



NORTH CAROLINA DEPARTMENT OF INSURANCE
RALEIGH, NORTH CAROLINA

IN THE MATTER OF THE FILING)
DATED OCTOBER 30, 2025 BY THE)
NORTH CAROLINA RATE BUREAU) DOCKET NO. 2336
FOR REVISION OF DWELLING INSURANCE)
RATES)

SETTLEMENT AGREEMENT
AND CONSENT ORDER

On October 30, 2025, the North Carolina Rate Bureau (“Rate Bureau”) filed with the North Carolina Commissioner of Insurance (“Commissioner”) a proposal for revised dwelling insurance rates (the “2025 Dwelling Filing”). The 2025 Dwelling Filing was assigned Docket No. 2336 by the North Carolina Department of Insurance (“Department”) and proposed a statewide overall increase in dwelling insurance rates of 68.3% with changes varying by coverage and territory and proposed to be implemented over a two-year period. It also proposed revised windstorm and hail exclusion credits, revised wind mitigation credits, and a revised relativity factor for mobile homes in extended coverage.

In a document titled Notice of Hearing dated December 18, 2025, a hearing on the 2025 Dwelling Filing was scheduled to begin on May 4, 2026. On April 13, 2026, the Hearing Officer designated to hear this matter continued the hearing until July 6, 2026.

The Rate Bureau, the Department, and the Commissioner have, after consultation with their respective legal, actuarial, and economic advisers and subject to the conditions hereinafter set forth, agreed to settle the 2025 Dwelling Filing, and the settlement provides for rate level changes over two years. It appears to the Commissioner that a settlement under the circumstances set forth herein results in rates that are not excessive, inadequate, unreasonable, or unfairly discriminatory, that such settlement is in the public interest, that such settlement is fair and reasonable and should be approved, and that, to the extent that the current rates and/or the filed rates differ from the rates approved by this order, the current rates and/or the filed rates are excessive, inadequate, unreasonable, or unfairly discriminatory.

NOW, THEREFORE, IT IS ORDERED AND AGREED as follows:

1. The 2025 Dwelling Filing is approved subject to the modifications set forth in paragraph 2, below.
2. The approved new relativity factor for Mobile Homes in Extended Coverage is 1.40, and the off-balances that result from the change to that approved relativity factor are set forth on the attached Exhibit F, which exhibit is incorporated herein by reference. The approved overall statewide rate level changes shall take place over a two-year period and are as follows:

(a) A 5.0% overall statewide rate level increase over current rates for dwelling insurance, distributed by coverage, class, and territory as set forth on the attached Exhibit A, shall be applicable to all new and renewal policies becoming effective on or after October 1, 2026 (“Year 1”). The resulting approved base rates by coverage, class, and territory for Year 1 are set forth on the attached Exhibit B. The approved windstorm and

hail exclusion credits by class, territory, and construction for Year 1 are set forth on the attached Exhibit C. The approved windstorm mitigation credits by class, territory, and construction are set forth on the attached Exhibits D and E. Exhibits A through E are incorporated herein by reference.

(b) A 5.0% overall statewide rate level increase over rates in effect on September 30, 2027 for dwelling insurance, distributed by coverage, class, and territory as set forth on the attached Exhibit G, shall be applicable to all new and renewal policies becoming effective on or after October 1, 2027 (“Year 2”). The resulting approved base rates by coverage, class, and territory for Year 2 are set forth on the attached Exhibit H. The approved windstorm and hail exclusion credits by class, territory, and construction for Year 2 are set forth on the attached Exhibit I. The approved windstorm mitigation credits by class, territory, and construction are set forth on the attached Exhibits J and K. Exhibits G through K are incorporated herein by reference.

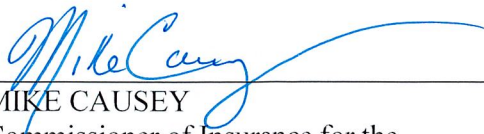
3. Subject to the provisions of Paragraph 4 below, the rates resulting from the increase described in Paragraph 2(b) above shall remain in force until October 1, 2028 and thereafter until revised as provided by law, and none of the Rate Bureau, the Commissioner, or the Department shall undertake to effect a change in such rates having an effective date prior to October 1, 2028, provided, however, that nothing in this section shall prevent a change in such rates prior to October 1, 2028 if agreed to by the Rate Bureau and the Commissioner.

