	6.5	\$1,596	\$1,327

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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Brunswick, Carteret, New Hanover, Onslow & Pender	52	69.8	29.8	\$2,116	\$1,616
Chatham, Durham, Orange & Wake	53	13.8	2.0	\$693	\$625
Alamance, Davidson, Forsyth, Guilford, Randolph & Yadkin	57	11.2	2.0	\$613	\$560
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	60	9.2	-1.2	\$532	\$480

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