

DWELLING FIRE MITIGATION CREDITS
MASONRY 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	4.3%	4.2%	4.6%	3.9%	3.9%	2.5%
Opening Protection	4.3%	4.2%	4.6%	3.9%	3.9%	2.5%
Total Hip Roof and Opening Protection	9.4%	8.7%	6.9%	6.3%	7.2%	6.8%
IBHS® Designation						
FORTIFIED for Safer Living	14.5%	15.6%	7.5%	13.7%	9.8%	12.3%
FORTIFIED Roof-Hurricane-Existing Roof	3.4%	3.4%	1.7%	2.0%	2.6%	1.9%
FORTIFIED Roof-Hurricane-New Roof	5.1%	4.9%	4.6%	4.9%	3.9%	4.3%
FORTIFIED Home-Hurricane-Silver-Existing Roof	9.4%	9.9%	5.7%	8.3%	4.6%	7.4%
FORTIFIED Home-Hurricane-Silver-New Roof	11.1%	11.0%	5.7%	10.2%	6.5%	8.6%
FORTIFIED Home-Hurricane-Gold-Existing Roof	11.1%	11.0%	6.9%	10.2%	7.2%	8.6%
FORTIFIED Home-Hurricane-Gold-New Roof	12.4%	13.3%	7.5%	13.2%	7.8%	11.7%

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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	4.0%	3.9%	4.3%	3.7%	3.7%	2.3%
Opening Protection	4.0%	3.9%	4.3%	3.7%	3.7%	2.3%
Total Hip Roof and Opening Protection	8.9%	8.2%	6.5%	6.0%	6.8%	6.4%
IBHS® Designation						
FORTIFIED for Safer Living	13.7%	14.7%	7.1%	12.9%	9.3%	11.7%
FORTIFIED Roof-Hurricane-Existing Roof	3.2%	3.2%	1.6%	1.8%	2.5%	1.8%
FORTIFIED Roof-Hurricane-New Roof	4.8%	4.7%	4.3%	4.6%	3.7%	4.1%
FORTIFIED Home-Hurricane-Silver-Existing Roof	8.9%	9.3%	5.4%	7.8%	4.3%	7.0%
FORTIFIED Home-Hurricane-Silver-New Roof	10.5%	10.4%	5.4%	9.7%	6.2%	8.2%
FORTIFIED Home-Hurricane-Gold-Existing Roof	10.5%	10.4%	6.5%	9.7%	6.8%	8.2%
FORTIFIED Home-Hurricane-Gold-New Roof	11.7%	12.5%	7.1%	12.4%	7.4%	11.1%

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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	5.0%	4.7%	6.0%	4.8%	4.9%	3.2%
Opening Protection	5.0%	4.7%	6.0%	4.8%	4.9%	3.2%
Total Hip Roof and Opening Protection	11.0%	9.8%	9.0%	7.7%	9.0%	8.7%
IBHS® Designation						
FORTIFIED for Safer Living	17.0%	17.5%	9.8%	16.7%	12.3%	15.9%
FORTIFIED Roof-Hurricane-Existing Roof	4.0%	3.8%	2.3%	2.4%	3.3%	2.4%
FORTIFIED Roof-Hurricane-New Roof	6.0%	5.6%	6.0%	6.0%	4.9%	5.6%
FORTIFIED Home-Hurricane-Silver-Existing Roof	11.0%	11.1%	7.5%	10.1%	5.7%	9.5%
FORTIFIED Home-Hurricane-Silver-New Roof	13.0%	12.4%	7.5%	12.5%	8.2%	11.1%
FORTIFIED Home-Hurricane-Gold-Existing Roof	13.0%	12.4%	9.0%	12.5%	9.0%	11.1%
FORTIFIED Home-Hurricane-Gold-New Roof	14.5%	15.0%	9.8%	16.1%	9.8%	15.1%

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