4. Notwithstanding any other provision of this Settlement Agreement and Consent Order, in the event of legislative or judicial action subsequent to the date of this Settlement Agreement and Consent Order which changes premium taxes, regulatory fees,

the statutory ratemaking methodology, rate level need, or loss or expense exposure of insurers, either the Rate Bureau or the Commissioner shall have the right to take such action as is within the Rate Bureau's or the Commissioner's statutory authority to effect a change in rates prior to October 1, 2028 for the sole purpose of adjusting rates to reflect the effects of such legislative or judicial action. Further, either the Rate Bureau or the Commissioner shall have the right to take such action as is within the Rate Bureau's or the Commissioner's statutory authority to adjust rate relativities, classifications, and rules in the event of legislative or judicial action subsequent to the date of this Settlement Agreement and Consent Order making such adjustment appropriate, and nothing in this section shall prevent a change to rate relativities, classifications, and rules prior to October 1, 2028 if agreed to by the Rate Bureau and the Commissioner.

5. The parties acknowledge that, by entering into this Settlement Agreement and Consent Order, neither is condoning, validating, accepting, or agreeing to the other's legal or actuarial assertions, theories, methodologies, or calculations regarding or pertaining to the setting of dwelling insurance rates. The parties further acknowledge that, by entering into this Settlement Agreement and Consent Order, neither is bound or limited in filing, reviewing, or contesting any future rate filings in any line of insurance subject to the Rate Bureau's jurisdiction by the legal or actuarial assertions, theories, methodologies, or calculations contained in the 2025 Dwelling Filing. The parties further acknowledge that, by entering into this Settlement Agreement and Consent Order, neither is bound or limited in filing, reviewing, or contesting any future filings for changes to the dwelling program other than changes to the overall rate level.

This 22 day of April, 2026.


MIKE CAUSEY
Commissioner of Insurance for the
State of North Carolina

WE CONSENT TO THE SIGNING AND ENTRY OF THIS ORDER:

NORTH CAROLINA RATE BUREAU

BY: 
JOANNA BILIOURIS
General Manager

NORTH CAROLINA DEPARTMENT OF INSURANCE

BY: 
SHARON THORNTON-HALL
Deputy Commissioner, Property and Casualty

#4934-1519-0168

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
STATEWIDE AND TERRITORY RATE LEVEL CHANGES

Territory	Year 1*			
	Fire		Extended Coverage	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	-5.0%	-5.0%	+7.3%	+7.3%
120	-5.0%	-5.0%	+7.3%	+7.3%
130	-5.0%	-5.0%	+7.3%	+7.3%
140	-5.0%	-5.0%	+7.3%	+7.3%
150	-5.0%	-5.0%	+7.3%	+7.3%
160	-5.0%	-5.0%	+7.3%	+7.3%
170	-5.0%	-5.0%	+7.3%	+7.3%
180	-5.0%	-5.0%	+7.3%	+7.3%
190	-5.0%	-5.0%	+7.3%	+7.3%
200	-5.0%	-5.0%	+7.3%	+7.3%
210	-5.0%	-5.0%	+7.3%	+7.3%
220	-5.0%	-5.0%	+7.3%	+7.2%
230	-5.0%	-5.0%	+7.3%	+7.3%
240	-5.0%	-5.0%	+7.3%	+7.3%
250	-5.0%	-5.0%	+7.3%	+7.1%
260	-5.0%	-5.0%	+7.3%	+7.1%
270	-5.0%	-5.0%	+7.3%	+7.2%
280	-5.0%	-5.0%	+7.3%	+7.2%
290	-5.0%	-5.0%	+7.3%	+7.1%
300	-5.0%	-5.0%	+7.3%	+7.4%
310	-5.0%	-5.0%	+7.3%	+7.8%
320	-5.0%	-5.0%	+7.3%	+7.7%
330	-5.0%	-5.0%	+7.3%	+7.6%
340	-5.0%	-5.0%	+7.3%	+7.2%
350	-5.0%	-5.0%	+7.3%	+7.6%
360	-5.0%	-5.0%	+7.3%	+7.4%
370	-5.0%	-5.0%	+7.3%	+7.5%
380	-5.0%	-5.0%	+7.3%	+7.6%
390	-5.0%	-5.0%	+7.3%	+7.2%
Statewide	-5.0%	-5.0%	+7.3%	+7.3%
Statewide Change for both Classes		-5.0%		+7.3%
Statewide Change for all Coverages and Classes			+5.0%	

