

## WINDSTORM MITIGATION CREDITS – FRAME CONSTRUCTION

**EFFECTIVE – JUNE 1, 2025**

<b>NCIUA Homeowner HO 00 02, HO 00 03 and HO 00 08 – Frame Construction Coverage A Mitigation Rate Credit - Effective June 1, 2025</b>						
<b>Mitigation Feature</b>	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	4.4%	5.0%	4.2%	4.4%	3.8%	3.6%
Opening Protection	4.5%	5.1%	4.2%	4.4%	3.7%	3.7%
Total Hip Roof and Opening Protection	8.9%	10.1%	8.3%	8.8%	7.4%	7.3%
<b>IBHS® Designation</b>						
FORTIFIED for Safer Living	14.3%	17.7%	12.1%	14.7%	8.1%	12.3%
FORTIFIED Roof-Hurricane-Existing Roof	3.4%	4.0%	3.3%	3.5%	2.9%	2.9%
FORTIFIED Roof-Hurricane-New Roof	5.4%	6.3%	4.7%	5.5%	3.7%	4.6%
FORTIFIED Home-Hurricane-Silver-Existing Roof	8.6%	10.7%	6.8%	9.0%	3.9%	7.3%
FORTIFIED Home-Hurricane-Silver-New Roof	10.3%	12.9%	8.1%	11.0%	4.5%	9.1%
FORTIFIED Home-Hurricane-Gold-Existing Roof	11.0%	13.6%	9.1%	11.2%	5.8%	9.3%
FORTIFIED Home-Hurricane-Gold-New Roof	12.7%	15.9%	10.3%	13.3%	6.3%	11.0%

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<b>NCIUA Homeowner Windstorm or Hail HW 00 02, HW 00 03 and HW 00 08 – Frame Construction Coverage A Mitigation Rate Credit - Effective June 1, 2025</b>						
<b>Mitigation Feature</b>	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	6.4%	6.3%	6.2%	6.1%	5.6%	5.8%
Opening Protection	6.6%	6.5%	6.2%	6.2%	5.6%	5.9%
Total Hip Roof and Opening Protection	13.0%	12.7%	12.1%	12.3%	11.1%	11.6%
<b>IBHS® Designation</b>						
FORTIFIED for Safer Living	21.0%	22.3%	17.5%	20.6%	12.2%	19.4%
FORTIFIED Roof-Hurricane-Existing Roof	5.1%	5.1%	4.9%	4.9%	4.4%	4.6%
FORTIFIED Roof-Hurricane-New Roof	7.9%	7.9%	6.9%	7.8%	5.6%	7.2%
FORTIFIED Home-Hurricane-Silver-Existing Roof	12.6%	13.4%	9.8%	12.6%	5.8%	11.6%
FORTIFIED Home-Hurricane-Silver-New Roof	15.2%	16.2%	11.7%	15.4%	6.7%	14.4%
FORTIFIED Home-Hurricane-Gold-Existing Roof	16.2%	17.1%	13.2%	15.7%	8.7%	14.7%
FORTIFIED Home-Hurricane-Gold-New Roof	18.7%	19.9%	15.0%	18.6%	9.5%	17.4%

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