

**NORTH CAROLINA
INSURANCE UNDERWRITING ASSOCIATION**

COASTAL PROPERTY INSURANCE POOL

**NORTH CAROLINA
JOINT UNDERWRITING ASSOCIATION**

FAIR PLAN

October 2025

Dear Producers,

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

HOMEOWNERS AND HOMEOWNERS WIND ROOF AGE AND TYPE – NCIUA Only

Effective 10/10/25, NCIUA will require the roof age and roof type for new business written on forms HO2, HO3, HO8, HW2, HW3, and HW8.

SYCR 2025 GRANT PROGRAM – NCIUA Only

On July 15, 2025, NCIUA launched a new Strengthen Your Coastal Roof (SYCR) grant program for rating territories 130, 140, 150, and 160 of the 18 coastal counties. The grant provides 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. Grants are still available, so please encourage your eligible policyholders to apply. For more information about this program, 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 provides 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.

COMMERCIAL RATE AND DEDUCTIBLE CHANGE – NCIUA AND NCJUA

In February 2025, we announced several updates that took effect on August 1, 2025: expansion of Commercial Deductible options up to \$1,000,000, amended deductible credits, and a Commercial Rate change.

ISO (Insurance Service Office) has implemented a Commercial Rate change that NCIUA and NCJUA will adopt effective November 1, 2025.

The charts below show the average increase with the new ISO Commercial Rate change.

NCIUA AND NCJUA COMMERCIAL RATE CHANGE (\$250,000 Building Limit)		
City	Territory	Average Percentage Change
Kitty Hawk – Terr. III - Beach	285	6.4%
Morehead City – Terr. III - Seacoast	280	5.8%
New Bern – Terr. II	250	7.1%
Charlotte – Terr. I	601	5.6%

NCIUA COMMERCIAL WIND RATE CHANGE (\$250,000 Building Limit)		
City	Territory	Average Percentage Change
Kitty Hawk - Terr. III - Beach	285	7.9%
Morehead City - Terr. III - Seacoast	280	7.8%
New Bern - Terr. II	250	12.3%

CONSUMER SERVICE PORTAL – NCIUA AND NCJUA

We are excited to introduce our new **Consumer Service Portal**, designed to make it easier for policyholders to manage their policies anytime, anywhere. Through the portal, policyholders can:

- File claims quickly and easily
- Make secure online payments
- View policy and billing information
- Access real-time policy details

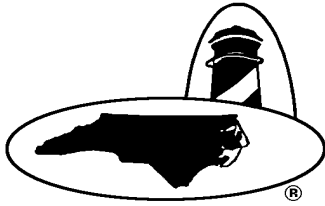
For more details about the Consumer Service Portal, visit www.ncjua-nciua.org

HI MARLEY – NCIUA AND NCJUA

We are pleased to announce that NCIUA and NCJUA have integrated with Hi Marley to introduce a new text messaging option for communicating with the Claims Department.

This enhancement provides policyholders with a faster, more convenient way to stay informed and connected throughout the claims process. Policyholders can now exchange real-time messages with the Claims Department and send or receive claim-related documents via text.

Policyholders who have not yet received a text opt-in request for their claim are encouraged to contact the Claims Department to enable this feature.



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REPORT A CLAIM – NCIUA AND NCJUA

The Associations are committed to making the claims-filing process as smooth and efficient as possible for policyholders who experience a loss. Policyholders can easily file a claim by visiting www.ncjua-nciua.org and selecting the **“File a Claim”** tab. To begin, they will need their **policy number** and the **ZIP code** of their mailing address.

Thank you,
NCJUA/NCIUA