* Effective October 1, 2026

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
APPROVED BASE-CLASS PREMIUMS

<u>Territory</u>	Year 1*			
	Fire		Extended Coverage	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	\$16.15	\$3.80	\$264.77	\$31.05
120	\$16.15	\$3.80	\$295.15	\$39.27
130	\$30.40	\$8.55	\$191.57	\$26.67
140	\$27.55	\$8.55	\$225.46	\$30.51
150	\$29.45	\$8.55	\$168.38	\$12.23
160	\$32.30	\$10.45	\$177.26	\$15.18
170	\$42.75	\$12.35	\$87.25	\$6.14
180	\$42.75	\$13.30	\$98.88	\$7.20
190	\$46.55	\$13.30	\$104.17	\$12.31
200	\$60.80	\$15.20	\$129.09	\$14.29
210	\$42.75	\$12.35	\$85.29	\$4.11
220	\$39.90	\$11.40	\$73.45	\$3.14
230	\$64.60	\$16.15	\$117.86	\$12.16
240	\$42.75	\$12.35	\$76.49	\$3.07
250	\$37.05	\$11.40	\$72.87	\$3.07
260	\$45.60	\$12.35	\$66.35	\$2.01
270	\$28.50	\$9.50	\$52.52	\$2.13
280	\$26.60	\$8.55	\$52.06	\$2.08
290	\$34.20	\$10.45	\$62.68	\$2.07
300	\$46.55	\$14.25	\$60.48	\$4.11
310	\$33.25	\$10.45	\$43.64	\$1.06
320	\$34.20	\$10.45	\$47.67	\$1.05
330	\$36.10	\$11.40	\$52.34	\$1.03
340	\$30.40	\$8.55	\$40.57	\$1.06
350	\$35.15	\$10.45	\$41.31	\$1.05
360	\$28.50	\$8.55	\$40.13	\$2.07
370	\$31.35	\$9.50	\$43.22	\$2.08
380	\$28.50	\$8.55	\$39.11	\$1.05
390	\$29.45	\$9.50	\$39.15	\$1.05

For Fire, the base class is protection class 5 with frame construction; \$15,000 Coverage A, \$6,000 Coverage C.
For Extended Coverage, the base class is Form DP 00 01; \$15,000 Coverage A, \$6,000 Coverage C.

* Effective October 1, 2026

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
WINDSTORM OR HAIL EXCLUSION CREDITS

<u>Territory</u>	<u>Construction</u>	<u>Year 1*</u>	
		<u>Buildings</u>	<u>Contents</u>
110	Masonry	223.35	25.69
	Frame	235.10	27.04
	Mobile Home	329.14	37.86
120	Masonry	254.89	34.96
	Frame	268.31	36.80
	Mobile Home	375.63	51.52
130	Masonry	155.31	23.06
	Frame	163.48	24.27
	Mobile Home	228.87	33.98
140	Masonry	184.48	24.97
	Frame	194.19	26.28
	Mobile Home	271.87	36.79
150	Masonry	130.57	10.05
	Frame	137.44	10.58
	Mobile Home	192.42	14.81
160	Masonry	135.54	12.68
	Frame	142.67	13.35
	Mobile Home	199.74	18.69

* Effective October 1, 2026

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
WINDSTORM MITIGATION CREDITS
BUILDINGS

