



**CALL FOR ACTION**  
**COMMENT NOW ON PROPOSED RATE INCREASES FOR**  
**HOMEOWNERS, RENTERS, CONDO and WIND ONLY POLICIES**

The NC Rate Bureau submitted a filing to the NC Department of Insurance (NCDOI) last month to increase Homeowners Insurance rates as much as 25% in areas in eastern NC. The filing also includes requests to increase tenants (renters) and condo insurance policies as much as 40%. The proposed homeowners insurance rate increase also impacts policyholders with wind only policies such as those written through the NC Insurance Underwriters Association (NCIUA), commonly referred to as the Beach Plan. This filing does not affect policyholders with Dwelling Policies – those that typically cover second homes, vacation rental homes or year-round rental homes. Increase requests in this Homeowners Insurance Rate Filing impacts year-round homeowners, condo owners and renters!

The Rate Bureau is requesting the following Homeowners Insurance rate changes based on \$200,000 dwelling value with a \$1,000 deductible, Protection Class 5/Frame construction to become effective on July 1, 2018:

<b>Territory</b>	<b>Territory Definition</b>	<b>% Rate Change Request</b>	<b>HO Rate July 1, 2018</b>	<b>Wind Only Rate</b>
110	Beach areas of Currituck, Dare & Hyde Counties	25.0%	\$2,823	\$2,256
120	Beach areas of Brunswick, Carteret, New Hanover, Onslow & Pender Counties	25.0%	\$3,310	\$3,016
130	Coastal areas of Currituck, Dare, Hyde & Pamlico Counties	25.0%	\$1,796	\$1,527
140	Eastern areas of Brunswick, Carteret, New Hanover, Onslow & Pender Counties	25.0%	\$2,306	\$1,987
150	Coastal areas of Beaufort, Camden, Chowan, Craven, Jones, Pasquotank, Perquimans, Tyrrell & Washington Counties	8.2%	\$1,312	\$1,042
160	Western Coastal areas of Brunswick, Carteret, New Hanover, Onslow and Pender Counties	23.7%	\$1,612	\$1,311
170	Gates and Hertford Counties	4.2%	\$812	
180	Bertie, Greene, Martin, Pitt, & Wayne Counties	25.0%	\$1,065	
190	Duplin and Lenoir Counties	25.0%	\$1,258	
200	Columbus County	25.0%	\$1,443	
210	Edgecombe and Wilson Counties	25.0%	\$985	
220	Cumberland and Sampson Counties	25.0%	\$1,158	
230	Bladen and Robeson Counties	25.0%	\$1,299	

240	Franklin, Halifax, Johnston, Nash and Northampton Counties	25.0%	\$936
250	Harnett, Hoke and Scotland Counties	15.1%	\$1,008
260	Granville, Person, Vance and Warren Counties	22.0%	\$708
270	Cities of Raleigh & Durham; Durham and Wake Counties	21.9%	\$790
280	Chatham and Orange Counties	16.3%	\$669
290	Lee and Moore Counties	15.3%	\$823
300	Anson, Montgomery and Richmond Counties	-1.1%	\$837
310	Cities of Greensboro and Winston-Salem; Alamance, Caswell, Davie, Forsyth, Guilford, Rockingham, Stokes and Surry Counties	21.5%	\$708
320	Cabarrus, Davis, Randolph and Rowan Counties	8.9%	\$723
330	Yadkin County	7.8%	\$600
340	City of Charlotte; Alexander, Iredell, Mecklenburg, Stanly, Union and Wilkes Counties	23.5%	\$703
350	Cleveland, Gaston, Lincoln and Rutherford Counties	4.8%	\$667
360	Alleghany, Ashe, Buncombe, Burke, Caldwell, Catawba, Henderson, McDowell, Polk, Watauga and Yancey Counties	4.5%	\$578
370	Avery and Mitchell Counties	-3.9%	\$628
380	Haywood, Madison, Swain and Transylvania Counties	-7.1%	\$583
390	Cherokee, Clay, Graham, Jackson and Macon Counties	-3.6%	\$605

**The public comment period is open now through December 29<sup>th</sup>.**

**IT IS IMPORTANT THAT NCDOI HEAR FROM YOU!**

**PLEASE EMAIL YOUR COMMENTS ASAP TO [2017HomeInsurance@ncdoi.gov](mailto:2017HomeInsurance@ncdoi.gov).**

**Written comments should be mailed to be received by Dec. 29<sup>th</sup> to Tricia Ford, 1201 Mail Service Center, Raleigh, NC 27699-1201**