



**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION**  
**Coastal Property Insurance Pool**

### **Member Insurer Claim Handling**

Under General Statute 58-45-35(e), the North Carolina General Assembly provides a specific method of claims handling for catastrophic losses that are covered under Windstorm or Hail policies issued by the North Carolina Insurance Underwriting Association (NCIUA). The method requires the licensed insurer who issued the essential property insurance to adjust Named Storm losses that are covered under the Windstorm or Hail policy. This means that the Member Insurer who writes the essential property and commercial coverage, and who excluded Windstorm or Hail coverage, is responsible for all claim investigation, adjustment, supervision, review, payment approval, or payment denial for a loss under the NCIUA Windstorm or Hail policy. All communication, both written and verbal, is the responsibility of the Member Insurer handling the claim. NCIUA will reimburse reasonable expenses incurred by the insurer in adjusting these losses.

Your efforts in handling these claims efficiently and effectively are crucial for insureds who have suffered a loss. To assist Member Insurers in this process, NCIUA continues to develop new technologies, providing more robust communication avenues, and providing dedicated staff members for consistent contact. A Portal is available to provide a web-based platform to access useful information. If you do not currently have access to the Portal website, please contact the Association at (800) 662-7048.

Additional claims handling information is outlined below to assist you as we serve the citizens of North Carolina during catastrophic events.

There are multiple avenues for efficient communication with the Association during a Named Storm event. These avenues include:

- **Designated Member Insurer Phone Line:**
  - Member Insurers with questions may call (866) 306-0692 to speak to the Association directly.
- **Dedicated Member Insurer Emails:**
  - [member.insurer@ncjua-nciua.org](mailto:member.insurer@ncjua-nciua.org) – email address for Member Insurers to make inquiries regarding claims. Note that this email address is for inquiries only and is not for submission of claims information or claim payment reimbursement.
  - [priorlosses@ncjua.com](mailto:priorlosses@ncjua.com) – email address for Member Insurers to request information on prior losses with the Association.

To assist Member Insurers with efficient adjustment of claims, we have the following resources available for use:

- **Notice of Loss / Reporting New Claims**
  - Agents, Policyholders and Member Insurers can report losses directly to NCIUA.
  - NCIUA will notify Member Insurers of all Named Storm wind claims reported to the Association. This takes place via either email or data exchange.
    - **Data Exchange:** The Association has the capability to provide data exchange for automated entry into a Member Insurer's system. If this is of interest to your company, please contact [member.insurer@ncjua-nciua.org](mailto:member.insurer@ncjua-nciua.org).
  - If your company receives a claim for which you are not the essential carrier, please contact the Association immediately at [member.insurer@ncjua-nciua.org](mailto:member.insurer@ncjua-nciua.org).



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- If the policyholder reports the loss directly to the Member Insurer, the claim can be reported to the Association utilizing the Report A Loss tab on Portal.
  - Portal is the Association's preferred method of reporting losses. Losses can be reported by fax, phone, or mail.
    - Fax number: (919) 829-1793
    - Loss Report Line: (800) 662-7048
    - Mailing Address:  
NCJUA/NCIUA  
PO Box 8009  
Cary, NC 27512
- **Key Reports for Claim Verification (available on Portal)**
  - **MI Policy Count Report** – allows Member Insurers to pull a list of all Association policies where the Member Insurer is listed as the essential carrier.
    - If this report shows policies for which your company is not the essential carrier, please contact the Association immediately at [member.insurer@ncjua-nciua.org](mailto:member.insurer@ncjua-nciua.org).
  - **Claims Report** – allows your company to manage claims assigned to your company. Member Insurers may pull a report of open and closed claims from a specific Named Storm.
- **Submitting Documentation for Payment**
  - **Automated Member Insurer Payment Request Form is available on Portal for all residential and commercial wind claims:**
    - Replaces the Vault process used in prior named storms.
    - Populates selective claim data into the form.
    - Stores previously entered forms for review including key fields such as Member Insurer claim number.
    - Assists Member Insurers with applicable IBHS endorsements.
    - Requests for **Advance Payments** can be processed using this form.
  - **Administration Fee**
    - Per the statute, Member Insurers are eligible to receive an administration fee that is ten percent of the CAT Fee Schedule payment.
    - This can be requested under the Expense section of the Member Insurer Payment Request Form.
  - **Advance Payments**
    - Member Insurers may request Advance Payments to assist policyholders with immediate needs.
    - Requests may be submitted using the Member Insurer Payment Request Form.
    - Payments can be issued via either check or a digital payment method (for qualifying claims).
- **Additional Functionality Available on Portal:**
  - **Claim Inquiry**
    - Allows Member Insurers to look up claims and see key claim information such as the FNOL and claim payments made to date.
  - **Assign IBHS**
    - Allows Member Insurers to request NCIUA assign an IBHS evaluator on behalf of the policyholder.



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- **Additional Reports**
  - Vault Upload Report
    - Allows Member Insurers to view all items uploaded via Vault for a specific date range.
  - Vendor Check Report
    - Allows Member Insurers to verify expense payments made to your company.
- **Library**
  - Provides Member Insurers with documents necessary to adjust the claim, including policy forms, CAT Fee Schedule and Member Insurer Payment Request Forms, etc.

If you have any questions, please contact the Association at (866)-306-0692.