



December 23, 2008

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revised Homeowners Rate Level,
Territory Definitions and
Deductibles

On December 8, 2008, the North Carolina Rate Bureau filed with the Commissioner of Insurance proposed revised homeowners insurance rates for coverages subject to the Rate Bureau's jurisdiction. The Rate Bureau's rate filing proposed (1) a statewide average rate level change of +19.5% for all homeowner forms, with changes varying by form and by territory; and (2) revised Windstorm or Hail Exclusion Credits. The proposed effective date was May 1, 2009

On December 11, 2008, the Rate Bureau filed with the Commissioner revised territory definitions to reflect more accurately the different loss exposure of various counties. This filing also included a proposed effective date of May 1, 2009

For your advanced planning, the Rate Bureau is discussing with the Department of Insurance various changes to the deductible program in the Homeowners Program and is expected to be finalized over the next few weeks. The proposed effective date is May 1, 2009.

The Rate Bureau and the Department of Insurance have negotiated an agreement as to the rate filing and territory filing, and on December 18, 2008, the Commissioner signed a Consent Order approving settlement of these two filings. The Consent Order approves the rate filing, subject to several modifications which include (1) an approved overall statewide average rate level increase of +3.9%; and (2) modified Windstorm or Hail Exclusion Credits to track the revised base rates.

The Consent Order also approves the territory definition filing. The changes include (1) Carteret County has been moved from Territory 43 to Territory 52 and the corresponding beach portion of Carteret County has been moved from Territory 5 to Territory 8; and (2) the other counties of Territory 43 have been split with Pamlico, Hyde and Currituck Counties becoming Territory 48 and the remaining counties in Territory 43 becoming Territory 49. Territories 5, 6, 42, and 43 will no longer exist.

With regard to the amended deductible program, since the revisions have not been approved and because the proposed effective date is May 1, 2009, we are distributing the revised structure of the deductible program for your advanced planning. We are not, however, distributing the revised base rates as they will change when the deductible program is approved.

The proposed revisions to the deductible program include changes in the amount of insurance ranges and the introduction of deductibles by "zone" in lieu of statewide deductible factors. The "zones" are defined on the bottom of the attached exhibits.

Because of the time necessary to program the revised territory definitions and the revised deductible program, please find attached various exhibits related to the implementation of the revised territory definitions and exhibits related to the implementation of the new deductible program. We are not distributing revised base rates at this time. Please note that where "x.xx" appears a deductible factor will be displayed in the future.

The revised base rates and territory definition changes become effective in accordance with the following Rule of Application. It is also proposed that the revised deductible program become effective in accordance with the following Rule of Application.

These changes become effective with respect to new and renewal policies that become effective on or after May 1, 2009.

When the deductible program is approved, we will distribute the revised base rates as well as the deductible factors that correspond to the deductible exhibits attached.

Please see to it that all interested personnel in your company are aware of these changes.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dg

Attachments

P-08-22

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
Alexander	60
Alleghany	60
Anson	44
Ashe	60
Avery	60
Beaufort	439
Bertie	45
Bladen	41
Brunswick	4252
Buncombe	60
Burke	60
Cabarrus	60
Caldwell	60
Camden	439
Carteret	4352
Caswell	46
Catawba	60
Chatham	53
Cherokee	60
Chowan	439
Clay	60
Cleveland	60
Columbus	41
Craven	439
Cumberland	34
Currituck	438
Dare	438
Davidson	57
Davie	60
Duplin	45
Durham	53
Edgecombe	47
Forsyth	57
Franklin	47
Gaston	39
Gates	45
Graham	60
Granville	46
Greene	45
Guilford	57
Halifax	47
Harnett	47
Haywood	60

County of	Code
Henderson	60
Hertford	45
Hoke	47
Hyde	438
Iredell	60
Jackson	60
Johnston	47
Jones	439
Lee	47
Lenoir	45
Lincoln	60
Macon	60
Madison	60
Martin	45
McDowell	60
Mecklenburg	39
Mitchell	60
Montgomery	44
Moore	47
Nash	47
New Hanover	4252
Northampton	47
Onslow	4252
Orange	53
Pamlico	438
Pasquotank	439
Pender	4252
Perquimans	439
Person	46
Pitt	45
Polk	60
Randolph	57
Richmond	44
Robeson	41
Rockingham	60
Rowan	60
Rutherford	60
Sampson	45
Scotland	47
Stanly	60
Stokes	60
Surry	60
Swain	60
Transylvania	60
Tyrrell	439
Union	39
Vance	46
Wake	53
Warren	46
Washington	439
Watauga	60
Wayne	45
Wilkes	60
Wilson	47
Yadkin	57
Yancey	60

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 Banks."

