

**NORTH CAROLINA DEPARTMENT OF INSURANCE  
History of Homeowners Insurance Rate Changes**

Filed Date	Overall Filed/Proposed Rate Change	Effective Date	COI Ordered Rate Change	RB Implemented Rate Change	Actual Years Effective	Savings*	Subject to Escrow**
18-Jun-1993	13.5%	01-Oct-1994	2.0%	2.0%	1.00	\$55,012,318	\$0
		01-Oct-1995			1.00	55,012,318	0
		01-Oct-1996			1.00	55,012,318	0
		01-Oct-1997			1.00	55,012,318	0
		01-Oct-1998			0.67	36,858,253	0
03-Dec-1998	15.6%	01-Jun-1999	4.3%	4.3%	1.00	78,460,465	0
		01-Jun-2000			1.00	78,460,465	0
		01-Jun-2001			1.21	94,937,163	0
22-Mar-2002	20.0%	15-Aug-2002	5.0%	5.0%	1.00	142,154,939	0
		15-Aug-2003			1.00	142,154,939	0
		15-Aug-2004			0.96	136,468,741	0
25-Feb-2005	12.1%	01-Aug-2005	2.2%	2.2%	1.00	110,728,419	0
		01-Aug-2006			0.75	83,046,314	0
29-Dec-2006	21.9%	01-May-2007	5.4%	5.4%	2.00	428,498,846	0
29-Aug-2008	19.5%	01-May-2009	3.9%	3.9%	1.00	238,976,191	
<b>Total</b>						<b>\$1,790,794,007</b>	<b>\$0</b>

\* Difference in total manual premium dollars between Rate Bureau filed and Rate Bureau implemented rates.

\*\* Difference in total manual premium dollars between Rate Bureau implemented and COI ordered rates.

18 December 2008