

Homeowners Territories Statewide

Effective June 1, 2015

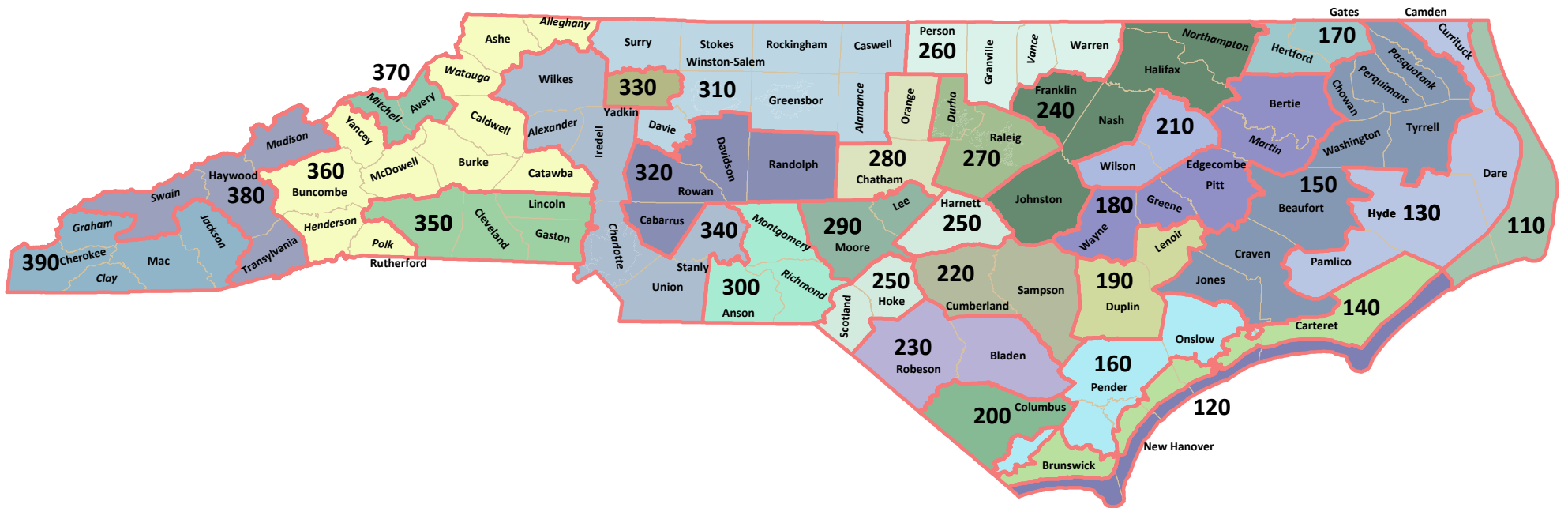


EXHIBIT A

NORTH CAROLINA
HOMEOWNERS INSURANCE

STATEWIDE AND TERRITORY RATE LEVEL CHANGES

<u>Territory</u>	<u>Forms 2, 3, 5, 7, 8</u>	<u>Form 4</u>	<u>Form 6</u>
110	5.5%	12.0%	12.0%
120	5.5%	12.0%	12.0%
130	5.5%	12.0%	12.0%
140	5.5%	12.0%	12.0%
150	5.4%	12.0%	12.0%
160	5.5%	12.0%	12.0%
170	1.5%	12.0%	12.0%
180	5.5%	12.0%	12.0%
190	5.5%	12.0%	12.0%
200	5.5%	12.0%	12.0%
210	5.5%	12.0%	12.0%
220	5.5%	12.0%	12.0%
230	5.5%	12.0%	12.0%
240	5.5%	12.0%	12.0%
250	5.5%	12.0%	12.0%
260	5.5%	12.0%	12.0%
270	5.5%	12.0%	12.0%
280	5.5%	12.0%	12.0%
290	5.5%	12.0%	12.0%
300	-3.7%	12.0%	12.0%
310	5.5%	12.0%	12.0%
320	5.5%	12.0%	12.0%
330	5.0%	10.0%	12.0%
340	5.5%	12.0%	12.0%
350	2.1%	12.0%	12.0%
360	1.8%	12.0%	12.0%
370	-6.3%	10.8%	12.0%
380	-9.4%	12.0%	12.0%
390	-6.1%	12.0%	12.0%
Statewide	4.4%	12.0%	12.0%
Combined Statewide Change for all Forms:			4.8%

EXHIBIT B

NORTH CAROLINA
HOMEOWNERS INSURANCE

APPROVED BASE-CLASS PREMIUMS

<u>Territory</u>	<u>Form 3</u>	<u>Form 4</u>	<u>Form 6</u>
110	\$2,383	\$118	\$97
120	\$2,794	\$134	\$119
130	\$1,516	\$75	\$75
140	\$1,947	\$91	\$82
150	\$1,278	\$57	\$56
160	\$1,375	\$72	\$61
170	\$791	\$55	\$51
180	\$899	\$57	\$52
190	\$1,062	\$60	\$55
200	\$1,218	\$64	\$61
210	\$831	\$57	\$50
220	\$978	\$88	\$51
230	\$1,097	\$58	\$54
240	\$808	\$60	\$48
250	\$924	\$55	\$47
260	\$612	\$63	\$49
270	\$684	\$48	\$54
280	\$607	\$43	\$39
290	\$753	\$50	\$48
300	\$815	\$55	\$47
310	\$615	\$51	\$41
320	\$700	\$49	\$42
330	\$585	\$51	\$47
340	\$600	\$55	\$45
350	\$650	\$54	\$44
360	\$563	\$37	\$41
370	\$612	\$47	\$48
380	\$568	\$46	\$45
390	\$589	\$46	\$45

