

WINDSTORM MITIGATION CREDITS – MASONRY CONSTRUCTION

EFFECTIVE October 1, 2018

| NCIUA Homeowner HO 00 02, HO 00 03 and HO 00 08 – Masonry Construction Coverage A Mitigation Rate Credit - Effective October 1, 2018 | | | | | | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|
| Mitigation Feature | Territory 110 | Territory 120 | Territory 130 | Territory 140 | Territory 150 | Territory 160 |
| Total Hip Roof | 3.9% | 4.5% | 4.2% | 4.1% | 3.7% | 3.6% |
| Opening Protection | 4.0% | 4.7% | 4.2% | 4.2% | 3.5% | 3.7% |
| Combined Hip/Open | 7.9% | 9.2% | 8.3% | 8.3% | 7.1% | 7.3% |
| IBHS® Designation | | | | | | |
| Hurricane Fortified for Safer Living | 12.8% | 16.1% | 12.0% | 13.7% | 7.8% | 12.1% |
| Hurricane Fortified for Existing Homes Bronze 1 | 3.1% | 3.7% | 3.3% | 3.2% | 2.9% | 2.8% |
| Hurricane Fortified for Existing Homes Bronze 2 | 4.8% | 5.7% | 4.7% | 5.1% | 3.5% | 4.5% |
| Hurricane Fortified for Existing Homes Silver 1 | 7.7% | 9.7% | 6.8% | 8.4% | 3.7% | 7.3% |
| Hurricane Fortified for Existing Homes Silver 2 | 9.2% | 11.7% | 8.0% | 10.2% | 4.2% | 9.0% |
| Hurricane Fortified for Existing Homes Gold 1 | 9.8% | 12.4% | 9.0% | 10.4% | 5.5% | 9.2% |
| Hurricane Fortified for Existing Homes Gold 2 | 11.4% | 14.4% | 10.3% | 12.3% | 6.1% | 10.8% |

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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 October 1, 2018 | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|
| Mitigation Feature | Territory 110 | Territory 120 | Territory 130 | Territory 140 | Territory 150 | Territory 160 |
| Total Hip Roof | 6.2% | 6.1% | 6.0% | 6.0% | 5.6% | 5.6% |
| Opening Protection | 6.3% | 6.3% | 6.0% | 6.1% | 5.4% | 5.6% |
| Combined Hip/Open | 12.5% | 12.4% | 11.9% | 12.1% | 10.9% | 11.3% |
| IBHS® Designation | | | | | | |
| Hurricane Fortified for Safer Living | 20.3% | 21.7% | 17.2% | 20.0% | 12.0% | 18.7% |
| Hurricane Fortified for Existing Homes Bronze 1 | 4.8% | 4.9% | 4.7% | 4.7% | 4.4% | 4.4% |
| Hurricane Fortified for Existing Homes Bronze 2 | 7.5% | 7.7% | 6.8% | 7.5% | 5.4% | 6.9% |
| Hurricane Fortified for Existing Homes Silver 1 | 12.1% | 13.1% | 9.7% | 12.2% | 5.7% | 11.3% |
| Hurricane Fortified for Existing Homes Silver 2 | 14.6% | 15.8% | 11.5% | 14.9% | 6.4% | 13.8% |
| Hurricane Fortified for Existing Homes Gold 1 | 15.5% | 16.7% | 12.9% | 15.1% | 8.4% | 14.1% |
| Hurricane Fortified for Existing Homes Gold 2 | 17.9% | 19.4% | 14.7% | 17.9% | 9.4% | 16.7% |

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