

NORTH CAROLINA
HOMEOWNERS OWNERS FORMS
FILED VS. DOI SELECTED WIND MITIGATION DOLLAR CREDITS

FOR A BASE POLICY WITH \$150,000 OF COVERAGE A HO-3 FRAME

Filed Dollar Mitigation Credits											
Territory	IBHS Option							Fortified New	Hip Roof	Engineered Shutters	Hip Roof & Engineered Shutters
	Bronze		Silver		Gold						
	1	2	1	2	1	2					
7	88	122	174	209	262	295	348	88	88	175	
8	98	137	195	234	294	332	391	98	98	197	
48	57	80	115	139	172	195	229	57	57	114	
49	48	58	68	77	86	97	115	48	48	95	
52	63	88	125	149	188	212	249	63	63	126	
NCDI Ordered Dollar Mitigation Credits											
Territory	IBHS Option							Fortified New	Hip Roof	Engineered Shutters	Hip Roof & Engineered Shutters
	Bronze		Silver		Gold						
	1	2	1	2	1	2					
7	95	148	237	285	303	351	396	120	123	243	
8	106	168	283	342	360	420	469	132	137	269	
48	63	91	129	154	172	197	229	80	80	160	
49	51	63	68	77	98	109	140	66	63	129	
52	68	106	174	212	217	255	285	85	86	171	
Percentage (%) Differential Between Filed and Ordered											
Territory	IBHS Option							Fortified New	Hip Roof	Engineered Shutters	Hip Roof & Engineered Shutters
	Bronze		Silver		Gold						
	1	2	1	2	1	2					
7	8.0%	21.3%	36.2%	36.4%	15.6%	19.0%	13.8%	36.4%	39.8%	38.9%	
8	8.2%	22.6%	45.1%	46.2%	22.4%	26.5%	19.9%	34.7%	39.8%	36.5%	
48	10.5%	13.8%	12.2%	10.8%	0.0%	1.0%	0.0%	40.4%	40.4%	40.4%	
49	6.3%	8.6%	0.0%	0.0%	14.0%	12.4%	21.7%	37.5%	31.3%	35.8%	
52	7.9%	20.5%	39.2%	42.3%	15.4%	20.3%	14.5%	34.9%	36.5%	35.7%	