

January 26, 2015

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revised Private Passenger Auto Territory Definitions

The Commissioner of Insurance has approved the attached revisions to the North Carolina Personal Auto Policy Program. The revisions include revised territory definitions and a revised rating rule. The revisions also include revised base rates for the newly-defined territories, but there is no overall rate level change with these revisions.

The revised territory system contains 34 territories defined in terms of contiguous ZIP codes. Please find attached revised territory definition pages for the Personal Auto Manual which include two displays of the ZIP codes, one that displays the ZIP codes that comprise each territory and another that displays the ZIP codes in ascending numerical order with corresponding territory number.

In addition, please find attached a revised Rule 21 of the Personal Auto Manual. This rule governs the determination of the applicable rating territory and specifies the ZIP code boundaries to be used in that determination. Note that, as set out in the rule, the ZIP code boundaries underlying these revisions are those in effect as of July, 2014. Note further that these boundaries will be updated on a periodic basis and any such changes will be announced and distributed by the Rate Bureau.

In addition, please find attached revised base rates for Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision coverages for the newly-defined territories.

These changes are to become effective in accordance with the following Rule of Application:

These changes are applicable to all new and renewal policies written to become effective on or after October 1, 2015.

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:dms
Attachments
A-15-2

Personal Vehicle Manual - North Carolina

Territory Definitions

Territory	ZIP Codes					
110	27906	27921	27943	27956	27968	27982
	27907	27923	27947	27958	27972	28520
	27909	27927	27948	27959	27973	
	27915	27929	27949	27960	27974	
	27916	27936	27950	27964	27976	
	27917	27939	27953	27965	27978	
	27920	27941	27954	27966	27981	
120	27212	27551	27808	27846	27876	27935
	27291	27553	27810	27847	27877	27937
	27305	27556	27816	27849	27881	27938
	27311	27563	27818	27850	27885	27942
	27314	27565	27820	27853	27887	27944
	27315	27570	27823	27855	27890	27946
	27326	27572	27824	27857	27891	27957
	27343	27573	27826	27860	27897	27962
	27379	27574	27831	27862	27910	27967
	27507	27582	27832	27865	27919	27969
	27508	27583	27839	27866	27922	27970
	27525	27584	27840	27867	27924	27979
	27536	27586	27841	27869	27925	27980
	27537	27589	27842	27870	27926	27983
	27541	27594	27843	27872	27928	27985
	27544	27596	27844	27874	27930	27986
	27549	27805	27845	27875	27932	
130	27542	27828	27884	28398	28458	28530
	27557	27829	27886	28420	28464	28537
	27801	27830	27888	28421	28466	28538
	27802	27837	27889	28423	28478	28552
	27803	27851	27892	28425	28501	28554
	27804	27852	27896	28435	28502	28572
	27806	27856	28318	28436	28503	28573
	27807	27861	28325	28441	28508	28578
	27809	27864	28328	28444	28509	28580
	27812	27868	28329	28447	28515	28583
	27814	27871	28341	28448	28518	28585
	27815	27873	28349	28450	28521	28587
	27817	27878	28365	28452	28522	
	27819	27879	28366	28453	28523	
	27821	27880	28382	28454	28525	
	27822	27882	28385	28456	28526	
	27825	27883	28393	28457	28527	
140	27813	27894				
	27893	27895				

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Territory Definitions

Territory	ZIP Codes					
150	27811	27835	28586			
	27827	27836	28590			
	27833	27858				
	27834	28513				
170	28445	28519	28533	28560	28571	28584
	28460	28524	28539	28561	28575	28589
	28510	28528	28553	28562	28577	28594
	28511	28529	28555	28563	28579	
	28512	28531	28556	28564	28581	
	28516	28532	28557	28570	28582	
180	28540	28543	28546			
	28541	28544	28547			
	28542	28545	28574			
190	28403	28407	28411	28449		
	28404	28408	28412	28461		
	28405	28409	28428	28465		
	28406	28410	28443	28480		
200	28401	28429	28462			
	28402	28451	28470			
	28422	28459	28479			
210	28467	28469				
	28468					
220	28320	28424	28434	28463		
	28332	28430	28438	28472		
	28337	28431	28439			
	28392	28432	28442			
	28399	28433	28455			
230	28319	28359	28371	28378		
	28340	28360	28372	28383		
	28357	28362	28375	28384		
	28358	28369	28377	28386		
240	28007	28330	28352	28380		
	28091	28343	28353	28396		
	28102	28345	28363			
	28119	28347	28364			
	28170	28351	28379			
250	28301	28302	28303	28304	28305	

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Territory Definitions

Territory	ZIP Codes					
250 (continued)	28306	28310	28331			
	28307	28311	28348			
	28308	28314	28376			
	28309	28323	28390			
260	27237	27521	27533	27577	28333	28391
	27330	27524	27534	27591	28334	28395
	27331	27526	27543	27592	28335	28504
	27332	27527	27546	27593	28339	28551
	27501	27528	27552	27597	28342	
	27504	27529	27555	27603	28344	
	27505	27530	27568	27863	28355	
	27506	27531	27569	28312	28356	
	27520	27532	27576	28326	28368	
	270	27571	27613	27622	27676	
27587		27614	27624	27690		
27588		27615	27656			
27612		27617	27675			
280	27545	27610	27625	27640	27698	
	27601	27611	27626	27658	27699	
	27602	27616	27629	27661		
	27604	27619	27634	27668		
	27609	27620	27635	27697		
290	27509	27701	27704			
	27522	27702	27706			
	27581	27703				
300	27502	27523	27607	27636	27709	
	27511	27539	27608	27650	27710	
	27512	27540	27621	27695	27711	
	27513	27560	27623	27705	27713	
	27518	27605	27627	27707	27715	
	27519	27606	27628	27708	27717	
310	27510	27516				
	27514	27517				
	27515	27599				
320	27007	27020	27030	27046	27053	27204
	27011	27022	27031	27047	27055	27205
	27016	27024	27041	27048	27201	27207
	27017	27025	27042	27049	27202	27208
	27018	27027	27043	27052	27203	27209