Beach Areas in ~~Carteret~~, Currituck, Dare and Hyde Counties: ~~0507~~

Beach areas in Brunswick, Carteret, New Hanover, Onslow and Pender Counties: ~~0608~~

HO-T-1

HOMEOWNERS INSURANCE

NORTH CAROLINA

SELECTED ALL PERILS OPTIONAL HIGHER FIXED DOLLAR DEDUCTIBLE RELATIVITIES

TABLE 1

Owners Forms

<u>Coverage A Limit</u>	<u>All Perils Deductible</u>	<u>Zone 1</u>	SELECTED <u>Zone 2</u>	<u>Zone 3</u>
All	\$100	x.xx	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx	x.xx
\$300,00 to \$599,999	\$500	x.xx	x.xx	x.xx
\$600,00 and Over	\$500	x.xx	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx	x.xx
\$300,00 to \$599,999	\$1,000	x.xx	x.xx	x.xx
\$600,00 and Over	\$1,000	x.xx	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx	x.xx
\$300,00 to \$599,999	\$1,500	x.xx	x.xx	x.xx
\$600,00 and Over	\$1,500	x.xx	x.xx	x.xx
Up to \$99,999	\$2,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$2,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx	x.xx
\$300,00 to \$599,999	\$2,500	x.xx	x.xx	x.xx
\$600,00 and Over	\$2,500	x.xx	x.xx	x.xx
Up to \$99,999	\$5,000	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$5,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$5,000	x.xx	x.xx	x.xx
\$300,00 to \$599,999	\$5,000	x.xx	x.xx	x.xx
\$600,00 and Over	\$5,000	x.xx	x.xx	x.xx
Up to \$99,999	\$7,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$7,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$7,500	x.xx	x.xx	x.xx
\$300,00 to \$599,999	\$7,500	x.xx	x.xx	x.xx
\$600,00 and Over	\$7,500	x.xx	x.xx	x.xx
Up to \$99,999	\$10,000	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$10,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$10,000	x.xx	x.xx	x.xx
\$300,00 to \$599,999	\$10,000	x.xx	x.xx	x.xx
\$600,00 and Over	\$10,000	x.xx	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

Zone 3 - Territories 36, 38, 39, 57, & 60

HOMEOWNERS INSURANCE

NORTH CAROLINA

SELECTED ALL PERILS OPTIONAL HIGHER FIXED DOLLAR DEDUCTIBLE RELATIVITIES

TABLE 1 (Cont'd)

Renters Form - Statewide

<u>Coverage C Limit</u>	<u>All Perils Deductible</u>	<u>SELECTED</u>
All	\$100	x.xx
Up to \$25,000	\$500	x.xx
\$25,0001 and Over	\$500	x.xx
Up to \$25,000	\$1,000	x.xx
\$25,0001 and Over	\$1,000	x.xx
Up to \$25,000	\$1,500	x.xx
\$25,0001 and Over	\$1,500	x.xx
Up to \$25,000	\$2,500	x.xx
\$25,0001 and Over	\$2,500	x.xx
Up to \$25,000	\$5,000	x.xx
\$25,0001 and Over	\$5,000	x.xx
Up to \$25,000	\$7,500	x.xx
\$25,0001 and Over	\$7,500	x.xx
Up to \$25,000	\$10,000	x.xx
\$25,0001 and Over	\$10,000	x.xx

