

**North Carolina Homeowners Rate Revision Breakdown by Territory
effective May 1, 2007**

Territory	Counties/Cities Located In This Territory	Initial Rate Change	Filed Rate Change	Approved Rate Change	Current	Premiums		
						Initially Discussed	Filed	Settled
5	Carteret, Currituck, Dare & Hyde	78.80%	50.00%	25.00%	\$ 1,149.00	\$ 2,054.00	\$ 1,723.00	\$ 1,436.00
6	Brunswick, New Hanover, Onslow & Pender	78.80%	50.00%	25.00%	\$ 1,149.00	\$ 2,054.00	\$ 1,723.00	\$ 1,436.00
32	Durham & Raleigh	46.08%	46.08%	3.00%	\$ 441.00	\$ 644.00	\$ 644.00	\$ 455.00
34	Cumberland	38.29%	38.29%	8.00%	\$ 546.00	\$ 754.00	\$ 754.00	\$ 589.00
36	Winston-Salem & Greensboro	3.18%	3.18%	0.00%	\$ 393.00	\$ 405.00	\$ 405.00	\$ 393.00
38	Charlotte	2.18%	2.18%	0.00%	\$ 397.00	\$ 406.00	\$ 406.00	\$ 397.00
39	Gaston, Mecklenburg & Union	0.00%	0.00%	0.00%	\$ 383.00	\$ 383.00	\$ 383.00	\$ 383.00
41	Bladen, Columbus & Robeson	74.30%	50.00%	22.00%	\$ 558.00	\$ 973.00	\$ 837.00	\$ 681.00
42	Brunswick, New Hanover, Onslow & Pender	125.00%	50.00%	25.00%	\$ 718.00	\$ 1,615.00	\$ 1,077.00	\$ 897.00
43	Beaufort, Camden, Carteret, Chowan, Craven, Currituck, Dare, Hyde, Jones, Pamlico, Pasquotank, Perquimans, Tyrrell & Washington	125.00%	50.00%	25.00%	\$ 718.00	\$ 1,615.00	\$ 1,077.00	\$ 897.00
44	Anson, Montgomery & Richmond	42.27%	42.27%	8.00%	\$ 425.00	\$ 604.00	\$ 604.00	\$ 459.00
45	Bertie, Duplin, Gates, Greene, Hertford, Lenoir, Martin, Pitt, Sampson & Wayne	41.33%	41.33%	11.50%	\$ 516.00	\$ 729.00	\$ 729.00	\$ 574.00

Examples are based on a frame home valued at \$100,000 and insured under the HO-3 policy,
Protection Classes 1 - 6.

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46	Caswell, Granville, Person, Vance & Warren	26.23%	26.23%	0.00%	\$ 436.00	\$ 550.00	\$ 550.00	\$ 436.00
47	Edgecombe, Franklin, Halifax, Harnett, Hoke, Johnston, Lee, Moore, Nash, Northhampton, Scotland & Wilson	31.25%	31.25%	4.00%	\$ 476.00	\$ 624.00	\$ 624.00	\$ 495.00
53	Chatham, Durham, Orange & Wake	31.70%	31.70%	2.00%	\$ 433.00	\$ 570.00	\$ 570.00	\$ 441.00
57	Alamance, Davidson, Forsyth, Guilford, Randolph & Yadkin	7.61%	7.61%	0.00%	\$ 396.00	\$ 426.00	\$ 426.00	\$ 396.00
60	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, Stoke	3.78%	3.78%	0.00%	\$ 350.00	\$ 364.00	\$ 364.00	\$ 350.00
	Overall statewide average	31.90%	21.90%	5.40%				

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Protection Classes 1 - 6.