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Territory Definitions

Territory	ZIP Codes						
320 (continued)	27213	27253	27323	27559	28350	28649	
	27214	27256	27325	27562	28367	28651	
	27215	27258	27340	27712	28370	28654	
	27216	27259	27341	27722	28373	28656	
	27217	27278	27342	28001	28374	28659	
	27228	27281	27344	28002	28387	28660	
	27229	27283	27349	28009	28388	28665	
	27230	27288	27350	28097	28394	28668	
	27231	27289	27355	28109	28606	28669	
	27233	27298	27356	28124	28621	28670	
	27239	27301	27357	28127	28623	28672	
	27242	27302	27359	28128	28624	28675	
	27243	27306	27370	28129	28627	28676	
	27244	27312	27371	28137	28634	28683	
	27247	27313	27375	28163	28635	28685	
	27248	27316	27376	28315	28636	28688	
	27249	27317	27377	28327	28642	28689	
	27252	27320	27503	28338	28644	28697	
	340	27260	27401	27407	27416	27495	
		27261	27402	27411	27417	27497	
27262		27403	27412	27420	27498		
27263		27405	27413	27427	27499		
27264		27406	27415	27435			
350	27006	27040	27103	27115	27199	27408	
	27009	27045	27104	27116	27235	27409	
	27010	27050	27105	27120	27265	27410	
	27012	27051	27106	27130	27282	27419	
	27014	27094	27108	27150	27284	27425	
	27019	27098	27109	27152	27285	27429	
	27021	27099	27111	27155	27310	27438	
	27023	27101	27113	27157	27358	27455	
	27028	27102	27114	27198	27404		
360	27107	27292	27351	27374			
	27110	27293	27360				
	27117	27294	27361				
	27127	27295	27373				
370	27013	28027	28079	28105	28145		
	27054	28039	28081	28106	28146		
	27299	28041	28082	28107	28147		
	28023	28071	28083	28125	28159		
	28025	28072	28088	28138	28227		
	28026	28075	28104	28144			

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Territory Definitions

Territory	ZIP Codes					
380	28103 28108 28110	28111 28112 28133	28135 28174			
390	28173 28201 28202 28203 28204 28207 28209	28210 28211 28220 28222 28226 28230 28231	28232 28233 28234 28235 28236 28237 28242	28244 28246 28247 28250 28255 28263 28270	28271 28274 28277 28280 28281 28282 28284	28285 28287 28288
420	28126 28205 28206 28208 28212 28213	28215 28216 28217 28218 28219 28223	28224 28228 28229 28243 28254 28256	28258 28260 28262 28265 28266 28272	28275 28289 28290 28296 28297 28299	
440	28012 28032 28056 28098	28120 28130 28134 28214	28241 28273 28278 28101			
450	28016 28034 28052	28053 28054 28055	28077			
460	28006 28010 28031 28035 28036 28037 28070 28078	28115 28117 28123 28164 28166 28221 28253 28269	28601 28602 28603 28609 28610 28612 28613 28619	28625 28628 28630 28633 28637 28638 28645 28650	28655 28658 28661 28666 28667 28671 28673 28677	28678 28680 28681 28682 28687 28690 28699
470	28017 28020 28021 28024 28033	28038 28042 28073 28076 28080	28086 28089 28090 28092 28093	28114 28136 28150 28151 28152	28168 28169	
480	28018 28019 28040	28043 28074 28139	28160 28167 28604	28605 28607 28608	28611 28615 28616	28617 28618 28622

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Territory	ZIP Codes					
480 (continued)	28626	28647	28679	28705	28749	28773
	28629	28652	28684	28714	28750	28777
	28631	28653	28691	28720	28752	28782
	28640	28657	28692	28722	28755	
	28641	28662	28693	28737	28756	
	28643	28663	28694	28740	28761	
	28646	28664	28698	28746	28765	
490	28701	28721	28738	28760	28784	28806
	28702	28723	28739	28762	28785	28810
	28704	28724	28741	28763	28786	28813
	28707	28725	28742	28766	28787	28814
	28708	28726	28743	28768	28788	28815
	28709	28727	28744	28770	28789	28816
	28710	28728	28745	28771	28790	28901
	28711	28729	28747	28772	28791	28902
	28712	28730	28748	28774	28792	28903
	28713	28731	28751	28775	28793	28904
	28715	28732	28753	28776	28801	28905
	28716	28733	28754	28778	28802	28906
	28717	28734	28757	28779	28803	28909
	28718	28735	28758	28781	28804	
	28719	28736	28759	28783	28805	

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ZIP Codes/Territories in Numerical Order by ZIP Code

ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27006	Advance	350	27106	Winston Salem	350
27007	Ararat	320	27107	Winston Salem	360
27009	Belews Creek	350	27108	Winston Salem	350
27010	Bethania	350	27109	Winston Salem	350
27011	Boonville	320	27110	Winston Salem	360
27012	Clemmons	350	27111	Winston Salem	350
27013	Cleveland	370	27113	Winston Salem	350
27014	Cooleemee	350	27114	Winston Salem	350
27016	Danbury	320	27115	Winston Salem	350
27017	Dobson	320	27116	Winston Salem	350
27018	East Bend	320	27117	Winston Salem	360
27019	Germanton	350	27120	Winston Salem	350
27020	Hamptonville	320	27127	Winston Salem	360
27021	King	350	27130	Winston Salem	350
27022	Lawsonville	320	27150	Winston Salem	350
27023	Lewisville	350	27152	Winston Salem	350
27024	Lowgap	320	27155	Winston Salem	350
27025	Madison	320	27157	Winston Salem	350
27027	Mayodan	320	27198	Winston Salem	350
27028	Mocksville	350	27199	Winston Salem	350
27030	Mount Airy	320	27201	Alamance	320
27031	White Plains	320	27202	Altamahaw	320
27040	Pfafftown	350	27203	Asheboro	320
27041	Pilot Mountain	320	27204	Asheboro	320
27042	Pine Hall	320	27205	Asheboro	320
27043	Pinnacle	320	27207	Bear Creek	320
27045	Rural Hall	350	27208	Bennett	320
27046	Sandy Ridge	320	27209	Biscoe	320
27047	Siloam	320	27212	Blanch	120
27048	Stoneville	320	27213	Bonlee	320
27049	Toast	320	27214	Browns Summit	320
27050	Tobaccoville	350	27215	Burlington	320
27051	Walkertown	350	27216	Burlington	320
27052	Walnut Cove	320	27217	Burlington	320
27053	Westfield	320	27228	Bynum	320
27054	Woodleaf	370	27229	Candor	320
27055	Yadkinville	320	27230	Cedar Falls	320
27094	Rural Hall	350	27231	Cedar Grove	320
27098	Rural Hall	350	27233	Climax	320
27099	Rural Hall	350	27235	Colfax	350
27101	Winston Salem	350	27237	Cummock	260
27102	Winston Salem	350	27239	Denton	320
27103	Winston Salem	350	27242	Eagle Springs	320
27104	Winston Salem	350	27243	Efland	320
27105	Winston Salem	350	27244	Elon	320

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ZIP Codes/Territories in Numerical Order by ZIP Code

ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27247	Ether	320	27330	Sanford	260
27248	Franklinville	320	27331	Sanford	260
27249	Gibsonville	320	27332	Sanford	260
27252	Goldston	320	27340	Saxapahaw	320
27253	Graham	320	27341	Seagrove	320
27256	Gulf	320	27342	Sedalia	320
27258	Haw River	320	27343	Semora	120
27259	Highfalls	320	27344	Siler City	320
27260	High Point	340	27349	Snow Camp	320
27261	High Point	340	27350	Sophia	320
27262	High Point	340	27351	Southmont	360
27263	High Point	340	27355	Staley	320
27264	High Point	340	27356	Star	320
27265	High Point	350	27357	Stokesdale	320
27278	Hillsborough	320	27358	Summerfield	350
27281	Jackson Springs	320	27359	Swepsonville	320
27282	Jamestown	350	27360	Thomasville	360
27283	Julian	320	27361	Thomasville	360
27284	Kernersville	350	27370	Trinity	320
27285	Kernersville	350	27371	Troy	320
27288	Eden	320	27373	Wallburg	360
27289	Eden	320	27374	Welcome	360
27291	Leasburg	120	27375	Wentworth	320
27292	Lexington	360	27376	West End	320
27293	Lexington	360	27377	Whitsett	320
27294	Lexington	360	27379	Yanceyville	120
27295	Lexington	360	27401	Greensboro	340
27298	Liberty	320	27402	Greensboro	340
27299	Linwood	370	27403	Greensboro	340
27301	Mc Leansville	320	27404	Greensboro	350
27302	Mebane	320	27405	Greensboro	340
27305	Milton	120	27406	Greensboro	340
27306	Mount Gilead	320	27407	Greensboro	340
27310	Oak Ridge	350	27408	Greensboro	350
27311	Pelham	120	27409	Greensboro	350
27312	Pittsboro	320	27410	Greensboro	350
27313	Pleasant Garden	320	27411	Greensboro	340
27314	Prospect Hill	120	27412	Greensboro	340
27315	Providence	120	27413	Greensboro	340
27316	Ramseur	320	27415	Greensboro	340
27317	Randleman	320	27416	Greensboro	340
27320	Reidsville	320	27417	Greensboro	340
27323	Reidsville	320	27419	Greensboro	350
27325	Robbins	320	27420	Greensboro	340
27326	Ruffin	120	27425	Greensboro	350

