

WINDSTORM MITIGATION CREDITS – MASONRY CONSTRUCTION

EFFECTIVE JUNE 1, 2025

NCIUA Homeowner HO 00 02, HO 00 03 and HO 00 08 – Masonry Construction Coverage A Mitigation Rate Credit - Effective June 1, 2025						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	4.0%	4.5%	3.8%	4.0%	3.4%	3.3%
Opening Protection	4.1%	4.7%	3.8%	4.1%	3.3%	3.3%
Total Hip Roof and Opening Protection	8.1%	9.2%	7.6%	8.1%	6.6%	6.7%
IBHS® Designation						
FORTIFIED for Safer Living	13.1%	16.1%	10.9%	13.3%	7.3%	11.1%
FORTIFIED Roof-Hurricane-Existing Roof	3.1%	3.7%	3.0%	3.1%	2.6%	2.6%
FORTIFIED Roof-Hurricane-New Roof	4.9%	5.7%	4.3%	5.0%	3.3%	4.1%
FORTIFIED Roof-Hurricane-Silver-Existing Roof	7.9%	9.8%	6.1%	8.1%	3.5%	6.7%
FORTIFIED Roof-Hurricane-Silver-New Roof	9.4%	11.7%	7.3%	9.9%	3.9%	8.2%
FORTIFIED Roof-Hurricane-Gold-Existing Roof	10.0%	12.4%	8.2%	10.1%	5.1%	8.3%
FORTIFIED Roof-Hurricane-Gold-New Roof	11.6%	14.4%	9.3%	12.0%	5.7%	9.9%

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NCIUA Homeowner Windstorm and Hail HW 00 02, HW 00 03 and HW 00 08 – Masonry Construction Coverage A Mitigation Rate Credit - Effective June 1, 2025						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	6.5%	6.2%	6.1%	6.1%	5.5%	5.7%
Opening Protection	6.5%	6.4%	6.1%	6.3%	5.3%	5.8%
Total Hip Roof and Opening Protection	12.9%	12.7%	12.1%	12.4%	10.8%	11.6%
IBHS® Designation						
FORTIFIED for Safer Living	20.9%	22.2%	17.4%	20.5%	11.8%	19.2%
FORTIFIED Roof-Hurricane-Existing Roof	5.0%	5.1%	4.8%	4.8%	4.3%	4.4%
FORTIFIED Roof-Hurricane-New Roof	7.8%	7.9%	6.8%	7.7%	5.3%	7.1%
FORTIFIED Roof-Hurricane-Silver-Existing Roof	12.5%	13.4%	9.8%	12.5%	5.6%	11.6%
FORTIFIED Roof-Hurricane-Silver-New Roof	15.1%	16.1%	11.6%	15.3%	6.3%	14.1%
FORTIFIED Roof-Hurricane-Gold-Existing Roof	16.0%	17.0%	13.0%	15.6%	8.3%	14.4%
FORTIFIED Roof-Hurricane-Gold-New Roof	18.5%	19.9%	14.9%	18.4%	9.3%	17.1%

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