



B U L L E T I N

July 2, 2019

Bulletin No. 10-2019

To: NISS Member Companies

RE: Revised Territories – North Carolina Dwelling Policies

We have been notified by the North Carolina Rate Bureau (NCRB) that the Commissioner of Insurance in North Carolina has approved a comprehensive revision to the Dwelling territory definitions. NCRB member companies were notified of the Dwelling territory definition changes in a circular mailed by the NCRB on July 2, 2018.

Please note that these revised Dwelling territory definitions are now the same as the current Homeowners territories.

These changes are effective on all new and renewal Dwelling policies effective on or after February 1, 2019 which will be reported to NISS next year in the 2020 Homeowners Call.

The attached pages set forth the changes as they will appear in the 3rd Quarter 2019 revisions to the NISS Statistical Plan for Homeowners, Mobilehome and Dwelling Policies.

Please let us know if you have any questions.

Very truly yours,

A handwritten signature in black ink that reads "Theresa A. Szwast". The signature is written in a cursive style with a prominent flourish at the end.

Theresa A. Szwast

MITIGATION CODES

North Carolina Only

Applicable to Dwelling Territories 11, 12, 13, 14, 15, and 16

DESCRIPTION	CODE
Total Hip Roof.....	A
Opening Protection.....	B
Total Hip Roof and Opening Protection.....	C
IBHS Designation.....	
<i>Hurricane Fortified for Safer Living®</i>	D
<i>Hurricane Fortified for Existing Homes®</i> Bronze Option 1.....	E
<i>Hurricane Fortified for Existing Homes®</i> Bronze Option 2.....	F
<i>Hurricane Fortified for Existing Homes®</i> Silver Option 1.....	G
<i>Hurricane Fortified for Existing Homes®</i> Silver Option 2.....	H
<i>Hurricane Fortified for Existing Homes®</i> Gold Option 1.....	I
<i>Hurricane Fortified for Existing Homes®</i> Gold Option 2.....	J
No Mitigating Features.....	0

NOTE: For Dwelling, the credits do not apply to condominiums or tenant policies, policies excluding windstorm or hail, dwellings under construction, Coverage C--Personal Property (unless the policy also provides Coverage A--Dwelling), or mobile homes. In instances where the credits do not apply, companies should report code 0 (No Mitigating Features).

NORTH CAROLINA

Territory Codes - Homeowners, Tenants, Condominiums, & Dwelling Policies

Territory			
In the County of	CODE	In the County of	CODE
Alamance	31	Iredell	34
Alexander	34	Jackson	39
Alleghany	36	Johnston	24
Anson	30	Jones	15
Ashe	36	Lee	29
Avery	37	Lenoir	19
Beaufort	15	Lincoln	35
Bertie	18	Macon	39
Bladen	23	Madison	38
Buncombe	36	Martin	18
Burke	36	McDowell	36
Cabarrus	32	Mecklenburg	34
Caldwell	36	Mitchell	37
Camden	15	Montgomery	30
Caswell	31	Moore	29
Catawba	36	Nash	24
Chatham	28	Northampton	24
Cherokee	39	Orange	28
Chowan	15	Pamlico	13
Clay	39	Pasquotank	15
Cleveland	35	Perquimans	15
Columbus	20	Person	26
Craven	15	Pitt	18
Cumberland	22	Polk	36
Currituck (other than Beach Areas)	13	Randolph	32
Dare (other than Beach Areas)	13	Richmond	30
Davidson	32	Robeson	23
Davie	31	Rockingham	31
Duplin	19	Rowan	32
Durham	27	Rutherford	35
Edgecombe	21	Sampson	22
Forsyth	31	Scotland	25
Franklin	24	Stanly	34
Gaston	35	Stokes	31
Gates	17	Surry	31
Graham	39	Swain	38
Granville	26	Transylvania	38
Greene	18	Tyrrell	15
Guilford	31	Union	34
Halifax	24	Vance	26
Harnett	25	Wake	27
Haywood	38	Warren	26
Henderson	36	Washington	15
Hertford	17	Watauga	36
Hoke	25	Wayne	18
Hyde (other than Beach Areas)	13	Wilkes	34
		Wilson	21
		Yadkin	33
		Yancey	36

NORTH CAROLINA
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Territory Codes - Homeowners, Tenants, Condominiums, & Dwelling Policies

Territory (Continued from previous page)	
Beach Areas	
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 Currituck, Dare and Hyde counties	11
- Beach Areas in Brunswick, Carteret, New Hanover, Onslow and Pender Counties	12

Other than Beach Areas of Brunswick, Carteret, New Hanover, Onslow and Pender Counties

For areas of Brunswick, Carteret, New Hanover, Onslow and Pender Counties, other than the Beach Areas, refer to the following ZIP Codes. If portions of these ZIP codes fall in Counties other than Brunswick, Carteret, New Hanover, Onslow and Pender Counties use the territory code for those Counties.

Eastern Coastal Territory		
ZIP Code	USPS ZIP Code Name	Code
28403	Wilmington	14
28404	Wilmington	14
28405	Wilmington	14
28406	Wilmington	14
28407	Wilmington	14
28408	Wilmington	14
28409	Wilmington	14
28410	Wilmington	14
28411	Wilmington	14
28412	Wilmington	14
28422	Bolivia	14
28428	Carolina Beach	14
28443	Hampstead	14
28445	Holly Ridge	14
28459	Shallotte	14
28460	Sneads Ferry	14
28461	Southport	14
28462	Supply	14
28467	Calabash	14
28468	Sunset Beach	14
28469	Ocean Isle Beach	14
28470	Shallotte	14
28480	Wrightsville Beach	14

NORTH CAROLINA
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Territory Codes - Homeowners, Tenants, Condominiums, & Dwelling Policies

Eastern Coastal Territory (Continued from previous page)		
ZIP Code	USPS ZIP Code Name	Code
28511	Atlantic	14
28516	Beaufort	14
28520	Cedar Island	14
28524	Davis	14
28528	Gloucester	14
28531	Harkers Island	14
28532	Havelock	14
28533	Cherry Point	14
28539	Hubert	14
28553	Marshallberg	14
28557	Morehead City	14
28570	Newport	14
28577	Sealevel	14
28579	Smyrna	14
28581	Stacy	14
28584	Swansboro	14
28589	Williston	14

Western Coastal Territory		
ZIP Code	USPS ZIP Code Name	Code
28401	Wilmington	16
28402	Wilmington	16
28420	Ash	16
28421	Atkinson	16
28425	Burgaw	16
28429	Castle Hayne	16
28435	Currie	16
28436	Delco	16
28447	Ivanhoe	16
28448	Kelly	16
28451	Leland	16
28452	Longwood	16
28454	Maple Hill	16
28456	Riegelwood	16
28457	Rocky Point	16
28466	Wallace	16
28478	Willard	16
28479	Winnabow	16
28518	Beulaville	16
28521	Chinquapin	16
28540	Jacksonville	16
28541	Jacksonville	16

NORTH CAROLINA
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Territory Codes - Homeowners, Tenants, Condominiums, & Dwelling Policies

Western Coastal Territory (Continued from previous page)		
ZIP Code	USPS ZIP Code Name	Code
28542	Camp Lejeune	16
28543	Tarawa Terrace	16
28544	Midway Park	16
28545	McCutcheon Field	16
28546	Jacksonville	16
28547	Camp Lejeune	16
28555	Maysville	16
28574	Richlands	16
28582	Stella	16