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ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27427	Greensboro	340	27539	Apex	300
27429	Greensboro	350	27540	Holly Springs	300
27435	Greensboro	340	27541	Hurdle Mills	120
27438	Greensboro	350	27542	Kenly	130
27455	Greensboro	350	27543	Kipling	260
27495	Greensboro	340	27544	Kittrell	120
27497	Greensboro	340	27545	Knightdale	280
27498	Greensboro	340	27546	Lillington	260
27499	Greensboro	340	27549	Louisburg	120
27501	Angier	260	27551	Macon	120
27502	Apex	300	27552	Mamers	260
27503	Bahama	320	27553	Manson	120
27504	Benson	260	27555	Micro	260
27505	Broadway	260	27556	Middleburg	120
27506	Buies Creek	260	27557	Middlesex	130
27507	Bullock	120	27559	Moncure	320
27508	Bunn	120	27560	Morrisville	300
27509	Butner	290	27562	New Hill	320
27510	Carrboro	310	27563	Norlina	120
27511	Cary	300	27565	Oxford	120
27512	Cary	300	27568	Pine Level	260
27513	Cary	300	27569	Princeton	260
27514	Chapel Hill	310	27570	Ridgeway	120
27515	Chapel Hill	310	27571	Rolesville	270
27516	Chapel Hill	310	27572	Rougemont	120
27517	Chapel Hill	310	27573	Roxboro	120
27518	Cary	300	27574	Roxboro	120
27519	Cary	300	27576	Selma	260
27520	Clayton	260	27577	Smithfield	260
27521	Coats	260	27581	Stem	290
27522	Creedmoor	290	27582	Stovall	120
27523	Apex	300	27583	Timberlake	120
27524	Four Oaks	260	27584	Townsville	120
27525	Franklinton	120	27586	Vaughan	120
27526	Fuquay Varina	260	27587	Wake Forest	270
27527	Clayton	260	27588	Wake Forest	270
27528	Clayton	260	27589	Warrenton	120
27529	Garner	260	27591	Wendell	260
27530	Goldsboro	260	27592	Willow Spring	260
27531	Goldsboro	260	27593	Wilsons Mills	260
27532	Goldsboro	260	27594	Wise	120
27533	Goldsboro	260	27596	Youngsville	120
27534	Goldsboro	260	27597	Zebulon	260
27536	Henderson	120	27599	Chapel Hill	310
27537	Henderson	120	27601	Raleigh	280

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ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27602	Raleigh	280	27703	Durham	290
27603	Raleigh	260	27704	Durham	290
27604	Raleigh	280	27705	Durham	300
27605	Raleigh	300	27706	Durham	290
27606	Raleigh	300	27707	Durham	300
27607	Raleigh	300	27708	Durham	300
27608	Raleigh	300	27709	Durham	300
27609	Raleigh	280	27710	Durham	300
27610	Raleigh	280	27711	Durham	300
27611	Raleigh	280	27712	Durham	320
27612	Raleigh	270	27713	Durham	300
27613	Raleigh	270	27715	Durham	300
27614	Raleigh	270	27717	Durham	300
27615	Raleigh	270	27722	Durham	320
27616	Raleigh	280	27801	Rocky Mount	130
27617	Raleigh	270	27802	Rocky Mount	130
27619	Raleigh	280	27803	Rocky Mount	130
27620	Raleigh	280	27804	Rocky Mount	130
27621	Raleigh	300	27805	Aulander	120
27622	Raleigh	270	27806	Aurora	130
27623	Raleigh	300	27807	Bailey	130
27624	Raleigh	270	27808	Bath	120
27625	Raleigh	280	27809	Battleboro	130
27626	Raleigh	280	27810	Belhaven	120
27627	Raleigh	300	27811	Bellarthur	150
27628	Raleigh	300	27812	Bethel	130
27629	Raleigh	280	27813	Black Creek	140
27634	Raleigh	280	27814	Blounts Creek	130
27635	Raleigh	280	27815	Rocky Mount	130
27636	Raleigh	300	27816	Castalia	120
27640	Raleigh	280	27817	Chocowinity	130
27650	Raleigh	300	27818	Como	120
27656	Raleigh	270	27819	Conetoe	130
27658	Raleigh	280	27820	Conway	120
27661	Raleigh	280	27821	Edward	130
27668	Raleigh	280	27822	Elm City	130
27675	Raleigh	270	27823	Enfield	120
27676	Raleigh	270	27824	Engelhard	120
27690	Raleigh	270	27825	Everetts	130
27695	Raleigh	300	27826	Fairfield	120
27697	Raleigh	280	27827	Falkland	150
27698	Raleigh	280	27828	Farmville	130
27699	Raleigh	280	27829	Fountain	130
27701	Durham	290	27830	Fremont	130
27702	Durham	290	27831	Garysburg	120

