

DWELLING FIRE MITIGATION CREDITS

FRAME CONSTRUCTION ONLY

EXTENDED COVERAGE RATES EFFECTIVE FEBRUARY 1, 2019

NCJUA/NCIUA Dwelling Fire - DP 00 01 Coverage A Mitigation Rate Credit - Effective February 1, 2019						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	4.5%	4.0%	3.1%	3.0%	3.7%	3.1%
Opening Protection	4.5%	4.0%	3.1%	3.0%	3.7%	3.1%
Total Hip Roof and Opening Protection	9.0%	8.0%	7.0%	6.7%	6.7%	6.9%
IBHS® Designation						
FORTIFIED for Safer Living	15.4%	14.9%	7.8%	11.9%	9.0%	12.3%
FORTIFIED Roof-Hurricane-Existing Roof	3.2%	2.9%	2.3%	2.2%	3.0%	2.3%
FORTIFIED Roof-Hurricane-New Roof	5.8%	5.2%	3.1%	4.5%	3.7%	4.6%
FORTIFIED Roof-Hurricane-Silver-Existing Roof	9.0%	9.2%	4.7%	7.5%	4.5%	7.7%
FORTIFIED Roof-Hurricane-Silver-New Roof	10.9%	10.9%	5.5%	9.0%	5.2%	9.2%
FORTIFIED Roof-Hurricane-Gold-Existing Roof	11.5%	10.9%	7.0%	9.0%	6.7%	9.2%
FORTIFIED Roof-Hurricane-Gold-New Roof	12.8%	13.2%	7.8%	11.2%	7.5%	11.5%

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NCJUA/NCIUA Dwelling Fire - DP 00 02 Coverage A Mitigation Rate Credit - Effective February 1, 2019						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	4.2%	3.8%	2.9%	2.8%	3.5%	2.9%
Opening Protection	4.2%	3.8%	2.9%	2.8%	3.5%	2.9%
Total Hip Roof and Opening Protection	8.5%	7.6%	6.6%	6.3%	6.3%	6.5%
IBHS® Designation						
FORTIFIED for Safer Living	14.5%	14.1%	7.4%	11.3%	8.5%	11.6%
FORTIFIED Roof-Hurricane-Existing Roof	3.0%	2.7%	2.2%	2.1%	2.8%	2.2%
FORTIFIED Roof-Hurricane-New Roof	5.5%	4.9%	2.9%	4.2%	3.5%	4.3%
FORTIFIED Roof-Hurricane-Silver-Existing Roof	8.5%	8.7%	4.4%	7.0%	4.2%	7.2%
FORTIFIED Roof-Hurricane-Silver-New Roof	10.3%	10.3%	5.1%	8.5%	4.9%	8.7%
FORTIFIED Roof-Hurricane-Gold-Existing Roof	10.9%	10.3%	6.6%	8.5%	6.3%	8.7%
FORTIFIED Roof-Hurricane-Gold-New Roof	12.1%	12.5%	7.4%	10.6%	7.0%	10.9%

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NCIUA Dwelling Windstorm Coverage A Mitigation Rate Credit - Effective February 1, 2019						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	5.0%	4.6%	4.2%	3.9%	4.9%	3.9%
Opening Protection	5.0%	4.6%	4.2%	3.9%	4.9%	3.9%
Total Hip Roof and Opening Protection	9.9%	9.2%	9.5%	8.8%	8.8%	8.8%
IBHS® Designation						
FORTIFIED for Safer Living	17.0%	17.0%	10.5%	15.7%	11.8%	15.7%
FORTIFIED Roof-Hurricane-Existing Roof	3.5%	3.3%	3.2%	2.9%	3.9%	2.9%
FORTIFIED Roof-Hurricane-New Roof	6.4%	5.9%	4.2%	5.9%	4.9%	5.9%
FORTIFIED Roof-Hurricane-Silver-Existing Roof	9.9%	10.5%	6.3%	9.8%	5.9%	9.8%
FORTIFIED Roof-Hurricane-Silver-New Roof	12.1%	12.4%	7.4%	11.8%	6.9%	11.8%
FORTIFIED Roof-Hurricane-Gold-Existing Roof	12.8%	12.4%	9.5%	11.8%	8.8%	11.8%
FORTIFIED Roof-Hurricane-Gold-New Roof	14.2%	15.0%	10.5%	14.7%	9.8%	14.7%

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