

DWELLING FIRE MITIGATION CREDITS
FRAME CONSTRUCTION ONLY
EXTENDED COVERAGE RATES EFFECTIVE NOVEMBER 1, 2024

NCJUA/NCIUA Dwelling Fire - DP 00 01 Coverage A Mitigation Rate Credit - Effective November 1, 2024						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	4.5%	4.3%	4.4%	3.7%	3.7%	2.4%
Opening Protection	4.5%	4.3%	4.4%	3.7%	3.7%	2.4%
Total Hip Roof and Opening Protection	9.3%	8.7%	7.1%	6.5%	7.5%	7.1%
IBHS® Designation						
FORTIFIED for Safer Living	14.6%	15.5%	7.7%	13.4%	9.9%	12.4%
FORTIFIED Roof-Hurricane-Existing Roof	3.2%	3.2%	1.6%	1.9%	2.5%	1.8%
FORTIFIED Roof-Hurricane-New Roof	5.3%	5.1%	4.4%	5.1%	3.7%	4.1%
FORTIFIED Home-Hurricane-Silver-Existing Roof	9.3%	9.7%	5.5%	8.3%	4.3%	7.7%
FORTIFIED Home-Hurricane-Silver-New Roof	10.9%	11.2%	6.0%	10.2%	6.2%	8.9%
FORTIFIED Home-Hurricane-Gold-Existing Roof	10.9%	11.2%	7.1%	10.2%	7.5%	8.9%
FORTIFIED Home-Hurricane-Gold-New Roof	12.1%	13.4%	7.7%	13.0%	8.1%	11.8%

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NCJUA/NCIUA Dwelling Fire - DP 00 02 Coverage A Mitigation Rate Credit - Effective November 1, 2024						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	4.2%	4.1%	4.1%	3.5%	3.5%	2.2%
Opening Protection	4.2%	4.1%	4.1%	3.5%	3.5%	2.2%
Total Hip Roof and Opening Protection	8.8%	8.2%	6.7%	6.1%	7.0%	6.7%
IBHS® Designation						
FORTIFIED for Safer Living	13.8%	14.6%	7.2%	12.7%	9.4%	11.7%
FORTIFIED Roof-Hurricane-Existing Roof	3.1%	3.1%	1.5%	1.7%	2.3%	1.7%
FORTIFIED Roof-Hurricane-New Roof	5.0%	4.8%	4.1%	4.8%	3.5%	3.9%
FORTIFIED Home-Hurricane-Silver-Existing Roof	8.8%	9.2%	5.2%	7.9%	4.1%	7.3%
FORTIFIED Home-Hurricane-Silver-New Roof	10.3%	10.5%	5.7%	9.6%	5.8%	8.4%
FORTIFIED Home-Hurricane-Gold-Existing Roof	10.3%	10.5%	6.7%	9.6%	7.0%	8.4%
FORTIFIED Home-Hurricane-Gold-New Roof	11.5%	12.6%	7.2%	12.2%	7.6%	11.2%

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NCIUA Dwelling Windstorm Coverage A Mitigation Rate Credit - Effective November 1, 2024						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	5.2%	4.9%	5.7%	4.5%	4.7%	3.0%
Opening Protection	5.2%	4.9%	5.7%	4.5%	4.7%	3.0%
Total Hip Roof and Opening Protection	11.0%	9.7%	9.2%	8.0%	9.4%	9.1%
IBHS® Designation						
FORTIFIED for Safer Living	17.1%	17.4%	9.9%	16.5%	12.5%	15.9%
FORTIFIED Roof-Hurricane-Existing Roof	3.8%	3.6%	2.1%	2.3%	3.1%	2.3%
FORTIFIED Roof-Hurricane-New Roof	6.2%	5.7%	5.7%	6.3%	4.7%	5.3%
FORTIFIED Home-Hurricane-Silver-Existing Roof	11.0%	10.9%	7.1%	10.2%	5.5%	9.8%
FORTIFIED Home-Hurricane-Silver-New Roof	12.9%	12.6%	7.8%	12.5%	7.8%	11.4%
FORTIFIED Home-Hurricane-Gold-Existing Roof	12.9%	12.6%	9.2%	12.5%	9.4%	11.4%
FORTIFIED Home-Hurricane-Gold-New Roof	14.3%	15.0%	9.9%	15.9%	10.2%	15.2%

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