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ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27832	Gaston	120	27881	Speed	120
27833	Greenville	150	27882	Spring Hope	130
27834	Greenville	150	27883	Stantonsburg	130
27835	Greenville	150	27884	Stokes	130
27836	Greenville	150	27885	Swanquarter	120
27837	Grimesland	130	27886	Tarboro	130
27839	Halifax	120	27887	Tillery	120
27840	Hamilton	120	27888	Walstonburg	130
27841	Hassell	120	27889	Washington	130
27842	Henrico	120	27890	Weldon	120
27843	Hobgood	120	27891	Whitakers	120
27844	Hollister	120	27892	Williamston	130
27845	Jackson	120	27893	Wilson	140
27846	Jamesville	120	27894	Wilson	140
27847	Kelford	120	27895	Wilson	140
27849	Lewiston Woodville	120	27896	Wilson	130
27850	Littleton	120	27897	Woodland	120
27851	Lucama	130	27906	Elizabeth City	110
27852	Macclesfield	130	27907	Elizabeth City	110
27853	Margarettsville	120	27909	Elizabeth City	110
27855	Murfreesboro	120	27910	Ahoskie	120
27856	Nashville	130	27916	Aydlett	110
27857	Oak City	120	27917	Barco	110
27858	Greenville	150	27919	Belvidere	120
27860	Pantego	120	27921	Camden	110
27861	Parmele	130	27922	Cofield	120
27862	Pendleton	120	27923	Coinjock	110
27863	Pikeville	260	27924	Colerain	120
27864	Pinetops	130	27925	Columbia	120
27865	Pinetown	120	27926	Corapeake	120
27866	Pleasant Hill	120	27927	Corolla	110
27867	Potecasi	120	27928	Creswell	120
27868	Red Oak	130	27929	Currituck	110
27869	Rich Square	120	27930	Durants Neck	120
27870	Roanoke Rapids	120	27932	Edenton	120
27871	Robersonville	130	27935	Eure	120
27872	Roxobel	120	27937	Gates	120
27873	Saratoga	130	27938	Gatesville	120
27874	Scotland Neck	120	27939	Grandy	110
27875	Scranton	120	27941	Harbinger	110
27876	Seaboard	120	27942	Harrellsville	120
27877	Severn	120	27944	Hertford	120
27878	Sharpsburg	130	27946	Hobbsville	120
27879	Simpson	130	27947	Jarvisburg	110
27880	Sims	130	27948	Kill Devil Hills	110

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ZIP Codes/Territories in Numerical Order by ZIP Code

ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27949	Kitty Hawk	110	28032	Cramerton	440
27950	Knotts Island	110	28033	Crouse	470
27953	Manns Harbor	110	28034	Dallas	450
27954	Manteo	110	28035	Davidson	460
27956	Maple	110	28036	Davidson	460
27957	Merry Hill	120	28037	Denver	460
27958	Moyock	110	28038	Earl	470
27959	Nags Head	110	28039	East Spencer	370
27960	Ocracoke	110	28040	Ellenboro	480
27962	Plymouth	120	28041	Faith	370
27964	Point Harbor	110	28042	Fallston	470
27965	Poplar Branch	110	28043	Forest City	480
27966	Powells Point	110	28052	Gastonia	450
27967	Powellsville	120	28053	Gastonia	450
27969	Roduco	120	28054	Gastonia	450
27970	Roper	120	28055	Gastonia	450
27973	Shawboro	110	28056	Gastonia	440
27974	Shiloh	110	28070	Huntersville	460
27976	South Mills	110	28071	Gold Hill	370
27978	Stumpy Point	110	28072	Granite Quarry	370
27979	Sunbury	120	28073	Grover	470
27980	Tyner	120	28074	Harris	480
27981	Wanchese	110	28075	Harrisburg	370
27983	Windsor	120	28076	Henrietta	470
27985	Winfall	120	28077	High Shoals	450
27986	Winton	120	28078	Huntersville	460
28001	Albemarle	320	28079	Indian Trail	370
28002	Albemarle	320	28080	Iron Station	470
28006	Alexis	460	28081	Kannapolis	370
28007	Ansonville	240	28082	Kannapolis	370
28009	Badin	320	28083	Kannapolis	370
28010	Barium Springs	460	28086	Kings Mountain	470
28012	Belmont	440	28088	Landis	370
28016	Bessemer City	450	28089	Lattimore	470
28017	Boiling Springs	470	28090	Lawndale	470
28018	Bostic	480	28091	Lilesville	240
28019	Caroleen	480	28092	Lincolnton	470
28020	Casar	470	28093	Lincolnton	470
28021	Cherryville	470	28097	Locust	320
28023	China Grove	370	28098	Lowell	440
28024	Cliffside	470	28102	Mc Farlan	240
28025	Concord	370	28103	Marshville	380
28026	Concord	370	28104	Matthews	370
28027	Concord	370	28105	Matthews	370
28031	Cornelius	460	28106	Matthews	370

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ZIP Codes/Territories in Numerical Order by ZIP Code

ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28107	Midland	370	28202	Charlotte	390
28108	Mineral Springs	380	28203	Charlotte	390
28109	Misenheimer	320	28204	Charlotte	390
28110	Monroe	380	28205	Charlotte	420
28111	Monroe	380	28206	Charlotte	420
28112	Monroe	380	28207	Charlotte	390
28114	Moorestboro	470	28208	Charlotte	420
28115	Moorestville	460	28209	Charlotte	390
28117	Moorestville	460	28210	Charlotte	390
28119	Morven	240	28211	Charlotte	390
28120	Mount Holly	440	28212	Charlotte	420
28123	Mount Mourne	460	28213	Charlotte	420
28124	Mount Pleasant	320	28214	Charlotte	440
28125	Mount Ulla	370	28215	Charlotte	420
28126	Newell	420	28216	Charlotte	420
28127	New London	320	28217	Charlotte	420
28128	Norwood	320	28218	Charlotte	420
28129	Oakboro	320	28219	Charlotte	420
28130	Paw Creek	440	28220	Charlotte	390
28133	Peachland	380	28221	Charlotte	460
28134	Pineville	440	28222	Charlotte	390
28135	Polkton	380	28223	Charlotte	420
28136	Polkville	470	28224	Charlotte	420
28137	Richfield	320	28226	Charlotte	390
28138	Rockwell	370	28227	Charlotte	370
28139	Rutherfordton	480	28228	Charlotte	420
28144	Salisbury	370	28229	Charlotte	420
28145	Salisbury	370	28230	Charlotte	390
28146	Salisbury	370	28231	Charlotte	390
28147	Salisbury	370	28232	Charlotte	390
28150	Shelby	470	28233	Charlotte	390
28151	Shelby	470	28234	Charlotte	390
28152	Shelby	470	28235	Charlotte	390
28159	Spencer	370	28236	Charlotte	390
28160	Spindale	480	28237	Charlotte	390
28163	Stanfield	320	28241	Charlotte	440
28164	Stanley	460	28242	Charlotte	390
28166	Troutman	460	28243	Charlotte	420
28167	Union Mills	480	28244	Charlotte	390
28168	Vale	470	28246	Charlotte	390
28169	Waco	470	28247	Charlotte	390
28170	Wadesboro	240	28250	Charlotte	390
28173	Waxhaw	390	28253	Charlotte	460
28174	Wingate	380	28254	Charlotte	420
28201	Charlotte	390	28255	Charlotte	390

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ZIP Codes/Territories in Numerical Order by ZIP Code

ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28256	Charlotte	420	28323	Bunnlevel	250
28258	Charlotte	420	28325	Calypso	130
28260	Charlotte	420	28326	Cameron	260
28262	Charlotte	420	28327	Carthage	320
28263	Charlotte	390	28328	Clinton	130
28265	Charlotte	420	28329	Clinton	130
28266	Charlotte	420	28330	Cordova	240
28269	Charlotte	460	28331	Cumberland	250
28270	Charlotte	390	28332	Dublin	220
28271	Charlotte	390	28333	Dudley	260
28272	Charlotte	420	28334	Dunn	260
28273	Charlotte	440	28335	Dunn	260
28274	Charlotte	390	28337	Elizabethtown	220
28275	Charlotte	420	28338	Ellerbe	320
28277	Charlotte	390	28339	Erwin	260
28278	Charlotte	440	28340	Fairmont	230
28280	Charlotte	390	28341	Faison	130
28281	Charlotte	390	28342	Falcon	260
28282	Charlotte	390	28343	Gibson	240
28284	Charlotte	390	28344	Godwin	260
28285	Charlotte	390	28345	Hamlet	240
28287	Charlotte	390	28347	Hoffman	240
28288	Charlotte	390	28348	Hope Mills	250
28289	Charlotte	420	28349	Kenansville	130
28290	Charlotte	420	28350	Lakeview	320
28296	Charlotte	420	28351	Laurel Hill	240
28297	Charlotte	420	28352	Laurinburg	240
28299	Charlotte	420	28353	Laurinburg	240
28301	Fayetteville	250	28355	Lemon Springs	260
28302	Fayetteville	250	28356	Linden	260
28303	Fayetteville	250	28357	Lumber Bridge	230
28304	Fayetteville	250	28358	Lumberton	230
28305	Fayetteville	250	28359	Lumberton	230
28306	Fayetteville	250	28360	Lumberton	230
28307	Fort Bragg	250	28362	Marietta	230
28308	Pope Army Airfield	250	28363	Marston	240
28309	Fayetteville	250	28364	Maxton	240
28310	Fort Bragg	250	28365	Mount Olive	130
28311	Fayetteville	250	28366	Newton Grove	130
28312	Fayetteville	260	28367	Norman	320
28314	Fayetteville	250	28368	Olivia	260
28315	Aberdeen	320	28369	Orrum	230
28318	Autryville	130	28370	Pinehurst	320
28319	Barnesville	230	28371	Parkton	230
28320	Bladenboro	220	28372	Pembroke	230

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ZIP Codes/Territories in Numerical Order by ZIP Code

ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28373	Pinebluff	320	28431	Chadbourn	220
28374	Pinehurst	320	28432	Clarendon	220
28375	Proctorville	230	28433	Clarkton	220
28376	Raeford	250	28434	Council	220
28377	Red Springs	230	28435	Currie	130
28378	Rex	230	28436	Delco	130
28379	Rockingham	240	28438	Evergreen	220
28380	Rockingham	240	28439	Fair Bluff	220
28382	Roseboro	130	28441	Garland	130
28383	Rowland	230	28442	Hallsboro	220
28384	Saint Pauls	230	28443	Hampstead	190
28385	Salemburg	130	28444	Harrells	130
28386	Shannon	230	28445	Holly Ridge	170
28387	Southern Pines	320	28447	Ivanhoe	130
28388	Southern Pines	320	28448	Kelly	130
28390	Spring Lake	250	28449	Kure Beach	190
28391	Stedman	260	28450	Lake Waccamaw	130
28392	Tar Heel	220	28451	Leland	200
28393	Turkey	130	28452	Longwood	130
28394	Vass	320	28453	Magnolia	130
28395	Wade	260	28454	Maple Hill	130
28396	Wagram	240	28455	Nakina	220
28398	Warsaw	130	28456	Riegelwood	130
28399	White Oak	220	28457	Rocky Point	130
28401	Wilmington	200	28458	Rose Hill	130
28402	Wilmington	200	28459	Shalotte	200
28403	Wilmington	190	28460	Sneads Ferry	170
28404	Wilmington	190	28461	Southport	190
28405	Wilmington	190	28462	Supply	200
28406	Wilmington	190	28463	Tabor City	220
28407	Wilmington	190	28464	Teachey	130
28408	Wilmington	190	28465	Oak Island	190
28409	Wilmington	190	28466	Wallace	130
28410	Wilmington	190	28467	Calabash	210
28411	Wilmington	190	28468	Sunset Beach	210
28412	Wilmington	190	28469	Ocean Isle Beach	210
28420	Ash	130	28470	Shalotte	200
28421	Atkinson	130	28472	Whiteville	220
28422	Bolivia	200	28478	Willard	130
28423	Bolton	130	28479	Winnabow	200
28424	Brunswick	220	28480	Wrightsville Beach	190
28425	Burgaw	130	28501	Kinston	130
28428	Carolina Beach	190	28502	Kinston	130
28429	Castle Hayne	200	28503	Kinston	130
28430	Cerro Gordo	220	28504	Kinston	260