Approved base-class premiums for Forms 2, 5, 7 and 8 are determined by applying the approved form relativities to the Form 3 base-class premium.

NORTH CAROLINA
HOMEOWNERS INSURANCE

WINDSTORM OR HAIL EXCLUSION CREDITS

Frame Construction

	Territory					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Forms 2, 3, 5, 7, 8	\$1,717	\$2,389	\$1,115	\$1,508	\$889	\$930
Form 4	\$72	\$84	\$33	\$40	\$12	\$19
Form 6	\$47	\$74	\$29	\$31	\$14	\$14

Masonry Construction

	Territory					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Forms 2, 3, 5, 7, 8	\$1,546	\$2,155	\$1,048	\$1,344	\$790	\$835
Form 4	\$64	\$75	\$30	\$36	\$10	\$17
Form 6	\$42	\$65	\$26	\$28	\$13	\$12

NORTH CAROLINA
HOMEOWNERS INSURANCE

WINDSTORM MITIGATION CREDITS

Frame Construction

<u>Mitigation Feature</u>	Territory					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	\$119	\$163	\$78	\$103	\$60	\$63
Opening Protection	\$122	\$167	\$78	\$104	\$59	\$65
Total Hip Roof and Opening Protection	\$241	\$328	\$154	\$207	\$118	\$128
IBHS Designation:						
<i>Hurricane Fortified for Safer Living</i> ®	\$390	\$575	\$223	\$345	\$129	\$214
<i>Hurricane Fortified for Existing Homes</i> ® Bronze Option 1	\$94	\$130	\$62	\$82	\$47	\$51
<i>Hurricane Fortified for Existing Homes</i> ® Bronze Option 2	\$146	\$204	\$87	\$129	\$59	\$79
<i>Hurricane Fortified for Existing Homes</i> ® Silver Option 1	\$234	\$346	\$125	\$210	\$62	\$128
<i>Hurricane Fortified for Existing Homes</i> ® Silver Option 2	\$281	\$418	\$149	\$257	\$71	\$159
<i>Hurricane Fortified for Existing Homes</i> ® Gold Option 1	\$299	\$440	\$167	\$262	\$93	\$162
<i>Hurricane Fortified for Existing Homes</i> ® Gold Option 2	\$347	\$514	\$190	\$310	\$101	\$191

Masonry Construction

<u>Mitigation Feature</u>	Territory					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	\$108	\$146	\$73	\$92	\$54	\$57
Opening Protection	\$110	\$150	\$73	\$94	\$52	\$58
Total Hip Roof and Opening Protection	\$217	\$296	\$145	\$186	\$105	\$116
IBHS Designation:						
<i>Hurricane Fortified for Safer Living</i> ®	\$352	\$518	\$209	\$307	\$115	\$192
<i>Hurricane Fortified for Existing Homes</i> ® Bronze Option 1	\$84	\$118	\$57	\$72	\$42	\$45
<i>Hurricane Fortified for Existing Homes</i> ® Bronze Option 2	\$131	\$184	\$82	\$115	\$52	\$71
<i>Hurricane Fortified for Existing Homes</i> ® Silver Option 1	\$211	\$313	\$118	\$188	\$55	\$116
<i>Hurricane Fortified for Existing Homes</i> ® Silver Option 2	\$253	\$377	\$140	\$229	\$62	\$142
<i>Hurricane Fortified for Existing Homes</i> ® Gold Option 1	\$269	\$398	\$157	\$233	\$81	\$145
<i>Hurricane Fortified for Existing Homes</i> ® Gold Option 2	\$311	\$464	\$179	\$276	\$90	\$171

NORTH CAROLINA
HOMEOWNERS INSURANCE

APPROVED BASE-CLASS PREMIUMS
FOR WINDSTORM AND HAIL POLICY PROGRAM

Frame Construction

	Territory					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Forms 2, 3, 5, 7, 8	\$1,826	\$2,506	\$1,223	\$1,629	\$1,015	\$1,073
Form 4	\$93	\$108	\$52	\$65	\$34	\$44
Form 6	\$61	\$88	\$41	\$45	\$25	\$27

Masonry Construction

	Territory					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Forms 2, 3, 5, 7, 8	\$1,655	\$2,272	\$1,156	\$1,465	\$916	\$978
Form 4	\$85	\$99	\$49	\$61	\$32	\$42
Form 6	\$56	\$79	\$38	\$42	\$24	\$25