Unit Owners Form - Statewide

<u>Coverage C Limit</u>	<u>All Perils Deductible</u>	<u>SELECTED</u>
All	\$100	x.xx
Up to \$40,000	\$500	x.xx
\$40,0001 and Over	\$500	x.xx
Up to \$40,000	\$1,000	x.xx
\$40,0001 and Over	\$1,000	x.xx
Up to \$40,000	\$1,500	x.xx
\$40,0001 and Over	\$1,500	x.xx
Up to \$40,000	\$2,500	x.xx
\$40,0001 and Over	\$2,500	x.xx
Up to \$40,000	\$5,000	x.xx
\$40,0001 and Over	\$5,000	x.xx
Up to \$40,000	\$7,500	x.xx
\$40,0001 and Over	\$7,500	x.xx
Up to \$40,000	\$10,000	x.xx
\$40,0001 and Over	\$10,000	x.xx

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER WIND OR HAIL
PERCENTAGE DEDUCTIBLE RELATIVITIES**

TABLE 2

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 0.5% Wind or Hail Deductible</u>		
		<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>
\$300,000 to \$599,999	\$100	x.xx	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

Zone 3 - Territories 36, 38, 39, 57, & 60

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER WIND OR HAIL
PERCENTAGE DEDUCTIBLE RELATIVITIES**

TABLE 2 (Cont'd)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 1% Wind or Hail Deductible</u>		
		<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>
Up to \$99,999	\$100	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

Zone 3 - Territories 36, 38, 39, 57, & 60

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER WIND OR HAIL
PERCENTAGE DEDUCTIBLE RELATIVITIES**

TABLE 2 (Cont'd)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 2% Wind or Hail Deductible</u>		
		<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>
Up to \$99,999	\$100	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$2,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$5,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$10,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

Zone 3 - Territories 36, 38, 39, 57, & 60

HOMEOWNERS INSURANCE

NORTH CAROLINA

SELECTED ALL OTHER PERILS WITH HIGHER WIND OR HAIL PERCENTAGE DEDUCTIBLE RELATIVITIES

TABLE 2 (Cont'd)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 5% Wind or Hail Deductible</u>		
		<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>
Up to \$99,999	\$100	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx	x.xx
Up to \$99,999	\$2,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$2,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$5,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$5,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$7,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$10,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$10,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

Zone 3 - Territories 36, 38, 39, 57, & 60

HOMEOWNERS INSURANCE

NORTH CAROLINA

SELECTED ALL OTHER PERILS WITH HIGHER WIND OR HAIL PERCENTAGE DEDUCTIBLE RELATIVITIES

TABLE 2 (Cont'd)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 7.5% Wind or Hail Deductible</u>		
		<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>
Up to \$99,999	\$100	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx	x.xx
Up to \$99,999	\$2,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$2,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx	x.xx
Up to \$99,999	\$5,000	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$5,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$5,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$7,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$7,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$10,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$10,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$10,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

Zone 3 - Territories 36, 38, 39, 57, & 60

HOMEOWNERS INSURANCE

NORTH CAROLINA

SELECTED ALL OTHER PERILS WITH HIGHER WIND OR HAIL PERCENTAGE DEDUCTIBLE RELATIVITIES

TABLE 2 (Cont'd)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 10% Wind or Hail Deductible</u>		
		<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>
Up to \$99,999	\$100	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx	x.xx
Up to \$99,999	\$2,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$2,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx	x.xx
Up to \$99,999	\$5,000	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$5,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$5,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx	x.xx
Up to \$99,999	\$7,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$7,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$7,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$10,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$10,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$10,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

Zone 3 - Territories 36, 38, 39, 57, & 60

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER WIND OR HAIL FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 3

Owners Forms

Relativity at \$1,000 Wind or Hail Deductible

SELECTED

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>
Up to \$99,999	\$100	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

Zone 3 - Territories 36, 38, 39, 57, & 60

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER WIND OR HAIL FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 3 (Cont.'d)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	Relativity at \$2,000 Wind or Hail Deductible <u>SELECTED</u>		
		<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>
Up to \$99,999	\$100	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

Zone 3 - Territories 36, 38, 39, 57, & 60

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER WIND OR HAIL FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 3 (Cont.'d)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	Relativity at \$5,000 Wind or Hail Deductible <u>SELECTED</u>		
		<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>
Up to \$99,999	\$100	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx	x.xx
Up to \$99,999	\$2,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$2,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