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ZIP Codes/Territories in Numerical Order by ZIP Code

ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28508	Albertson	130	28563	New Bern	170
28509	Alliance	130	28564	New Bern	170
28510	Arapahoe	170	28570	Newport	170
28511	Atlantic	170	28571	Oriental	170
28512	Atlantic Beach	170	28572	Pink Hill	130
28513	Ayden	150	28573	Pollocksville	130
28515	Bayboro	130	28574	Richlands	180
28516	Beaufort	170	28575	Salter Path	170
28518	Beulaville	130	28577	Sealevel	170
28519	Bridgeton	170	28578	Seven Springs	130
28520	Cedar Island	110	28579	Smyrna	170
28521	Chinquapin	130	28580	Snow Hill	130
28522	Comfort	130	28581	Stacy	170
28523	Cove City	130	28582	Stella	170
28524	Davis	170	28583	Stonewall	130
28525	Deep Run	130	28584	Swansboro	170
28526	Dover	130	28585	Trenton	130
28527	Ernul	130	28586	Vanceboro	150
28528	Gloucester	170	28587	Vandemere	130
28529	Grantsboro	170	28589	Williston	170
28530	Grifton	130	28590	Winterville	150
28531	Harkers Island	170	28594	Emerald Isle	170
28532	Havelock	170	28601	Hickory	460
28533	Cherry Point	170	28602	Hickory	460
28537	Hobucken	130	28603	Hickory	460
28538	Hookerton	130	28604	Banner Elk	480
28539	Hubert	170	28605	Blowing Rock	480
28540	Jacksonville	180	28606	Boomer	320
28541	Jacksonville	180	28607	Boone	480
28542	Camp Lejeune	180	28608	Boone	480
28543	Tarawa Terrace	180	28609	Catawba	460
28544	Midway Park	180	28610	Claremont	460
28545	Mccutcheon Field	180	28611	Collettsville	480
28546	Jacksonville	180	28612	Connelly Springs	460
28547	Camp Lejeune	180	28613	Conover	460
28551	La Grange	260	28615	Creston	480
28552	Lowland	130	28616	Crossnore	480
28553	Marshallberg	170	28617	Crumpler	480
28554	Maury	130	28618	Deep Gap	480
28555	Maysville	170	28619	Drexel	460
28556	Merritt	170	28621	Elkin	320
28557	Morehead City	170	28622	Elk Park	480
28560	New Bern	170	28623	Ennice	320
28561	New Bern	170	28624	Ferguson	320
28562	New Bern	170	28625	Statesville	460

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ZIP Codes/Territories in Numerical Order by ZIP Code

ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28626	Fleetwood	480	28675	Sparta	320
28627	Glade Valley	320	28676	State Road	320
28628	Glen Alpine	460	28677	Statesville	460
28629	Glendale Springs	480	28678	Stony Point	460
28630	Granite Falls	460	28679	Sugar Grove	480
28631	Grassy Creek	480	28680	Morganton	460
28633	Lenoir	460	28681	Taylorsville	460
28634	Harmony	320	28682	Terrell	460
28635	Hays	320	28683	Thurmond	320
28636	Hiddenite	320	28684	Todd	480
28637	Hildebran	460	28685	Traphill	320
28638	Hudson	460	28687	Statesville	460
28640	Jefferson	480	28688	Turnersburg	320
28641	Jonas Ridge	480	28689	Union Grove	320
28642	Jonesville	320	28690	Valdese	460
28643	Lansing	480	28691	Valle Crucis	480
28644	Laurel Springs	320	28692	Vilas	480
28645	Lenoir	460	28693	Warrens ville	480
28646	Linville	480	28694	West Jefferson	480
28647	Linville Falls	480	28697	Wilkesboro	320
28649	Mc Grady	320	28698	Zionville	480
28650	Maiden	460	28699	Scotts	460
28651	Millers Creek	320	28701	Alexander	490
28652	Minneapolis	480	28702	Almond	490
28653	Montezuma	480	28704	Arden	490
28654	Moravian Falls	320	28705	Bakersville	480
28655	Morganton	460	28707	Balsam	490
28656	North Wilkesboro	320	28708	Balsam Grove	490
28657	Newland	480	28709	Barnardsville	490
28658	Newton	460	28710	Bat Cave	490
28659	North Wilkesboro	320	28711	Black Mountain	490
28660	Olin	320	28712	Brevard	490
28661	Patterson	460	28713	Bryson City	490
28662	Pineola	480	28714	Burnsville	480
28663	Piney Creek	480	28715	Candler	490
28664	Plumtree	480	28716	Canton	490
28665	Purlear	320	28717	Cashiers	490
28666	Icard	460	28718	Cedar Mountain	490
28667	Rhodhiss	460	28719	Cherokee	490
28668	Roaring Gap	320	28720	Chimney Rock	480
28669	Roaring River	320	28721	Clyde	490
28670	Ronda	320	28722	Columbus	480
28671	Rutherford College	460	28723	Cullowhee	490
28672	Scottville	320	28724	Dana	490
28673	Sherrills Ford	460	28725	Dillsboro	490

