

**Board of County Commissioners**  
Brad George – Chair  
Jacqueline A. (Jackie) Newton – Vice Chair  
Wendy Fletcher-Hardee  
Archibald (Fred) McCoy  
Jerry Groves



**County Manager**  
David Andrews  
**Assistant County Manager**  
Allen Vann  
**County Attorney**  
Carl W. (Trey) Thurman  
**Staff Attorney**  
Patrick Buffkin

**A RESOLUTION OF THE PENDER COUNTY BOARD OF COMMISSIONERS  
EXPRESSING OPPOSITION TO THE NORTH CAROLINA RATE BUREAU'S  
APPLICATION FOR AN INCREASE IN HOMEOWNERS' INSURANCE RATES**

WHEREAS, Pender County, North Carolina, is a place of natural beauty, including Topsail Island, one of North Carolina's prized beaches, and miles of Intracoastal and inland waterways such as the Cape Fear River and the Black River; and

WHEREAS, on January 3, 2024, the North Carolina Rate Bureau filed a rate filing with the North Carolina Department of Insurance, seeking an average statewide increase in homeowners' insurance rates of 42.2%; and

WHEREAS, the North Carolina Rate Bureau's requested increase would result in increases in homeowners' insurance rates of 99% in the beach areas of Pender County and of 71.4% in eastern coastal areas of Pender County; and


WHEREAS, the Pender County Board of Commissioners is of the opinion that the North Carolina Rate Bureau's requested increase is inequitable, disproportionate, and unjustified, and will likely harm Pender County, its residents, its tourism industry, the welfare and prosperity of the County's residents and property owners, and economic development in Pender County.

**NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS  
OF PENDER COUNTY, NORTH CAROLINA THAT:**

1. The Board of County Commissioners emphatically expresses its strident opposition to the North Carolina Rate Bureau's requested increases in homeowners' insurance rates.
2. The Clerk to the Board of County Commissioners shall transmit a certified copy of this resolution to the North Carolina Department of Insurance.

Adopted by the Pender County Board of Commissioners this the 16 day of January 2024.

  
Brad George, Chair of the Board of Commissioners

ATTEST:   
David Andrews, Clerk to the Board of Commissioners