Year 1*

<u>Mitigation Feature</u>	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
<u>Frame Construction</u>						
Total Hip Roof	12.94	13.70	9.76	9.25	6.76	4.53
Opening Protection	12.94	13.70	9.76	9.25	6.76	4.53
Total Hip Roof and Opening Protection	27.05	27.41	15.86	16.18	13.52	13.58
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	42.34	49.11	17.08	33.52	18.03	23.77
Hurricane Fortified for Existing Homes® Bronze Option 1	9.41	10.28	3.66	4.62	4.51	3.40
Hurricane Fortified for Existing Homes® Bronze Option 2	15.29	15.99	9.76	12.72	6.76	7.92
Hurricane Fortified for Existing Homes® Silver Option 1	27.05	30.83	12.20	20.81	7.89	14.72
Hurricane Fortified for Existing Homes® Silver Option 2	31.75	35.40	13.42	25.43	11.27	16.98
Hurricane Fortified for Existing Homes® Gold Option 1	31.75	35.40	15.86	25.43	13.52	16.98
Hurricane Fortified for Existing Homes® Gold Option 2	35.28	42.25	17.08	32.37	14.65	22.64
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	42.34	49.11	17.08	33.52	18.03	23.77
FORTIFIED Roof – Hurricane – Existing Roof	9.41	10.28	3.66	4.62	4.51	3.40
FORTIFIED Roof – Hurricane – New Roof	15.29	15.99	9.76	12.72	6.76	7.92
FORTIFIED Home – Hurricane – Silver – Existing Roof	27.05	30.83	12.20	20.81	7.89	14.72
FORTIFIED Home – Hurricane – Silver – New Roof	31.75	35.40	13.42	25.43	11.27	16.98
FORTIFIED Home – Hurricane – Gold – Existing Roof	31.75	35.40	15.86	25.43	13.52	16.98
FORTIFIED Home – Hurricane – Gold – New Roof	35.28	42.25	17.08	32.37	14.65	22.64
<u>Masonry Construction</u>						
<u>Mitigation Feature</u>	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	12.29	13.02	9.27	8.79	6.42	4.30
Opening Protection	12.29	13.02	9.27	8.79	6.42	4.30
Total Hip Roof and Opening Protection	25.70	26.04	15.07	15.37	12.84	12.90
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	40.22	46.65	16.23	31.84	17.13	22.58
Hurricane Fortified for Existing Homes® Bronze Option 1	8.94	9.77	3.48	4.39	4.28	3.23
Hurricane Fortified for Existing Homes® Bronze Option 2	14.53	15.19	9.27	12.08	6.42	7.52
Hurricane Fortified for Existing Homes® Silver Option 1	25.70	29.29	11.59	19.77	7.50	13.98
Hurricane Fortified for Existing Homes® Silver Option 2	30.16	33.63	12.75	24.16	10.71	16.13
Hurricane Fortified for Existing Homes® Gold Option 1	30.16	33.63	15.07	24.16	12.84	16.13
Hurricane Fortified for Existing Homes® Gold Option 2	33.52	40.14	16.23	30.75	13.92	21.51
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	40.22	46.65	16.23	31.84	17.13	22.58
FORTIFIED Roof – Hurricane – Existing Roof	8.94	9.77	3.48	4.39	4.28	3.23
FORTIFIED Roof – Hurricane – New Roof	14.53	15.19	9.27	12.08	6.42	7.52
FORTIFIED Home – Hurricane – Silver – Existing Roof	25.70	29.29	11.59	19.77	7.50	13.98
FORTIFIED Home – Hurricane – Silver – New Roof	30.16	33.63	12.75	24.16	10.71	16.13
FORTIFIED Home – Hurricane – Gold – Existing Roof	30.16	33.63	15.07	24.16	12.84	16.13
FORTIFIED Home – Hurricane – Gold – New Roof	33.52	40.14	16.23	30.75	13.92	21.51

* Effective October 1, 2026

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
WINDSTORM MITIGATION CREDITS
CONTENTS

Year 1*

Frame Construction

<u>Mitigation Feature</u>	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	1.35	2.54	2.21	1.14	1.18	1.11
Opening Protection	1.35	2.54	2.21	1.14	1.18	1.11
Total Hip Roof and Opening Protection	1.35	3.81	2.21	1.14	1.18	1.11
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	5.41	7.61	3.31	5.72	2.35	3.34
Hurricane Fortified for Existing Homes® Bronze Option 1	1.35	2.54	2.21	1.14	1.18	1.11
Hurricane Fortified for Existing Homes® Bronze Option 2	1.35	3.81	2.21	1.14	1.18	1.11
Hurricane Fortified for Existing Homes® Silver Option 1	2.70	3.81	2.21	4.57	1.18	2.23
Hurricane Fortified for Existing Homes® Silver Option 2	2.70	6.35	2.21	4.57	1.18	2.23
Hurricane Fortified for Existing Homes® Gold Option 1	4.06	6.35	2.21	4.57	1.18	2.23
Hurricane Fortified for Existing Homes® Gold Option 2	4.06	6.35	3.31	4.57	2.35	2.23
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	5.41	7.61	3.31	5.72	2.35	3.34
FORTIFIED Roof – Hurricane – Existing Roof	1.35	2.54	2.21	1.14	1.18	1.11
FORTIFIED Roof – Hurricane – New Roof	1.35	3.81	2.21	1.14	1.18	1.11
FORTIFIED Home – Hurricane – Silver – Existing Roof	2.70	3.81	2.21	4.57	1.18	2.23
FORTIFIED Home – Hurricane – Silver – New Roof	2.70	6.35	2.21	4.57	1.18	2.23
FORTIFIED Home – Hurricane – Gold – Existing Roof	4.06	6.35	2.21	4.57	1.18	2.23
FORTIFIED Home – Hurricane – Gold – New Roof	4.06	6.35	3.31	4.57	2.35	2.23

