

WINDSTORM MITIGATION CREDITS – MASONRY CONSTRUCTION

EFFECTIVE JULY 1, 2022

NCIUA Homeowner HO 00 02, HO 00 03 and HO 00 08 – Masonry Construction Coverage A Mitigation Rate Credit - Effective July 1, 2022						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	3.9%	4.4%	4.1%	3.9%	3.3%	3.3%
Opening Protection	4.0%	4.5%	4.1%	4.0%	3.3%	3.3%
Total Hip Roof and Opening Protection	7.9%	9.0%	8.1%	7.9%	6.6%	6.7%
IBHS® Designation						
FORTIFIED for Safer Living	12.8%	15.7%	11.6%	13.1%	7.3%	11.1%
FORTIFIED Roof-Hurricane-Existing Roof	3.1%	3.6%	3.2%	3.1%	2.7%	2.6%
FORTIFIED Roof-Hurricane-New Roof	4.8%	5.6%	4.6%	4.9%	3.3%	4.1%
FORTIFIED Roof-Hurricane-Silver-Existing Roof	7.7%	9.5%	6.6%	8.0%	3.5%	6.7%
FORTIFIED Roof-Hurricane-Silver-New Roof	9.2%	11.4%	7.8%	9.7%	3.9%	8.2%
FORTIFIED Roof-Hurricane-Gold-Existing Roof	9.8%	12.1%	8.7%	9.9%	5.1%	8.4%
FORTIFIED Roof-Hurricane-Gold-New Roof	11.3%	14.1%	9.9%	11.8%	5.7%	9.9%

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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 July 1, 2022						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	6.4%	6.2%	6.1%	6.0%	5.4%	5.6%
Opening Protection	6.5%	6.3%	6.1%	6.2%	5.4%	5.7%
Total Hip Roof and Opening Protection	12.8%	12.5%	12.1%	12.2%	10.9%	11.4%
IBHS® Designation						
FORTIFIED for Safer Living	20.7%	21.9%	17.4%	20.2%	12.0%	18.9%
FORTIFIED Roof-Hurricane-Existing Roof	4.9%	5.0%	4.8%	4.8%	4.4%	4.4%
FORTIFIED Roof-Hurricane-New Roof	7.7%	7.8%	6.8%	7.5%	5.4%	7.0%
FORTIFIED Roof-Hurricane-Silver-Existing Roof	12.4%	13.2%	9.8%	12.4%	5.7%	11.4%
FORTIFIED Roof-Hurricane-Silver-New Roof	14.9%	15.9%	11.7%	15.0%	6.4%	14.0%
FORTIFIED Roof-Hurricane-Gold-Existing Roof	15.8%	16.8%	13.0%	15.3%	8.4%	14.2%
FORTIFIED Roof-Hurricane-Gold-New Roof	18.3%	19.6%	14.9%	18.2%	9.3%	16.8%

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