

DWELLING FIRE MITIGATION CREDITS
MASONRY CONSTRUCTION ONLY
EXTENDED COVERAGE RATES EFFECTIVE JULY 1, 2023

NCJUA/NCIUA Dwelling Fire - DP 00 01 Coverage A Mitigation Rate Credit – Effective July 1, 2023						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	4.4%	4.4%	4.3%	3.9%	4.0%	2.6%
Opening Protection	4.4%	4.4%	4.3%	3.9%	4.0%	2.6%
Total Hip Roof and Opening Protection	8.8%	8.3%	6.7%	6.2%	7.4%	6.4%
IBHS® Designation						
FORTIFIED for Safer Living	14.2%	14.8%	7.3%	12.9%	9.4%	12.2%
FORTIFIED Roof-Hurricane-Existing Roof	3.4%	3.5%	1.8%	1.7%	2.7%	1.9%
FORTIFIED Roof-Hurricane-New Roof	4.9%	4.8%	4.3%	5.1%	4.0%	4.5%
FORTIFIED Home-Hurricane-Silver-Existing Roof	8.8%	9.6%	5.5%	7.9%	4.7%	7.1%
FORTIFIED Home-Hurricane-Silver-New Roof	10.8%	10.9%	6.1%	9.6%	6.7%	8.3%
FORTIFIED Home-Hurricane-Gold-Existing Roof	10.8%	10.9%	6.7%	9.6%	7.4%	8.3%
FORTIFIED Home-Hurricane-Gold-New Roof	11.8%	12.7%	7.3%	12.4%	8.1%	11.5%

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NCJUA/NCIUA Dwelling Fire - DP 00 02 Coverage A Mitigation Rate Credit – Effective July 1, 2023						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	4.2%	4.1%	4.0%	3.7%	3.8%	2.4%
Opening Protection	4.2%	4.1%	4.0%	3.7%	3.8%	2.4%
Total Hip Roof and Opening Protection	8.3%	7.8%	6.3%	5.8%	7.0%	6.1%
IBHS® Designation						
FORTIFIED for Safer Living	13.4%	14.0%	6.9%	12.2%	8.9%	11.5%
FORTIFIED Roof-Hurricane-Existing Roof	3.2%	3.3%	1.7%	1.6%	2.5%	1.8%
FORTIFIED Roof-Hurricane-New Roof	4.6%	4.5%	4.0%	4.8%	3.8%	4.2%
FORTIFIED Home-Hurricane-Silver-Existing Roof	8.3%	9.1%	5.2%	7.4%	4.4%	6.7%
FORTIFIED Home-Hurricane-Silver-New Roof	10.2%	10.3%	5.7%	9.0%	6.3%	7.9%
FORTIFIED Home-Hurricane-Gold-Existing Roof	10.2%	10.3%	6.3%	9.0%	7.0%	7.9%
FORTIFIED Home-Hurricane-Gold-New Roof	11.1%	11.9%	6.9%	11.6%	7.6%	10.9%

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NCIUA Dwelling Windstorm Coverage A Mitigation Rate Credit – Effective July 1, 2023						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	5.4%	5.1%	5.6%	5.0%	5.1%	3.3%
Opening Protection	5.4%	5.1%	5.6%	5.0%	5.1%	3.3%
Total Hip Roof and Opening Protection	10.8%	9.6%	8.9%	7.9%	9.3%	8.3%
IBHS® Designation						
FORTIFIED for Safer Living	17.4%	17.2%	9.7%	16.4%	11.9%	15.8%
FORTIFIED Roof-Hurricane-Existing Roof	4.2%	4.0%	2.4%	2.1%	3.4%	2.5%
FORTIFIED Roof-Hurricane-New Roof	6.0%	5.6%	5.6%	6.4%	5.1%	5.8%
FORTIFIED Home-Hurricane-Silver-Existing Roof	10.8%	11.1%	7.3%	10.0%	5.9%	9.2%
FORTIFIED Home-Hurricane-Silver-New Roof	13.2%	12.6%	8.1%	12.1%	8.5%	10.8%
FORTIFIED Home-Hurricane-Gold-Existing Roof	13.2%	12.6%	8.9%	12.1%	9.3%	10.8%
FORTIFIED Home-Hurricane-Gold-New Roof	14.4%	14.6%	9.7%	15.7%	10.2%	15.0%

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