Masonry Construction

<u>Mitigation Feature</u>	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	1.28	2.41	2.10	1.08	1.12	1.05
Opening Protection	1.28	2.41	2.10	1.08	1.12	1.05
Total Hip Roof and Opening Protection	1.28	3.62	2.10	1.08	1.12	1.05
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	5.14	7.23	3.14	5.43	2.23	3.17
Hurricane Fortified for Existing Homes® Bronze Option 1	1.28	2.41	2.10	1.08	1.12	1.05
Hurricane Fortified for Existing Homes® Bronze Option 2	1.28	3.62	2.10	1.08	1.12	1.05
Hurricane Fortified for Existing Homes® Silver Option 1	2.57	3.62	2.10	4.34	1.12	2.12
Hurricane Fortified for Existing Homes® Silver Option 2	2.57	6.03	2.10	4.34	1.12	2.12
Hurricane Fortified for Existing Homes® Gold Option 1	3.86	6.03	2.10	4.34	1.12	2.12
Hurricane Fortified for Existing Homes® Gold Option 2	3.86	6.03	3.14	4.34	2.23	2.12
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	5.14	7.23	3.14	5.43	2.23	3.17
FORTIFIED Roof – Hurricane – Existing Roof	1.28	2.41	2.10	1.08	1.12	1.05
FORTIFIED Roof – Hurricane – New Roof	1.28	3.62	2.10	1.08	1.12	1.05
FORTIFIED Home – Hurricane – Silver – Existing Roof	2.57	3.62	2.10	4.34	1.12	2.12
FORTIFIED Home – Hurricane – Silver – New Roof	2.57	6.03	2.10	4.34	1.12	2.12
FORTIFIED Home – Hurricane – Gold – Existing Roof	3.86	6.03	2.10	4.34	1.12	2.12
FORTIFIED Home – Hurricane – Gold – New Roof	3.86	6.03	3.14	4.34	2.23	2.12

* Effective October 1, 2026

NORTH CAROLINA

DWELLING PROPERTY INSURANCE

OFF-BALANCE FACTORS - EXTENDED COVERAGE

	Year 1*	
<u>Territory</u>	<u>Buildings</u>	<u>Contents</u>
110	1.001	1.002
120	1.007	1.011
130	1.025	1.046
140	1.028	1.055
150	1.026	1.053
160	1.023	1.060
170	1.033	1.049
180	1.020	1.043
190	1.030	1.046
200	1.039	1.051
210	1.019	1.044
220	1.008	1.024
230	1.047	1.059
240	1.024	1.049
250	1.016	1.047
260	1.035	1.066
270	1.001	1.007
280	1.010	1.031
290	1.010	1.035
300	1.029	1.045
310	1.008	1.017
320	1.013	1.026
330	1.025	1.045
340	1.005	1.011
350	1.013	1.025
360	1.016	1.038
370	1.018	1.034
380	1.015	1.025
390	1.014	1.021
Statewide	1.015	1.032

