

Proposed N.C. Homeowners Insurance Rate Changes by Proposed Territory

(Updated 10/16/14)

The following rate changes have been proposed by insurance companies represented by the N.C. Rate Bureau in revisions to a filing submitted to the N.C. Department of Insurance. A hearing on the proposed rates is scheduled to begin on Oct. 20, 2014.

Territory	Counties/Cities in Territory	Filed % Increase
110	Beach areas in Currituck, Dare and Hyde Counties	35.0
120	Beach areas in Brunswick, Carteret, New Hanover, Onslow and Pender Counties	35.0
130	Coastal areas in Currituck, Dare, Hyde and Pamlico Counties	10.0
140	Eastern Coastal areas of Brunswick, Carteret, New Hanover, Onslow and Pender Counties	35.0
	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
160	Western Coastal areas of Brunswick, Carteret, New Hanover, Onslow and Pender Counties	-1.9
	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
180	Bertie, Greene, Martin, Pitt and Wayne Counties	26.2
190	Duplin and Lenoir Counties	35.0

10/16/2014

200	Columbus County	35.0
210	Edgecombe and Wilson Counties	35.0
220	Cumberland County	33.6
220	Sampson County	34.5
230	Bladen and Robeson Counties	22.6
240	Franklin, Halifax, Johnston, Nash and Northampton Counties	35.0
250	Harnett, Hoke and Scotland Counties	35.0
260	Granville, Person, Vance and Warren Counties	24.4
270	Cities of Durham and Raleigh	24.8
270	Durham and Wake Counties	32.6
280	Chatham and Orange Counties	17.7
290	Lee and Moore Counties	25.9
300	Anson, Montgomery and Richmond Counties	35.0
310	Cities of Greensboro and Winston-Salem	20.6
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
320	Cabarrus and Rowan Counties	35.0
330	Yadkin County	3.1

10/16/2014

340	City of Charlotte	14.5
340	Mecklenburg and Union Counties	20.6
340	Alexander, Iredell, Stanly and Wilkes Counties	27.1
350	Gaston County	26.6
360	Cleveland, Lincoln and Rutherford Counties	33.3
370	Alleghany, Ashe, Buncombe, Burke, Caldwell, Catawba, Henderson, McDowell, Polk, Watauga and Yancey Counties	21.1
380	Avery and Mitchell Counties	33.6
380	Haywood, Madison, Swain and Transylvania Counties	28.3
390	Cherokee, Clay, Graham, Jackson and Macon Counties	25.9