

DWELLING FIRE MITIGATION CREDITS
FRAME CONSTRUCTION ONLY
EXTENDED COVERAGE RATES EFFECTIVE AUGUST 1, 2017

| NCJUA/NCIUA Dwelling Fire - DP 00 01 Coverage A Mitigation Rate Credit - Effective August 1, 2017 | | | | | |
|--|----------------|----------------|-----------------|-----------------|-----------------|
| Mitigation Feature | Territory 7 | Territory 8 | Territory 48 | Territory 49 | Territory 52 |
| Total Hip Roof | 4.9% | 4.5% | 3.8% | 4.7% | 3.4% |
| Opening Protection | 4.9% | 4.5% | 3.8% | 4.7% | 3.4% |
| Combined Hip/Open | 9.8% | 8.9% | 8.6% | 8.4% | 7.8% |
| IBHS® Designation | | | | | |
| Hurricane Fortified for Safer Living | 16.1% | 15.9% | 9.5% | 11.2% | 13.8% |
| Hurricane Fortified for Existing Homes Bronze 1 | 3.5% | 3.2% | 2.9% | 3.7% | 2.6% |
| Hurricane Fortified for Existing Homes Bronze 2 | 6.3% | 5.7% | 3.8% | 4.7% | 5.2% |
| Hurricane Fortified for Existing Homes Silver 1 | 9.8% | 10.2% | 5.7% | 5.6% | 8.6% |
| Hurricane Fortified for Existing Homes Silver 2 | 11.9% | 12.1% | 6.7% | 6.5% | 10.3% |
| Hurricane Fortified for Existing Homes Gold 1 | 12.6% | 12.1% | 8.6% | 8.4% | 10.3% |
| Hurricane Fortified for Existing Homes Gold 2 | 14.0% | 14.6% | 9.5% | 9.3% | 12.9% |

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| NCJUA/NCIUA Dwelling Fire - DP 00 02 Coverage A Mitigation Rate Credit - Effective August 1, 2017 | | | | | |
|--|----------------|----------------|-----------------|-----------------|-----------------|
| Mitigation Feature | Territory 7 | Territory 8 | Territory 48 | Territory 49 | Territory 52 |
| Total Hip Roof | 4.6% | 4.2% | 3.6% | 4.4% | 3.3% |
| Opening Protection | 4.6% | 4.2% | 3.6% | 4.4% | 3.3% |
| Combined Hip/Open | 9.2% | 8.4% | 8.1% | 8.0% | 7.3% |
| IBHS® Designation | | | | | |
| Hurricane Fortified for Safer Living | 15.1% | 15.1% | 9.0% | 10.6% | 13.0% |
| Hurricane Fortified for Existing Homes Bronze 1 | 3.3% | 3.0% | 2.7% | 3.5% | 2.4% |
| Hurricane Fortified for Existing Homes Bronze 2 | 5.9% | 5.4% | 3.6% | 4.4% | 4.9% |
| Hurricane Fortified for Existing Homes Silver 1 | 9.2% | 9.6% | 5.4% | 5.3% | 8.1% |
| Hurricane Fortified for Existing Homes Silver 2 | 11.2% | 11.4% | 6.3% | 6.2% | 9.8% |
| Hurricane Fortified for Existing Homes Gold 1 | 11.8% | 11.4% | 8.1% | 8.0% | 9.8% |
| Hurricane Fortified for Existing Homes Gold 2 | 13.2% | 13.9% | 9.0% | 8.8% | 12.2% |

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| NCIUA Dwelling Windstorm Coverage A Mitigation Rate Credit - Effective August 1, 2017 | | | | | |
|--|----------------|----------------|-----------------|-----------------|-----------------|
| Mitigation Feature | Territory 7 | Territory 8 | Territory 48 | Territory 49 | Territory 52 |
| Total Hip Roof | 5.1% | 4.7% | 4.3% | 5.2% | 4.0% |
| Opening Protection | 5.1% | 4.7% | 4.3% | 5.2% | 4.0% |
| Combined Hip/Open | 10.1% | 9.3% | 9.8% | 9.4% | 9.0% |
| IBHS® Designation | | | | | |
| Hurricane Fortified for Safer Living | 16.7% | 16.7% | 10.9% | 12.5% | 16.0% |
| Hurricane Fortified for Existing Homes Bronze 1 | 3.6% | 3.3% | 3.3% | 4.2% | 3.0% |
| Hurricane Fortified for Existing Homes Bronze 2 | 6.5% | 6.0% | 4.3% | 5.2% | 6.0% |
| Hurricane Fortified for Existing Homes Silver 1 | 10.1% | 10.7% | 6.5% | 6.3% | 10.0% |
| Hurricane Fortified for Existing Homes Silver 2 | 12.3% | 12.7% | 7.6% | 7.3% | 12.0% |
| Hurricane Fortified for Existing Homes Gold 1 | 13.0% | 12.7% | 9.8% | 9.4% | 12.0% |
| Hurricane Fortified for Existing Homes Gold 2 | 14.5% | 15.3% | 10.9% | 10.4% | 15.0% |

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