WINDSTORM MITIGATION CREDITS – FRAME CONSTRUCTION

EFFECTIVE – JULY 1, 2022

NCIUA Homeowner HO 00 02, HO 00 03 and HO 00 08 – Frame 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	4.4%	4.9%	4.5%	4.4%	3.8%	3.7%
Opening Protection	4.5%	5.1%	4.5%	4.4%	3.7%	3.8%
Total Hip Roof and Opening Protection	8.8%	10.0%	8.8%	8.8%	7.5%	7.4%
IBHS® Designation						
FORTIFIED for Safer Living	14.3%	17.5%	12.7%	14.7%	8.2%	12.3%
FORTIFIED Roof-Hurricane-Existing Roof	3.4%	4.0%	3.5%	3.5%	3.0%	3.0%
FORTIFIED Roof-Hurricane-New Roof	5.4%	6.2%	4.9%	5.5%	3.7%	4.6%
FORTIFIED Home-Hurricane-Silver-Existing Roof	8.6%	10.5%	7.1%	8.9%	3.9%	7.4%
FORTIFIED Home-Hurricane-Silver-New Roof	10.3%	12.7%	8.5%	10.9%	4.5%	9.2%
FORTIFIED Home-Hurricane-Gold-Existing Roof	10.9%	13.4%	9.5%	11.1%	5.9%	9.4%
FORTIFIED Home-Hurricane-Gold-New Roof	12.7%	15.6%	10.8%	13.2%	6.4%	11.0%

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NCIUA Homeowner Windstorm or Hail HW 00 02, HW 00 03 and HW 00 08 – Frame 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%	6.2%	6.1%	5.6%	5.7%
Opening Protection	6.5%	6.4%	6.2%	6.1%	5.5%	5.9%
Total Hip Roof and Opening Protection	12.9%	12.6%	12.2%	12.2%	11.0%	11.5%
IBHS® Designation						
FORTIFIED for Safer Living	20.8%	22.0%	17.6%	20.4%	12.1%	19.2%
FORTIFIED Roof-Hurricane-Existing Roof	5.0%	5.0%	4.9%	4.8%	4.4%	4.6%
FORTIFIED Roof-Hurricane-New Roof	7.8%	7.8%	6.9%	7.6%	5.5%	7.1%
FORTIFIED Home-Hurricane-Silver-Existing Roof	12.5%	13.3%	9.8%	12.4%	5.8%	11.5%
FORTIFIED Home-Hurricane-Silver-New Roof	15.0%	16.0%	11.7%	15.2%	6.7%	14.2%
FORTIFIED Home-Hurricane-Gold-Existing Roof	16.0%	16.9%	13.2%	15.5%	8.7%	14.6%
FORTIFIED Home-Hurricane-Gold-New Roof	18.5%	19.7%	15.0%	18.3%	9.5%	17.2%

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