



NORTH CAROLINA RATE BUREAU
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June 19, 2003

CIRCULAR LETTER TO ALL MEMBER COMPANIES
VIA E-MAIL

Re: Revised Territory Definitions
Dwelling Policy Program

The Commissioner of Insurance has recently approved revisions to the Dwelling territory definitions for use on a mandatory basis in North Carolina with the Dwelling Policy Program. These changes are designed to track the Homeowners territory definitions that became effective August 15, 2002. In that regard, please find attached an Explanatory Memorandum which summarizes the changes in more detail as well as a revised Dwelling Manual Page DP-T-1.

These changes become effective concurrently with the implementation of the next Dwelling rate level change which is anticipated to be approximately November 1, 2003. A Circular will be sent announcing a rate level change in the near future.

Please see to it that this circular is brought to the attention of all interested personnel in your Company.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dp

Enclosures

P-03-14

NORTH CAROLINA
DWELLING POLICY PROGRAM
REVISED TERRITORY DEFINITIONS AND RULES

1. The current territory 35 is being subdivided into the following three separate territories.

The following counties will be in a new territory 45:

Bertie	Lenoir
Duplin	Martin
Gates	Pitt
Greene	Sampson
Hertford	Wayne

The following counties will be in a new territory 46:

Caswell
Granville
Person
Vance
Warren

The following counties will be in a new territory 47:

Edgecombe	Lee
Franklin	Moore
Halifax	Nash
Harnett	Northampton
Hoke	Scotland
Johnston	Wilson

2. The remaining counties in territory 35 will be moved into the following territories:

Alamance 37
Chatham 53

3. The following counties will be removed from territory 40 into their own new territory 44.

Anson
Montgomery
Richmond

4. Stokes will be moved from territory 37 to territory 40.
5. Former territory 35 will be retired.
6. For statistical purposes, it is necessary to revise the current territory codes 37 and 40 to 57 and 60.

**DWELLING POLICY PROGRAM MANUAL
TERRITORY PAGES**

NORTH CAROLINA (32)

1. TERRITORY DEFINITIONS – (For all Coverages and Perils Other than Earthquake).

A. Cities

City of	County of	Code
Charlotte	Mecklenburg	38
Durham	Durham	32
Greensboro	Guilford	36
Raleigh	Wake	32
Winston-Salem	Forsyth	36

B. Other Than Cities

County of	Code
Alamance	57 35
Alexander	6040
Alleghany	6040
Anson	4440
Ashe	6040
Avery	6040
Beaufort	43
Bertie	45 35
Bladen	41
Brunswick	42
Buncombe	6040
Burke	6040
Cabarrus	6040
Caldwell	6040
Camden	43
Carteret	43
Caswell	46 35
Catawba	6040
Chatham	53 35
Cherokee	6040
Chowan	43
Clay	6040
Cleveland	6040
Columbus	41
Craven	43
Cumberland	34
Currituck	43
Dare	43
Davidson	57 37
Davie	6040
Duplin	45 35
Durham	53 33
Edgecombe	47 35
Forsyth	57 37
Franklin	47 35
Gaston	39
Gates	45 35
Graham	6040
Granville	46 35
Greene	45 35
Guilford	57 37
Halifax	47 35
Harnett	47 35

County of

Code

Haywood	6040
Henderson	6040
Hertford	45 35
Hoke	47 35
Hyde	43
Iredell	6040
Jackson	6040
Johnston	47 35
Jones	43
Lee	47 35
Lenoir	45 35
Lincoln	6040
Macon	6040
Madison	6040
Martin	45 35
McDowell	6040
Mecklenburg	39
Mitchell	6040
Montgomery	4440
Moore	47 35
Nash	47 35
New Hanover	42
Northampton	47 35
Onslow	42
Orange	53 33
Pamlico	43
Pasquotank	43
Pender	42
Perquimans	43
Person	46 35
Pitt	45 35
Polk	6040
Randolph	57 37
Richmond	4440
Robeson	41
Rockingham	6040
Rowan	6040
Rutherford	6040
Sampson	45 35
Scotland	47 35
Stanly	6040
Stokes	60 37
Surry	6040
Swain	6040
Transylvania	6040
Tyrrell	43
Union	39
Vance	46 35
Wake	53 33
Warren	46 35
Washington	43
Watauga	6040
Wayne	45 35
Wilkes	6040
Wilson	47 35
Yadkin	57 37
Yancey	6040

Beach Area – Localities south and east of the Inland Waterway from the South Carolina Line to Fort Macon (Beaufort Inlet), thence south and east of Core, Pamlico, Roanoke and Currituck Sounds to the Virginia Line, being those portions of land generally known as the "Outer Bank".

Beach Areas in Carteret, Currituck, Dare and Hyde counties: 05

Beach areas in Brunswick, New Hanover, Onslow and Pender counties: 06