* Effective October 1, 2026

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
STATEWIDE AND TERRITORY RATE LEVEL CHANGES

Territory	Year 2*			
	Fire		Extended Coverage	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	-5.0%	-5.0%	+7.1%	+7.1%
120	-5.0%	-5.0%	+7.1%	+7.1%
130	-5.0%	-5.0%	+7.1%	+7.1%
140	-5.0%	-5.0%	+7.1%	+7.1%
150	-5.0%	-5.0%	+7.1%	+7.1%
160	-5.0%	-5.0%	+7.1%	+7.1%
170	-5.0%	-5.0%	+7.1%	+7.2%
180	-5.0%	-5.0%	+7.1%	+7.1%
190	-5.0%	-5.0%	+7.1%	+7.1%
200	-5.0%	-5.0%	+7.1%	+7.1%
210	-5.0%	-5.0%	+7.1%	+7.1%
220	-5.0%	-5.0%	+7.1%	+7.0%
230	-5.0%	-5.0%	+7.1%	+7.1%
240	-5.0%	-5.0%	+7.1%	+7.2%
250	-5.0%	-5.0%	+7.1%	+7.2%
260	-5.0%	-5.0%	+7.1%	+7.0%
270	-5.0%	-4.9%	+7.1%	+7.0%
280	-5.0%	-5.0%	+7.1%	+7.2%
290	-5.0%	-5.0%	+7.1%	+7.2%
300	-5.0%	-5.0%	+7.1%	+7.1%
310	-5.0%	-5.0%	+7.1%	+7.5%
320	-5.0%	-5.0%	+7.1%	+6.7%
330	-5.0%	-5.0%	+7.1%	+6.8%
340	-5.0%	-5.0%	+7.1%	+7.5%
350	-5.0%	-5.0%	+7.1%	+6.7%
360	-5.0%	-5.0%	+7.1%	+7.2%
370	-5.0%	-4.9%	+7.1%	+7.2%
380	-5.0%	-5.0%	+7.1%	+6.7%
390	-5.0%	-4.9%	+7.1%	+6.7%
Statewide	-5.0%	-5.0%	+7.1%	+7.1%
Statewide Change for both Classes		-5.0%		+7.1%
Statewide Change for all Coverages and Classes			+5.0%	

* Effective October 1, 2027

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
APPROVED BASE-CLASS PREMIUMS

Year 2*

<u>Territory</u>	<u>Fire</u>		<u>Extended Coverage</u>	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	\$15.34	\$3.61	\$283.57	\$33.25
120	\$15.34	\$3.61	\$316.11	\$42.06
130	\$28.88	\$8.12	\$205.17	\$28.56
140	\$26.17	\$8.12	\$241.47	\$32.68
150	\$27.98	\$8.12	\$180.33	\$13.10
160	\$30.69	\$9.93	\$189.85	\$16.26
170	\$40.61	\$11.73	\$93.44	\$6.58
180	\$40.61	\$12.64	\$105.90	\$7.71
190	\$44.22	\$12.64	\$111.57	\$13.18
200	\$57.76	\$14.44	\$138.26	\$15.30
210	\$40.61	\$11.73	\$91.35	\$4.40
220	\$37.91	\$10.83	\$78.66	\$3.36
230	\$61.37	\$15.34	\$126.23	\$13.02
240	\$40.61	\$11.73	\$81.92	\$3.29
250	\$35.20	\$10.83	\$78.04	\$3.29
260	\$43.32	\$11.73	\$71.06	\$2.15
270	\$27.08	\$9.03	\$56.25	\$2.28
280	\$25.27	\$8.12	\$55.76	\$2.23
290	\$32.49	\$9.93	\$67.13	\$2.22
300	\$44.22	\$13.54	\$64.77	\$4.40
310	\$31.59	\$9.93	\$46.74	\$1.14
320	\$32.49	\$9.93	\$51.05	\$1.12
330	\$34.30	\$10.83	\$56.06	\$1.10
340	\$28.88	\$8.12	\$43.45	\$1.14
350	\$33.39	\$9.93	\$44.24	\$1.12
360	\$27.08	\$8.12	\$42.98	\$2.22
370	\$29.78	\$9.03	\$46.29	\$2.23
380	\$27.08	\$8.12	\$41.89	\$1.12
390	\$27.98	\$9.03	\$41.93	\$1.12

For Fire, the base class is protection class 5 with frame construction; \$15,000 Coverage A, \$6,000 Coverage C.
For Extended Coverage, the base class is Form DP 00 01; \$15,000 Coverage A, \$6,000 Coverage C.

