

DWELLING FIRE MITIGATION CREDITS
MASONRY 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	5.1%	4.7%	4.0%	4.9%	3.6%
Opening Protection	5.1%	4.7%	4.0%	4.9%	3.6%
Combined Hip/Open	10.3%	9.4%	9.0%	8.8%	8.2%
IBHS® Designation					
Hurricane Fortified for Safer Living	16.9%	16.8%	10.0%	11.8%	14.5%
Hurricane Fortified for Existing Homes Bronze 1	3.7%	3.4%	3.0%	3.9%	2.7%
Hurricane Fortified for Existing Homes Bronze 2	6.6%	6.0%	4.0%	4.9%	5.5%
Hurricane Fortified for Existing Homes Silver 1	10.3%	10.7%	6.0%	5.9%	9.1%
Hurricane Fortified for Existing Homes Silver 2	12.5%	12.8%	7.0%	6.9%	10.9%
Hurricane Fortified for Existing Homes Gold 1	13.2%	12.8%	9.0%	8.8%	10.9%
Hurricane Fortified for Existing Homes Gold 2	14.7%	15.4%	10.0%	9.8%	13.6%

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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	4.9%	4.4%	3.8%	4.6%	3.4%
Opening Protection	4.9%	4.4%	3.8%	4.6%	3.4%
Combined Hip/Open	9.7%	8.9%	8.5%	8.3%	7.7%
IBHS® Designation					
Hurricane Fortified for Safer Living	16.0%	15.8%	9.4%	11.1%	13.7%
Hurricane Fortified for Existing Homes Bronze 1	3.5%	3.2%	2.8%	3.7%	2.6%
Hurricane Fortified for Existing Homes Bronze 2	6.3%	5.7%	3.8%	4.6%	5.1%
Hurricane Fortified for Existing Homes Silver 1	9.7%	10.1%	5.7%	5.6%	8.5%
Hurricane Fortified for Existing Homes Silver 2	11.8%	12.0%	6.6%	6.5%	10.3%
Hurricane Fortified for Existing Homes Gold 1	12.5%	12.0%	8.5%	8.3%	10.3%
Hurricane Fortified for Existing Homes Gold 2	13.9%	14.6%	9.4%	9.3%	12.8%

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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	5.4%	4.9%	4.5%	5.6%	4.2%
Opening Protection	5.4%	4.9%	4.5%	5.6%	4.2%
Combined Hip/Open	10.8%	9.8%	10.2%	10.0%	9.5%
IBHS® Designation					
Hurricane Fortified for Safer Living	17.7%	17.5%	11.4%	13.3%	16.8%
Hurricane Fortified for Existing Homes Bronze 1	3.8%	3.5%	3.4%	4.4%	3.2%
Hurricane Fortified for Existing Homes Bronze 2	6.9%	6.3%	4.5%	5.6%	6.3%
Hurricane Fortified for Existing Homes Silver 1	10.8%	11.2%	6.8%	6.7%	10.5%
Hurricane Fortified for Existing Homes Silver 2	13.1%	13.3%	8.0%	7.8%	12.6%
Hurricane Fortified for Existing Homes Gold 1	13.8%	13.3%	10.2%	10.0%	12.6%
Hurricane Fortified for Existing Homes Gold 2	15.4%	16.1%	11.4%	11.1%	15.8%

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