

DWELLING FIRE MITIGATION CREDITS
MASONRY 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	4.7%	4.2%	3.3%	3.9%	3.9%	3.2%
Opening Protection	4.7%	4.2%	3.3%	3.9%	3.9%	3.2%
Total Hip Roof and Opening Protection	9.5%	8.5%	7.4%	7.1%	7.1%	7.3%
IBHS® Designation						
FORTIFIED for Safer Living	14.9%	14.5%	8.2%	12.6%	9.4%	12.9%
FORTIFIED Roof-Hurricane-Existing Roof	3.4%	3.0%	2.5%	2.4%	3.1%	2.4%
FORTIFIED Roof-Hurricane-New Roof	6.1%	5.5%	3.3%	4.7%	3.9%	4.8%
FORTIFIED Roof-Hurricane-Silver-Existing Roof	9.5%	9.7%	4.9%	7.9%	4.7%	8.1%
FORTIFIED Roof-Hurricane-Silver-New Roof	11.5%	10.9%	5.7%	9.4%	5.5%	9.7%
FORTIFIED Roof-Hurricane-Gold-Existing Roof	11.5%	10.9%	7.4%	9.4%	7.1%	9.7%
FORTIFIED Roof-Hurricane-Gold-New Roof	12.8%	13.3%	8.2%	11.8%	7.9%	12.1%

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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	4.5%	4.0%	3.1%	3.7%	3.9%	3.1%
Opening Protection	4.5%	4.0%	3.1%	3.7%	3.9%	3.1%
Total Hip Roof and Opening Protection	8.9%	8.0%	7.0%	6.7%	7.1%	6.9%
IBHS® Designation						
FORTIFIED for Safer Living	14.0%	13.7%	7.8%	11.9%	9.4%	12.2%
FORTIFIED Roof-Hurricane-Existing Roof	3.2%	2.9%	2.3%	2.2%	3.1%	2.3%
FORTIFIED Roof-Hurricane-New Roof	5.7%	5.1%	3.1%	4.4%	3.9%	4.6%
FORTIFIED Roof-Hurricane-Silver-Existing Roof	8.9%	9.1%	4.7%	7.4%	4.7%	7.6%
FORTIFIED Roof-Hurricane-Silver-New Roof	10.8%	10.3%	5.4%	8.9%	5.5%	9.2%
FORTIFIED Roof-Hurricane-Gold-Existing Roof	10.8%	10.3%	7.0%	8.9%	7.1%	9.2%
FORTIFIED Roof-Hurricane-Gold-New Roof	12.1%	12.6%	7.8%	11.1%	7.9%	11.5%

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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	5.3%	4.8%	4.5%	5.2%	3.9%	4.1%
Opening Protection	5.3%	4.8%	4.5%	5.2%	3.9%	4.1%
Total Hip Roof and Opening Protection	10.5%	9.6%	10.1%	9.3%	7.1%	9.3%
IBHS® Designation						
FORTIFIED for Safer Living	16.5%	16.4%	11.2%	16.5%	9.4%	16.5%
FORTIFIED Roof-Hurricane-Existing Roof	3.8%	3.4%	3.4%	3.1%	3.1%	3.1%
FORTIFIED Roof-Hurricane-New Roof	6.8%	6.2%	4.5%	6.2%	3.9%	6.2%
FORTIFIED Roof-Hurricane-Silver-Existing Roof	10.5%	11.0%	6.7%	10.3%	4.7%	10.3%
FORTIFIED Roof-Hurricane-Silver-New Roof	12.8%	12.3%	7.9%	12.4%	5.5%	12.4%
FORTIFIED Roof-Hurricane-Gold-Existing Roof	12.8%	12.3%	10.1%	12.4%	7.1%	12.4%
FORTIFIED Roof-Hurricane-Gold-New Roof	14.3%	15.1%	11.2%	15.5%	7.9%	15.5%

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