

WINDSTORM MITIGATION CREDITS – MASONRY CONSTRUCTION

EFFECTIVE October 1, 2018

NCIUA Homeowner HO 00 02, HO 00 03 and HO 00 08 – Masonry Construction Coverage A Mitigation Rate Credit - Effective October 1, 2018						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	3.9%	4.5%	4.2%	4.1%	3.7%	3.6%
Opening Protection	4.0%	4.7%	4.2%	4.2%	3.5%	3.7%
Total Hip Roof and Opening Protection	7.9%	9.2%	8.3%	8.3%	7.1%	7.3%
IBHS® Designation						
FORTIFIED for Safer Living	12.8%	16.1%	12.0%	13.7%	7.8%	12.1%
FORTIFIED Roof-Hurricane-Existing Roof	3.1%	3.7%	3.3%	3.2%	2.9%	2.8%
FORTIFIED Roof-Hurricane-New Roof	4.8%	5.7%	4.7%	5.1%	3.5%	4.5%
FORTIFIED Roof-Hurricane-Silver-Existing Roof	7.7%	9.7%	6.8%	8.4%	3.7%	7.3%
FORTIFIED Roof-Hurricane-Silver-New Roof	9.2%	11.7%	8.0%	10.2%	4.2%	9.0%
FORTIFIED Roof-Hurricane-Gold-Existing Roof	9.8%	12.4%	9.0%	10.4%	5.5%	9.2%
FORTIFIED Roof-Hurricane-Gold-New Roof	11.4%	14.4%	10.3%	12.3%	6.1%	10.8%

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NCIUA Homeowner Windstorm and Hail HW 00 02, HW 00 03 and HW 00 08 – Masonry Construction Coverage A Mitigation Rate Credit - Effective October 1, 2018						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	6.2%	6.1%	6.0%	6.0%	5.6%	5.6%
Opening Protection	6.3%	6.3%	6.0%	6.1%	5.4%	5.6%
Total Hip Roof and Opening Protection	12.5%	12.4%	11.9%	12.1%	10.9%	11.3%
IBHS® Designation						
FORTIFIED for Safer Living	20.3%	21.7%	17.2%	20.0%	12.0%	18.7%
FORTIFIED Roof-Hurricane-Existing Roof	4.8%	4.9%	4.7%	4.7%	4.4%	4.4%
FORTIFIED Roof-Hurricane-New Roof	7.5%	7.7%	6.8%	7.5%	5.4%	6.9%
FORTIFIED Roof-Hurricane-Silver-Existing Roof	12.1%	13.1%	9.7%	12.2%	5.7%	11.3%
FORTIFIED Roof-Hurricane-Silver-New Roof	14.6%	15.8%	11.5%	14.9%	6.4%	13.8%
FORTIFIED Roof-Hurricane-Gold-Existing Roof	15.5%	16.7%	12.9%	15.1%	8.4%	14.1%
FORTIFIED Roof-Hurricane-Gold-New Roof	17.9%	19.4%	14.7%	17.9%	9.4%	16.7%

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