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ZIP Codes/Territories in Numerical Order by ZIP Code

ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28726	East Flat Rock	490	28774	Sapphire	490
28727	Edneyville	490	28775	Scaly Mountain	490
28728	Enka	490	28776	Skyland	490
28729	Etowah	490	28777	Spruce Pine	480
28730	Fairview	490	28778	Swannanoa	490
28731	Flat Rock	490	28779	Sylva	490
28732	Fletcher	490	28781	Topton	490
28733	Fontana Dam	490	28782	Tryon	480
28734	Franklin	490	28783	Tuckasegee	490
28735	Gerton	490	28784	Tuxedo	490
28736	Glenville	490	28785	Waynesville	490
28737	Glenwood	480	28786	Waynesville	490
28738	Hazelwood	490	28787	Weaverville	490
28739	Hendersonville	490	28788	Webster	490
28740	Green Mountain	480	28789	Whittier	490
28741	Highlands	490	28790	Zirconia	490
28742	Horse Shoe	490	28791	Hendersonville	490
28743	Hot Springs	490	28792	Hendersonville	490
28744	Franklin	490	28793	Hendersonville	490
28745	Lake Junaluska	490	28801	Asheville	490
28746	Lake Lure	480	28802	Asheville	490
28747	Lake Toxaway	490	28803	Asheville	490
28748	Leicester	490	28804	Asheville	490
28749	Little Switzerland	480	28805	Asheville	490
28750	Lynn	480	28806	Asheville	490
28751	Maggie Valley	490	28810	Asheville	490
28752	Marion	480	28813	Asheville	490
28753	Marshall	490	28814	Asheville	490
28754	Mars Hill	490	28815	Asheville	490
28755	Micaville	480	28816	Asheville	490
28756	Mill Spring	480	28901	Andrews	490
28757	Montreat	490	28902	Brasstown	490
28758	Mountain Home	490	28903	Culberson	490
28759	Mills River	490	28904	Hayesville	490
28760	Naples	490	28905	Marble	490
28761	Nebo	480	28906	Murphy	490
28762	Old Fort	490	28909	Warne	490
28763	Otto	490	27915	Avon	110
28765	Penland	480	27920	Buxton	110
28766	Penrose	490	27936	Frisco	110
28768	Pisgah Forest	490	27943	Hatteras	110
28770	Ridgecrest	490	27968	Rodanthe	110
28771	Robbinsville	490	27972	Salvo	110
28772	Rosman	490	27982	Waves	110
28773	Saluda	480	28101	Mc Adenville	440

FILED BASE RATES BY TERRITORY (A)			
LIABILITY			
TERRITORY CODE	30/60 BODILY INJURY	\$25,000 PROPERTY DAMAGE	\$500 MEDICAL PAYMENTS
110	\$168	\$155	\$21
120	182	141	25
130	208	148	26
140	217	174	26
150	211	174	25
170	174	163	21
180	201	210	22
190	196	187	23
200	222	182	30
210	217	153	28
220	238	158	30
230	276	165	33
240	220	153	27
250	238	220	29
260	204	168	25
270	166	184	20
280	208	208	27
290	208	195	26
300	165	184	20
310	141	157	18
320	155	146	19
340	202	186	25
350	155	163	19
360	170	156	21
370	190	177	22
380	188	170	22
390	186	189	22
420	254	218	34
440	208	187	27
450	244	192	27
460	169	169	20
470	184	161	21
480	144	145	18
490	138	149	17

(A) The filed base rates are those that result solely from the revised territory redefinitions, and were calculated using ISO's standard North Carolina territory rate calculation method.

NORTH CAROLINA - PERSONAL AUTO

FILED BASE RATES BY TERRITORY (A)

PHYSICAL DAMAGE (B)

TERRITORY CODE	FULL COVERAGE COMPREHENSIVE	\$100 DEDUCTIBLE COLLISION
110	\$128	\$420
120	165	467
130	154	462
140	130	483
150	126	467
170	102	430
180	114	634
190	80	413
200	107	454
210	112	425
220	163	517
230	136	514
240	126	470
250	108	590
260	109	441
270	82	408
280	88	481
290	112	505
300	81	405
310	95	392
320	119	421
340	92	475
350	81	401
360	91	413
370	90	438
380	116	476
390	82	430
420	106	543
440	88	466
450	91	490
460	91	436
470	105	448
480	113	449
490	83	442

(A) The filed base rates are those that result solely from the revised territory redefinitions, and were calculated using ISO's standard North Carolina territory base rate calculation method.

(B) Model Year 2014, Symbol 11.