



**NORTH CAROLINA
INSURANCE UNDERWRITING ASSOCIATION**

COASTAL PROPERTY INSURANCE POOL

**NORTH CAROLINA
JOINT UNDERWRITING ASSOCIATION**

FAIR PLAN

July 2025

Dear Producers,

Below are announcements for the North Carolina Joint Underwriting Association (NCJUA) and the North Carolina Insurance Underwriting Association (NCIU).

VALUATION LETTERS – NCJUA AND NCIUA

As you are aware, home values and construction costs have increased significantly in recent years. To help ensure policyholders maintain adequate protection, the Associations are sending a letter to policyholders with Coverage A to remind them of their current limit and encourage them to consult with you or a qualified contractor to determine whether their coverage remains sufficient. These letters will be mailed over a 12-week period to help stagger the volume of inquiries to your office. A sample of the letters being sent is attached.

SYCR 2025 GRANT PROGRAM – NCIUA only

On July 15, 2025, NCIUA will launch a new Strengthen Your Coastal Roof (SYCR) grant program for rating territories 130, 140, 150, and 160 of the 18 coastal counties. The grant amount for the program is up to \$6,000 toward the installation of an IBHS FORTIFIED Roof. Like past programs, grants will be awarded on a *first-come, first-served basis* until all available funds have been awarded. Please encourage your eligible policyholders to apply. NCIUA will host virtual Consumer Information Sessions to explain the Strengthen Your Coastal Roof (SYCR) program and address questions that policyholders or producers may have about the program. Producers attending these sessions will earn 2 continuing education (CE) hours. For more information about this program, or to register for one of the Consumer Information Sessions, please visit our website at StrengthenYourCoastalRoof.com.

SYR 2025 GRANT PROGRAM – NCIUA only

On May 14, 2025, NCIUA launched a new Strengthen Your Roof (SYR) grant program for rating territories 110 and 120. The grant amount for the program is up to \$10,000 toward the installation of an IBHS FORTIFIED Roof. Like past programs, grants are being awarded on a *first-come, first-served basis* until all available funds have been awarded. Grants are still available so please encourage your eligible policyholders to apply. For more information about this program, please visit our website at StrengthenYourRoof.com.

HI MARLEY – NCJUA AND NCIUA

We are excited to announce that NCJUA and NCIUA have integrated with Hi Marley to offer a new text messaging option for communicating with the Claims Department. This enhancement gives insureds a faster, more convenient way to stay informed and connected throughout the claims process. The policyholder can exchange messages with the claims department in real time and send and receive claim-related documents via text. Policyholders who have not received a text opt-in request for their claim are encouraged to contact the Claims Department to enable this feature.

REPORT A CLAIM – NCJUA AND NCIUA

The Associations strive to make the claims filing process as smooth as possible for our insureds who experience a loss. Policyholders can quickly file a claim by going to <https://ncjua-nciua.org> and clicking on the **File A Claim** tab. They will need their policy number and the ZIP code of their mailing address to get started.