Zone 3 - Territories 36, 38, 39, 57, & 60

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER WIND OR HAIL FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 3 (Cont.'d)

Owners Forms

Relativity at \$7,500 Wind or Hail Deductible

SELECTED

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>
Up to \$99,999	\$100	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx	x.xx
Up to \$99,999	\$2,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$2,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx	x.xx
Up to \$99,999	\$5,000	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$5,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$5,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

Zone 3 - Territories 36, 38, 39, 57, & 60

HOMEOWNERS INSURANCE

NORTH CAROLINA

SELECTED ALL OTHER PERILS WITH HIGHER WIND OR HAIL FIXED DOLLAR DEDUCTIBLE RELATIVITIES

TABLE 3 (Cont.'d)

Owners Forms

Relativity at \$10,000 Wind or Hail Deductible

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>SELECTED</u>		
		<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>
Up to \$99,999	\$100	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx	x.xx
Up to \$99,999	\$2,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$2,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx	x.xx
Up to \$99,999	\$5,000	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$5,000	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$5,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx	x.xx
Up to \$99,999	\$7,500	x.xx	x.xx	x.xx
\$100,000 to \$149,999	\$7,500	x.xx	x.xx	x.xx
\$150,000 to \$299,999	\$7,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

Zone 3 - Territories 36, 38, 39, 57, & 60

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER WIND OR HAIL FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 3 (Cont.'d)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	Relativity at \$20,000 Wind or Hail Deductible <u>SELECTED</u>		
		<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>
\$300,000 to \$599,999	\$100	x.xx	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$10,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

Zone 3 - Territories 36, 38, 39, 57, & 60

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER WIND OR HAIL FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 3 (Cont.'d)

Owners Forms

Relativity at \$30,000 Wind or Hail Deductible

SELECTED

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>
\$300,000 to \$599,999	\$100	x.xx	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1000	x.xx	x.xx	x.xx
\$600,000 and Over	\$1000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$10,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

Zone 3 - Territories 36, 38, 39, 57, & 60

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER WIND OR HAIL FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 3 (Cont.'d)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	Relativity at \$40,000 Wind or Hail Deductible <u>SELECTED</u>		
		<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>
\$300,000 to \$599,999	\$100	x.xx	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$10,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

Zone 3 - Territories 36, 38, 39, 57, & 60

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER WIND OR HAIL FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 3 (Cont.'d)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	Relativity at \$50,000 Wind or Hail Deductible <u>SELECTED</u>		
		<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>
\$300,000 to \$599,999	\$100	x.xx	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx	x.xx
\$300,000 to \$599,999	\$10,000	x.xx	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

Zone 3 - Territories 36, 38, 39, 57, & 60

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER HURRICANE PERCENTAGE
DEDUCTIBLE RELATIVITIES**

TABLE 4

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 0.5% Hurricane Deductible</u>	
		<u>Zone 1</u>	<u>Zone 2</u>
\$300,000 to \$599,999	\$100	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER HURRICANE PERCENTAGE
DEDUCTIBLE RELATIVITIES**

TABLE 4 (Cont'd)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 1% Hurricane Deductible</u>	
		<u>Zone 1</u>	<u>Zone 2</u>
Up to \$99,999	\$100	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER HURRICANE PERCENTAGE
DEDUCTIBLE RELATIVITIES**

TABLE 4 (Cont'd)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 2% Hurricane Deductible</u>	
		<u>Zone 1</u>	<u>Zone 2</u>
Up to \$99,999	\$100	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx
\$100,000 to \$149,999	\$2,500	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx
\$150,000 to \$299,999	\$5,000	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx
\$300,000 to \$599,999	\$10,000	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER HURRICANE PERCENTAGE
DEDUCTIBLE RELATIVITIES**