* Effective October 1, 2027

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
WINDSTORM OR HAIL EXCLUSION CREDITS

<u>Territory</u>	<u>Construction</u>	<u>Year 2*</u>	
		<u>Buildings</u>	<u>Contents</u>
110	Masonry	241.21	27.78
	Frame	253.90	29.24
	Mobile Home	355.46	40.94
120	Masonry	274.81	37.61
	Frame	289.27	39.59
	Mobile Home	404.98	55.43
130	Masonry	168.23	24.85
	Frame	177.08	26.16
	Mobile Home	247.91	36.62
140	Masonry	199.69	27.03
	Frame	210.20	28.45
	Mobile Home	294.28	39.83
150	Masonry	141.92	10.88
	Frame	149.39	11.45
	Mobile Home	209.15	16.03
160	Masonry	147.50	13.71
	Frame	155.26	14.43
	Mobile Home	217.36	20.20

* Effective October 1, 2027

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
WINDSTORM MITIGATION CREDITS
BUILDINGS

Year 2*

<u>Mitigation Feature</u>	<u>Frame Construction</u>					
	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	13.98	14.77	10.57	10.01	7.35	4.93
Opening Protection	13.98	14.77	10.57	10.01	7.35	4.93
Total Hip Roof and Opening Protection	29.21	29.55	17.18	17.51	14.70	14.78
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	45.73	52.94	18.50	36.27	19.60	25.86
Hurricane Fortified for Existing Homes® Bronze Option 1	10.16	11.08	3.96	5.00	4.90	3.70
Hurricane Fortified for Existing Homes® Bronze Option 2	16.51	17.24	10.57	13.76	7.35	8.62
Hurricane Fortified for Existing Homes® Silver Option 1	29.21	33.23	13.21	22.52	8.58	16.02
Hurricane Fortified for Existing Homes® Silver Option 2	34.29	38.16	14.53	27.52	12.25	18.47
Hurricane Fortified for Existing Homes® Gold Option 1	34.29	38.16	17.18	27.52	14.70	18.47
Hurricane Fortified for Existing Homes® Gold Option 2	38.10	45.55	18.50	35.02	15.92	24.63
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	45.73	52.94	18.50	36.27	19.60	25.86
FORTIFIED Roof – Hurricane – Existing Roof	10.16	11.08	3.96	5.00	4.90	3.70
FORTIFIED Roof – Hurricane – New Roof	16.51	17.24	10.57	13.76	7.35	8.62
FORTIFIED Home – Hurricane – Silver – Existing Roof	29.21	33.23	13.21	22.52	8.58	16.02
FORTIFIED Home – Hurricane – Silver – New Roof	34.29	38.16	14.53	27.52	12.25	18.47
FORTIFIED Home – Hurricane – Gold – Existing Roof	34.29	38.16	17.18	27.52	14.70	18.47
FORTIFIED Home – Hurricane – Gold – New Roof	38.10	45.55	18.50	35.02	15.92	24.63
	<u>Masonry Construction</u>					
	<u>Territory</u>					
<u>Mitigation Feature</u>	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	13.28	14.03	10.04	9.51	6.98	4.68
Opening Protection	13.28	14.03	10.04	9.51	6.98	4.68
Total Hip Roof and Opening Protection	27.75	28.07	16.32	16.63	13.97	14.04
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	43.44	50.29	17.58	34.46	18.62	24.57
Hurricane Fortified for Existing Homes® Bronze Option 1	9.65	10.53	3.76	4.75	4.66	3.52
Hurricane Fortified for Existing Homes® Bronze Option 2	15.68	16.38	10.04	13.07	6.98	8.19
Hurricane Fortified for Existing Homes® Silver Option 1	27.75	31.57	12.55	21.39	8.15	15.22
Hurricane Fortified for Existing Homes® Silver Option 2	32.58	36.25	13.80	26.14	11.64	17.55
Hurricane Fortified for Existing Homes® Gold Option 1	32.58	36.25	16.32	26.14	13.97	17.55
Hurricane Fortified for Existing Homes® Gold Option 2	36.20	43.27	17.58	33.27	15.12	23.40
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	43.44	50.29	17.58	34.46	18.62	24.57
FORTIFIED Roof – Hurricane – Existing Roof	9.65	10.53	3.76	4.75	4.66	3.52
FORTIFIED Roof – Hurricane – New Roof	15.68	16.38	10.04	13.07	6.98	8.19
FORTIFIED Home – Hurricane – Silver – Existing Roof	27.75	31.57	12.55	21.39	8.15	15.22
FORTIFIED Home – Hurricane – Silver – New Roof	32.58	36.25	13.80	26.14	11.64	17.55
FORTIFIED Home – Hurricane – Gold – Existing Roof	32.58	36.25	16.32	26.14	13.97	17.55
FORTIFIED Home – Hurricane – Gold – New Roof	36.20	43.27	17.58	33.27	15.12	23.40

