

## 2024 PROPOSED HOMEOWNERS INSURANCE INCREASE SETTLEMENT

Territory	Counties/Cities Located in this Territory	NCRB Request	2025 Approved	2026 Approved
110	Beach areas in Currituck, Dare and Hyde Counties	45.1%	5.1%	4.8%
120	Beach areas in Brunswick, Carteret, New Hanover, Onslow and Pender Counties	99.4%	16%	15.9%
130	Coastal areas in Currituck, Dare, Hyde and Pamlico Counties	33.9%	2.8%	2.8%
140	Eastern Coastal areas of Brunswick, Carteret, New Hanover, Onslow & Pender Counties	71.4%	10.5%	10.1%
	Eastern Coastal area 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	71.4%	10.5%	10.1%
150	Coastal areas in Beaufort, Camden, Chowan, Craven, Jones, Pasquotank, Perquimans, Tyrell & Washington Counties	25.6%	1%	0.9%
160	Western Coastal areas of Brunswick, Carteret, New Hanover, Onslow & Pender Counties	43%	5%	4.8%
	Western Coastal area 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	43%	5%	4.8%
170	Gates and Hertford Counties	30.4%	5.7%	5.7%
180	Bertie, Greene, Martin, Pitt, and Wayne Counties	57.8%	10.8%	10.7%
190	Duplin and Lenoir Counties	71.3%	13.6%	13.5%
200	Columbus County	63.1%	11.1%	10.8%
210	Edgecombe and Wilson Counties	57.8%	11.6%	11.6%
220	Cumberland County	45.5%	8.7%	8.7%
220	Sampson County	45.5%	8.7%	8.7%
230	Bladen and Robeson Counties	56.1%	10.9%	10.9%
240	Franklin, Halifax, Johnston, Nash, and Northampton Counties	40.8%	7.9%	7.8%
250	Harnett, Hoke, and Scotland Counties	39.9%	7.7%	7.6%
260	Granville, Person, Vance, and Warren Counties	39.3%	8.7%	8.8%
270	Cities of Durham and Raleigh	39.8%	7.5%	7.5%
270	Durham and Wake Counties	39.8%	7.5%	7.5%
280	Chatham and Orange Counties	25.1%	3.4%	3.2%
290	Lee and Moore Counties	28.4%	4.2%	4%
300	Anson, Montgomery, and Richmond Counties	26.1%	4.9%	4.5%
310	Cities of Greensboro and Winston-Salem	36.6%	8.2%	8.3%
310	Caswell County	36.6%	8.2%	8.3%
310	Alamance, Forsyth, and Guilford Counties	36.6%	8.2%	8.3%
310	Davie, Rockingham, Stokes, and Surry Counties	36.6%	8.2%	8.3%
320	Davidson and Randolph Counties	25.1%	4.8%	4.9%
320	Cabarrus and Rowan Counties	25.1%	4.8%	4.9%
330	Yadkin County	22.3%	4.7%	4.7%
340	City of Charlotte	41.3%	9.3%	9.2%
340	Mecklenburg and Union Counties	41.3%	9.3%	9.2%
340	Alexander, Iredell, Stanly, and Wilkes Counties	41.3%	9.3%	9.2%
350	Gaston County	27.8%	6.3%	6.4%
350	Cleveland, Lincoln, and Rutherford Counties	27.8%	6.3%	6.4%
360	Alleghany, Ashe, Buncombe, Burke, Caldwell, Catawba, Henderson, McDowell, Polk, Watauga, and Yancey Counties	20.5%	4.4%	4.5%
370	Avery and Mitchell Counties	7.6%	0.7%	0.9%
380	Haywood, Madison, Swain, and Transylvania Counties	4.3%	0%	0%
390	Cherokee, Clay, Graham, Jackson, and Macon Counties	8.5%	1.3%	1.2%