TABLE 4 (Cont'd)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 5% Hurricane Deductible</u>	
		<u>Zone 1</u>	<u>Zone 2</u>
Up to \$99,999	\$100	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx
Up to \$99,999	\$2,500	x.xx	x.xx
\$100,000 to \$149,999	\$2,500	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx
\$100,000 to \$149,999	\$5,000	x.xx	x.xx
\$150,000 to \$299,999	\$5,000	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx
\$150,000 to \$299,999	\$7,500	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx
\$150,000 to \$299,999	\$10,000	x.xx	x.xx
\$300,000 to \$599,999	\$10,000	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

HOMEOWNERS INSURANCE

NORTH CAROLINA

SELECTED ALL OTHER PERILS WITH HIGHER HURRICANE PERCENTAGE DEDUCTIBLE RELATIVITIES

TABLE 4 (Cont'd)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 7.5% Hurricane Deductible</u>	
		<u>Zone 1</u>	<u>Zone 2</u>
Up to \$99,999	\$100	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx
Up to \$99,999	\$2,500	x.xx	x.xx
\$100,000 to \$149,999	\$2,500	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx
Up to \$99,999	\$5,000	x.xx	x.xx
\$100,000 to \$149,999	\$5,000	x.xx	x.xx
\$150,000 to \$299,999	\$5,000	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx
\$100,000 to \$149,999	\$7,500	x.xx	x.xx
\$150,000 to \$299,999	\$7,500	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx
\$100,000 to \$149,999	\$10,000	x.xx	x.xx
\$150,000 to \$299,999	\$10,000	x.xx	x.xx
\$300,000 to \$599,999	\$10,000	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

HOMEOWNERS INSURANCE

NORTH CAROLINA

SELECTED ALL OTHER PERILS WITH HIGHER HURRICANE PERCENTAGE DEDUCTIBLE RELATIVITIES

TABLE 4 (Cont'd)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 10% Hurricane Deductible</u>	
		<u>Zone 1</u>	<u>Zone 2</u>
Up to \$99,999	\$100	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx
Up to \$99,999	\$2,500	x.xx	x.xx
\$100,000 to \$149,999	\$2,500	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx
Up to \$99,999	\$5,000	x.xx	x.xx
\$100,000 to \$149,999	\$5,000	x.xx	x.xx
\$150,000 to \$299,999	\$5,000	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx
Up to \$99,999	\$7,500	x.xx	x.xx
\$100,000 to \$149,999	\$7,500	x.xx	x.xx
\$150,000 to \$299,999	\$7,500	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx
\$100,000 to \$149,999	\$10,000	x.xx	x.xx
\$150,000 to \$299,999	\$10,000	x.xx	x.xx
\$300,000 to \$599,999	\$10,000	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER HURRICANE FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 5

Owners Forms

Relativity at \$1,000 Hurricane Deductible
SELECTED

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Zone 1</u>	<u>Zone 2</u>
Up to \$99,999	\$100	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER HURRICANE FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 5 (Cont.'d)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	Relativity at \$2,000 Hurricane Deductible	
		<u>Zone 1</u>	<u>Zone 2</u>
Up to \$99,999	\$100	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER HURRICANE FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 5 (Cont.'d)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	Relativity at \$5,000 Hurricane Deductible	
		<u>Zone 1</u>	<u>Zone 2</u>
Up to \$99,999	\$100	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx
Up to \$99,999	\$2,500	x.xx	x.xx
\$100,000 to \$149,999	\$2,500	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER HURRICANE FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 5 (Cont.'d)

Owners Forms

Relativity at \$7,500 Hurricane Deductible
SELECTED

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Zone 1</u>	<u>Zone 2</u>
Up to \$99,999	\$100	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx
Up to \$99,999	\$2,500	x.xx	x.xx
\$100,000 to \$149,999	\$2,500	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx
Up to \$99,999	\$5,000	x.xx	x.xx
\$100,000 to \$149,999	\$5,000	x.xx	x.xx
\$150,000 to \$299,999	\$5,000	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER HURRICANE FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 5 (Cont.'d)