* Effective October 1, 2027

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
WINDSTORM MITIGATION CREDITS
CONTENTS

Year 2*

Frame Construction

<u>Mitigation Feature</u>	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	1.46	2.73	2.38	1.23	1.28	1.20
Opening Protection	1.46	2.73	2.38	1.23	1.28	1.20
Total Hip Roof and Opening Protection	1.46	4.10	2.38	1.23	1.28	1.20
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	5.85	8.19	3.57	6.19	2.54	3.61
Hurricane Fortified for Existing Homes® Bronze Option 1	1.46	2.73	2.38	1.23	1.28	1.20
Hurricane Fortified for Existing Homes® Bronze Option 2	1.46	4.10	2.38	1.23	1.28	1.20
Hurricane Fortified for Existing Homes® Silver Option 1	2.92	4.10	2.38	4.95	1.28	2.41
Hurricane Fortified for Existing Homes® Silver Option 2	2.92	6.83	2.38	4.95	1.28	2.41
Hurricane Fortified for Existing Homes® Gold Option 1	4.39	6.83	2.38	4.95	1.28	2.41
Hurricane Fortified for Existing Homes® Gold Option 2	4.39	6.83	3.57	4.95	2.54	2.41
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	5.85	8.19	3.57	6.19	2.54	3.61
FORTIFIED Roof – Hurricane – Existing Roof	1.46	2.73	2.38	1.23	1.28	1.20
FORTIFIED Roof – Hurricane – New Roof	1.46	4.10	2.38	1.23	1.28	1.20
FORTIFIED Home – Hurricane – Silver – Existing Roof	2.92	4.10	2.38	4.95	1.28	2.41
FORTIFIED Home – Hurricane – Silver – New Roof	2.92	6.83	2.38	4.95	1.28	2.41
FORTIFIED Home – Hurricane – Gold – Existing Roof	4.39	6.83	2.38	4.95	1.28	2.41
FORTIFIED Home – Hurricane – Gold – New Roof	4.39	6.83	3.57	4.95	2.54	2.41

Masonry Construction

<u>Mitigation Feature</u>	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	1.39	2.59	2.26	1.17	1.22	1.14
Opening Protection	1.39	2.59	2.26	1.17	1.22	1.14
Total Hip Roof and Opening Protection	1.39	3.90	2.26	1.17	1.22	1.14
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	5.56	7.78	3.39	5.88	2.41	3.43
Hurricane Fortified for Existing Homes® Bronze Option 1	1.39	2.59	2.26	1.17	1.22	1.14
Hurricane Fortified for Existing Homes® Bronze Option 2	1.39	3.90	2.26	1.17	1.22	1.14
Hurricane Fortified for Existing Homes® Silver Option 1	2.77	3.90	2.26	4.70	1.22	2.29
Hurricane Fortified for Existing Homes® Silver Option 2	2.77	6.49	2.26	4.70	1.22	2.29
Hurricane Fortified for Existing Homes® Gold Option 1	4.17	6.49	2.26	4.70	1.22	2.29
Hurricane Fortified for Existing Homes® Gold Option 2	4.17	6.49	3.39	4.70	2.41	2.29
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	5.56	7.78	3.39	5.88	2.41	3.43
FORTIFIED Roof – Hurricane – Existing Roof	1.39	2.59	2.26	1.17	1.22	1.14
FORTIFIED Roof – Hurricane – New Roof	1.39	3.90	2.26	1.17	1.22	1.14
FORTIFIED Home – Hurricane – Silver – Existing Roof	2.77	3.90	2.26	4.70	1.22	2.29
FORTIFIED Home – Hurricane – Silver – New Roof	2.77	6.49	2.26	4.70	1.22	2.29
FORTIFIED Home – Hurricane – Gold – Existing Roof	4.17	6.49	2.26	4.70	1.22	2.29
FORTIFIED Home – Hurricane – Gold – New Roof	4.17	6.49	3.39	4.70	2.41	2.29

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