

2020 Proposed Dwelling Increase (Wind)

Territory	Counties/Cities Located in this Territory	Building	Contents
110	Beach areas in Currituck, Dare and Hyde Counties	25.0%	25.0%
120	Beach areas in Brunswick, Carteret, New Hanover, Onslow and Pender Counties	25.0%	25.0%
130	Coastal areas in Currituck, Dare, Hyde and Pamlico Counties	25.0%	25.0%
140	Eastern Coastal areas of Brunswick, Carteret, New Hanover, Onslow & Pender Counties	25.0%	25.0%
	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	25.0%	25.0%
150	Coastal areas in Beaufort, Camden, Chowan, Craven, Jones, Pasquotank, Perquimans, Tyrell & Washington Counties	20.7%	2.9%
160	Western Coastal areas of Brunswick, Carteret, New Hanover, Onslow & Pender Counties	24.3%	6.0%
	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	24.3%	6.0%
170	Gates and Hertford Counties	25.0%	19.4%
180	Bertie, Greene, Martin, Pitt, and Wayne Counties	25.0%	25.0%
190	Duplin and Lenoir Counties	25.0%	25.0%
200	Columbus County	25.0%	25.0%
210	Edgecombe and Wilson Counties	25.0%	25.0%
220	Cumberland County	25.0%	25.0%
220	Sampson County	25.0%	25.0%
230	Bladen and Robeson Counties	25.0%	25.0%
240	Franklin, Halifax, Johnston, Nash, and Northampton Counties	25.0%	25.0%

250	Harnett, Hoke, and Scotland Counties	25.0%	11.9%
260	Granville, Person, Vance, and Warren Counties	25.0%	11.9%
270	Cities of Durham and Raleigh	25.0%	25.0%
270	Durham and Wake Counties	25.0%	25.0%
280	Chatham and Orange Counties	25.0%	18.7%
290	Lee and Moore Counties	25.0%	9.7%
300	Anson, Montgomery, and Richmond Counties	25.0%	25.0%
310	Cities of Greensboro and Winston-Salem	25.0%	25.0%
310	Caswell County	25.0%	25.0%
310	Alamance, Forsyth, and Guilford Counties	25.0%	25.0%
310	Davie, Rockingham, Stokes, and Surry Counties	25.0%	25.0%
320	Davidson and Randolph Counties	25.0%	22.1%
320	Cabarrus and Rowan Counties	25.0%	22.1%
330	Yadkin County	25.0%	25.0%
340	City of Charlotte	25.0%	20.4%
340	Mecklenburg and Union Counties	25.0%	20.4%
340	Alexander, Iredell, Stanly, and Wilkes Counties	25.0%	20.4%
350	Gaston County	25.0%	24.6%
350	Cleveland, Lincoln, and Rutherford Counties	25.0%	24.6%
360	Alleghany, Ashe, Buncombe, Burke, Caldwell, Catawba, Henderson, McDowell, Polk, Watauga, and Yancey Counties	25.0%	22.1%
370	Avery and Mitchell Counties	25.0%	25.0%
380	Haywood, Madison, Swain, and Transylvania Counties	25.0%	25.0%
390	Cherokee, Clay, Graham, Jackson, and Macon Counties	25.0%	25.0%

(Note: Fire is 0% change for all territories.)