Owners Forms

Relativity at \$10,000 Hurricane Deductible

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>SELECTED</u>	
		<u>Zone 1</u>	<u>Zone 2</u>
Up to \$99,999	\$100	x.xx	x.xx
\$100,000 to \$149,999	\$100	x.xx	x.xx
\$150,000 to \$299,999	\$100	x.xx	x.xx
\$300,000 to \$599,999	\$100	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx
Up to \$99,999	\$250	x.xx	x.xx
\$100,000 to \$149,999	\$250	x.xx	x.xx
\$150,000 to \$299,999	\$250	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx
Up to \$99,999	\$500	x.xx	x.xx
\$100,000 to \$149,999	\$500	x.xx	x.xx
\$150,000 to \$299,999	\$500	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx
Up to \$99,999	\$1,000	x.xx	x.xx
\$100,000 to \$149,999	\$1,000	x.xx	x.xx
\$150,000 to \$299,999	\$1,000	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx
Up to \$99,999	\$1,500	x.xx	x.xx
\$100,000 to \$149,999	\$1,500	x.xx	x.xx
\$150,000 to \$299,999	\$1,500	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx
Up to \$99,999	\$2,500	x.xx	x.xx
\$100,000 to \$149,999	\$2,500	x.xx	x.xx
\$150,000 to \$299,999	\$2,500	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx
Up to \$99,999	\$5,000	x.xx	x.xx
\$100,000 to \$149,999	\$5,000	x.xx	x.xx
\$150,000 to \$299,999	\$5,000	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx
Up to \$99,999	\$7,500	x.xx	x.xx
\$100,000 to \$149,999	\$7,500	x.xx	x.xx
\$150,000 to \$299,999	\$7,500	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER HURRICANE FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 5 (Cont.'d)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	Relativity at \$20,000 Hurricane Deductible	
		<u>Zone 1</u>	<u>Zone 2</u>
\$300,000 to \$599,999	\$100	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx
\$300,000 to \$599,999	\$10,000	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER HURRICANE FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 5 (Cont.'d)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	Relativity at \$30,000 Hurricane Deductible	
		<u>Zone 1</u>	<u>Zone 2</u>
\$300,000 to \$599,999	\$100	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx
\$300,000 to \$599,999	\$1000	x.xx	x.xx
\$600,000 and Over	\$1000	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx
\$300,000 to \$599,999	\$10,000	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER HURRICANE FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 5 (Cont.'d)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	Relativity at \$40,000 Hurricane Deductible	
		<u>Zone 1</u>	<u>Zone 2</u>
\$300,000 to \$599,999	\$100	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx
\$300,000 to \$599,999	\$10,000	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53

HOMEOWNERS INSURANCE

NORTH CAROLINA

**SELECTED ALL OTHER PERILS WITH HIGHER HURRICANE FIXED
DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 5 (Cont.'d)

Owners Forms

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	Relativity at \$50,000 Hurricane Deductible	
		<u>Zone 1</u>	<u>Zone 2</u>
\$300,000 to \$599,999	\$100	x.xx	x.xx
\$600,000 and Over	\$100	x.xx	x.xx
\$300,000 to \$599,999	\$250	x.xx	x.xx
\$600,000 and Over	\$250	x.xx	x.xx
\$300,000 to \$599,999	\$500	x.xx	x.xx
\$600,000 and Over	\$500	x.xx	x.xx
\$300,000 to \$599,999	\$1,000	x.xx	x.xx
\$600,000 and Over	\$1,000	x.xx	x.xx
\$300,000 to \$599,999	\$1,500	x.xx	x.xx
\$600,000 and Over	\$1,500	x.xx	x.xx
\$300,000 to \$599,999	\$2,500	x.xx	x.xx
\$600,000 and Over	\$2,500	x.xx	x.xx
\$300,000 to \$599,999	\$5,000	x.xx	x.xx
\$600,000 and Over	\$5,000	x.xx	x.xx
\$300,000 to \$599,999	\$7,500	x.xx	x.xx
\$600,000 and Over	\$7,500	x.xx	x.xx
\$300,000 to \$599,999	\$10,000	x.xx	x.xx
\$600,000 and Over	\$10,000	x.xx	x.xx

Zone 1 - Territories 05, 06, 42, & 43

Zone 2 - Territories 32, 34, 41, 44, 45, 46, 47, & 53